

STATISTICAL ABSTRACT

Social Security Board

BELIZE



2005

Insuring the present... Securing the future!

Social Security Board



Issued January 2007

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Special Thanks: Mr. Danny Tun, Graphic Designer

Preface

The *Statistical Abstract of the Social Security Board: 2005* is the first publication of its kind that is endorsed by the Social Security Board (SSB) of Belize. It will make 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 2001 to 2005 on selected SSB topics of public concern, including: Registration, Insured Persons, Contributions, Benefits, Appeals, and Investments. Additional information on these topics may be obtained upon request to the SSB. This publication is envisioned as an annual SSB publication for widespread distribution.

The SSB extends its sincerest gratitude to the Central Statistical Office and the Ministry of Health who willingly provided information printed in this publication. The SSB is also deeply grateful to each staff member who contributed to make this Statistical Abstract a reality. A special thank you is extended to all members of the Research & Statistics Department for their hard work and high standards set in developing and publishing this document.

The input of users and the public at large is appreciated as we strive for continuous quality improvement in the communication

of SSB information. Any questions and/or comments should be addressed to:

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List of Acronyms

BZ	Belize
CMS	Contributions Management Systems
CSO	Central Statistical Office
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
NHI	National Health Insurance
p	Provisional
r	Revised
SPSS	Statistical Package for Social Sciences
SSAS	Social Security Administration System
SSB	Social Security Board
WAP	Working Age Population

Note: Provisional figures published in the Social Security Report 2005 for the years 2004 and 2005 have been revised in this publication.

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**Belize: Key Indicators for Selected Years
2004 - 2005**

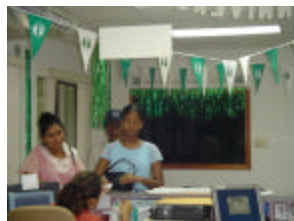
<i>Key Indicators</i>	<i>2004</i>	<i>2005r</i>	<i>% Change</i>
Population with a Valid SSB Card	N/A	181,155	-
Percent of Total Population Registered	N/A	62.1%	-
Newly Registered Population	12,715	12,929	1.7%
Newly Registered Businesses	740	1,828	147.0%
Active Insured Persons	73667r	71,184	-3.4%
Percent of Employed Persons Actively Insured	76.8%	72%	-4.6%
Active Employers	8,021	8,395	4.7%
Active Businesses	8,498	8,779	3.3%
Active Self Employed	329	664	101.8%
Benefit Recipients	33,767	35,532	5.2%
Benefit Payments	\$30,924,169	\$31,292,036	1.2%
New Claims Received	30,346	32,843	8.2%
New Claims Allowed	26,893	28,378	5.5%
Number of Non-Contributory Pensioners	2,402	2,455	2.2%
Number of Retired Pensioners	2,240	2,360	5.4%
Contribution Income	\$46,681,397	\$50,327,886	7.8%
Total Income	\$68,177,115	\$65,325,823	-4.2%
Total Expenditure	\$45,279,381	\$46,670,893	3.1%
Excess of Income Over Expenditure	\$22,897,734	\$18,654,930	-18.5%
Administration Expenses	\$13,588,241	\$14,564,655	7.2%
Administration Expenses as a % of Contribution Income	29.1%	28.9%	-0.2%
Administration Expenses as a % of Total Income	19.9%	22.3%	2.4%
Net Investment Income	\$20,466,248	\$13,099,456	-36.0%
Total Investments	\$258,142,351	\$254,818,560	-1.3%
Total Assets	\$295,963,057	\$313,546,747	5.9%
Customer Satisfaction Rate - External	81.4%	76.0%	-5.4%
Customer Satisfaction Rate - Internal	61.1%	75.7%	14.6%

Source: Social Security Board

r-revised

\$-Belize Dollar





Section 1 Registration

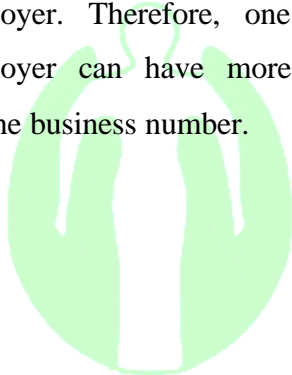


This section presents statistics on registration of all eligible persons in Belize. Indicators include the registration of the general population, employers and businesses. The principal source of the data is the Social Security Board (SSB) Database. The data were initially gathered by the front-desk staff from the various registration processes and entered using the Social Security Administration System (SSAS) application. Secondary sources of the data include the Central Statistical Office (CSO), and the Ministry of Health (MOH).

Registration – The Social Security Ordinance, 1979, stipulated that all persons over age 14 and under age 65, employed in insurable employment must become registered with the Social Security Board (SSB). Voluntary workers and self-employed persons who do not employ another person could voluntarily register himself/herself with the SSB. Amendments of the law in the 1990s transferred the obligation of registration to individuals, for themselves and their dependents. This allowed persons in the population to register regardless of employment status

or age. Each person that registers with the SSB becomes an insured person and is given a Social Security number, which has become a primary source of identification within the country.

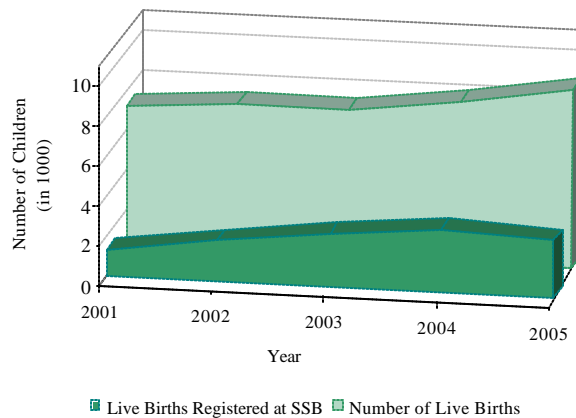
Employer and Business – The term employer is used to indicate that such entity or person is registered and has an account with the SSB. This employer may have more than one business. Each business is given a unique business number, which is a sub-account of the existing employer. Therefore, one employer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



Population – the Belize constitution provides for a census every 10 years. This enumeration of the population is used as a benchmark for the intercensal population estimates. The mid-year population estimates for the country of Belize are published by The Central Statistical Office (CSO) in the Abstract of Statistics of Belize. These estimates can be used as a basis of comparison for the registration coverage of the SSB.

Live births data are provided by the Ministry of Health.

Chart 1
Belize: Social Security Registration Coverage of Live Births,
2001 - 2005



Source: Ministry of Health and Social Security Board

Table 1.1
Belize: Social Security Registration
Coverage of Live Births,
2001 - 2005

Year	Live Births	Children Registered in Birth Year	Percentage of Live Births Registered
2001	7,215	1,397	19.4
2002	7,553	2,078	27.5
2003	7,440	2,661	35.8
2004	8,083	3,192	39.5
2005r	7,457	2,891	38.8

Source: Ministry of Health and Social Security Board

Table 1.2
Belize: Newly Registered Persons by
District,
2004 - 2005

District	Year	
	2004	2005r
Total	12,715	12,929
Corozal	1,418	1,309
Orange Walk	1,491	1,455
Belize	4,207	3,857
Cayo	2,425	2,599
Stann Creek	2,408	2,144
Toledo	766	1,565

Source: Social Security Board

Table 1.3
Belize: Newly Registered Persons by Age Group,
2001 - 2005

Age Group	Year				
	2001	2002	2003	2004	2005r
Total	40,160	25,554	14,193	12,715	12,929
0 - 4	8,582	6,679	4,183	4,568	4,747
5 - 9	7,165	3,341	716	563	939
10 - 14	7,039	3,409	1,014	826	1,075
15 - 19	6,681	4,374	2,321	2,174	2,276
20 - 24	2,807	1,902	1,326	1,174	971
25 - 29	1,484	1,136	820	785	658
30 - 34	1,157	915	589	623	504
35 - 39	1,010	850	511	434	339
40 - 44	853	633	430	402	337
45 - 49	677	595	342	331	307
50 - 54	579	476	277	241	230
55 - 59	422	324	205	199	171
60 & Over	1,701	919	1,459	395	374
Do Not Know or Not Stated	3	1	-	-	1

Source: Social Security Board

Table 1.4
Belize: Percentage of Newly Registered Persons in the
Population by Age Group,
2001 - 2005

Age Group	Year				
	2001	2002	2003	2004	2005r
Total	15.6	9.6	5.2	4.5	4.4
0 - 4	23.1	17.5	10.6	11.2	11.3
5 - 9	20.3	9.2	1.9	1.5	2.3
10 - 14	21.3	10.0	2.9	2.3	2.9
15 - 19	23.6	15.0	7.7	7.0	7.1
20 - 24	12.2	8.1	5.4	4.7	3.7
25 - 29	7.4	5.5	3.8	3.6	2.9
30 - 34	6.7	5.1	3.2	3.3	2.6
35 - 39	6.6	5.4	3.2	2.6	2.0
40 - 44	7.1	5.1	3.3	3.0	2.5
45 - 49	7.4	6.3	3.5	3.3	2.9
50 - 54	8.7	6.9	3.9	3.3	3.0
55 - 59	8.6	6.4	3.9	3.7	3.1
60 & Over	11.3	5.9	9.1	2.4	2.2

Source: Social Security Board and Central Statistical Office

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

District	Year					
	2004		2005r			
	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 Central Statistical Office

Table 1.6
Belize: Percentage of Valid Card Holders in the Population,
2005r

Branch	Persons with Valid Cards	Population	Percentage of Valid Card Holders in the Population
Total	181,155	291,800	62.1
Belize City	62,142	78,300	79.4
Belmopan	14,962	24,400	61.3
Corozal	18,855	35,500	53.1
Dangriga	13,083	18,700	70.0
Independence	6,273	15,200	41.3
Orange Walk	25,474	44,900	56.7
Punta Gorda	12,277	24,000	51.2
San Pedro	7,026	9,800	71.7
Santa Elena	21,063	41,000	51.4

Source: Social Security Board and Central Statistical Office

Table 1.7
Belize: Valid Cards by Card Type,
2005r

Card Type	Number of Persons with Valid Cards
Total	181,155
Adult	126,276
Minor	46,225
Senior	8,654

Source: Social Security Board

Table 1.8
Belize: Newly Registered Businesses by District
2005r

District	Newly Registered Businesses
Total	1,828
Corozal	284
Orange Walk	253
Belize	560
Cayo	369
Stann Creek	248
Toledo	114

Source: Social Security Board

Table 1.9
Belize: Newly Registered Employers by District,
2005r

District	Newly Registered Employers
Total	1,424
Corozal	241
Orange Walk	221
Belize	318
Cayo	336
Stann Creek	213
Toledo	95

Source: Social Security Board



Section II Insured Persons



This section presents data related to insured persons. The principal source of the data is the Social Security Board (SSB) Database. The data were initially gathered by the front-desk staff from the various registration and contribution processes and entered using the Social Security Administration System (SSAS) and Contributions Management System (CMS) applications respectively. The secondary source of the data is the Central Statistical Office (CSO), where data relating to the Labour Force was gathered.

Insured Person – the 1979 Social Security Ordinance made provisions for persons over the age of 14 years and under the age of 65 years, who is employed in insurable employment to become an insured person. Today, the insured persons of social security include all persons who are registered (i.e. have a unique social security number) under the Social Security Act. The active insured persons are those who made at least one weekly contribution to the SSB during the reference year. For the SSB purpose, the Employed Person is one who worked, for any one

employer, more than eight (8) hours during the reference week.

Labour Force – According to the CSO, the labour force is comprised of all persons aged 14 years and over 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.

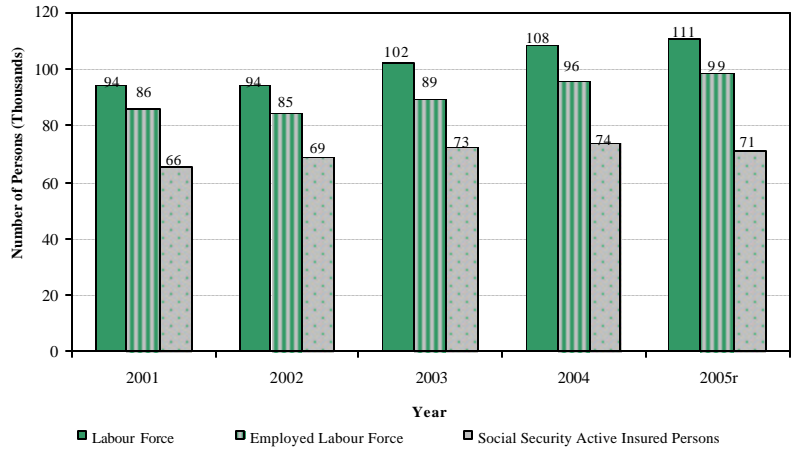
Industry – the categories utilized by the SSB are aggregated by International Standard Industrial Classification of all Economic Activities (ISIC). The ISIC is used both locally and internationally to classify the kind of economic activity being described. The ISIC is reviewed and revised regularly, to include new economic activities and incorpo-

rate 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 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.

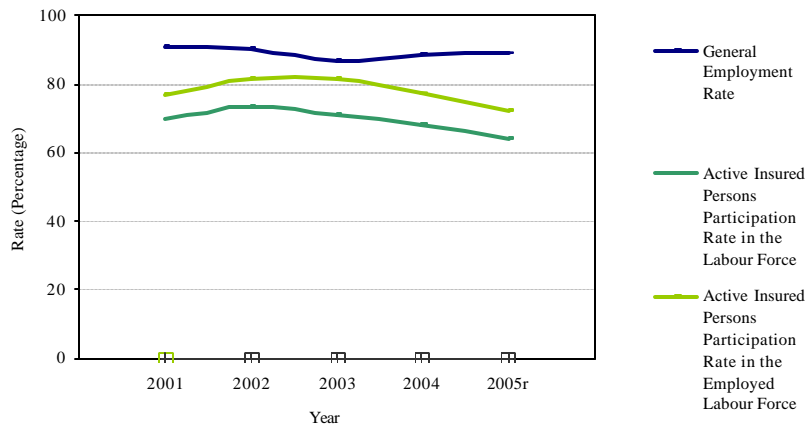


Chart 2
Belize: Labour Force, Employed Labour Force and Active Insured Persons



Source: Social Security Board and Central Statistical

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



Source: Social Security Board and Central Statistical Office

Table 2.1
Belize: Active Insured Persons and the Labour Force Participation Rates,
2001 - 2005

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
2001	94,431	85,869	65,630	69.5	76.4
2002	94,172	84,720	69,042	73.3	81.5
2003	102,437	89,222	72,560	70.8	81.3
2004	108,491	95,911	73,667	67.9	76.8
2005r	110,786	98,589	71,184	64.3	72.2

Source: Social Security Board and Central Statistical Office

Table 2.2
Belize: Active Insured Persons by District, Sex and Age Group,
2001 - 2005

Selected Characteristics	Year					2005r
	2001	2002	2003	2004	2005	
Total Population	65,630	69,042	72,560	73,667	71,184	
District						
Corozal	8,499	8,928	9,317	9,309	9,443	
Orange Walk	8,648	9,187	9,937	10,177	9,738	
Belize	24,257	25,084	26,310	26,257	24,824	
Cayo	12,047	13,010	13,024	13,527	13,526	
Stann Creek	8,555	9,065	9,794	10,150	9,216	
Toledo	3,624	3,768	4,178	4,247	4,437	
Sex						
Male	43,885	45,959	47,228	47,677	46,329	
Female	21,745	23,083	25,332	25,990	24,855	
Age Group						
14 - 24	8,289	11,409	14,658	17,513	19,578	
25 - 34	24,152	24,715	25,086	24,677	23,340	
35 - 44	17,098	17,166	17,232	16,839	15,523	
45 - 54	9,857	9,701	9,683	9,382	8,416	
55 & OVER	6,142	5,904	5,679	5,125	4,303	
Do Not Know or Not Stated	92	147	222	131	24	

Source: Social Security Board

Table 2.3
Belize: Active Insured Persons Participation Rate in the Employed Labour
force by District, Sex and Age Group,
2001 - 2005

Characteristics	Year				
	2001	2002	2003	2004	2005r
Total Population	76.4	81.5	81.3	76.8	72.2
District					
Corozal	77.2	87.8	79.2	76.0	84.5
Orange Walk	69.1	65.8	72.1	70.7	64.6
Belize	80.7	85.1	86.4	81.3	75.7
Cayo	75.6	75.8	71.0	67.5	61.9
Stann Creek	98.5	113.4	110.3	96.9	88.5
Toledo	47.2	63.1	69.7	65.6	61.2
Sex					
Male	75.0	78.5	78.0	75.1	71.4
Female	79.6	88.3	88.4	80.1	73.7
Age Group					
14 - 24	38.1	56.0	66.5	74.9	83.1
25 - 34	101.0	104.8	102.7	97.4	87.2
35 - 44	87.4	85.6	83.1	73.0	67.3
45 - 54	85.6	77.5	77.5	66.4	55.4
55 & OVER	68.5	72.8	61.2	52.0	44.1
Do Not Know or Not Stated	55.1	175.0	98.2	89.1	9.6

Source: Social Security Board and Central Statistical Office



Table 2.4
Belize: Active Insured Persons by Industry,
2001 - 2005

Industry	Year				
	2001	2002	2003	2004	2005†
Total Active Insured Persons	65,630	69,042	72,560	73,667	71,184
Agriculture, hunting and forestry	13,966	14,305	14,930	14,666	13,921
Fishing	2,532	2,660	3,736	3,460	3,259
Mining and Quarrying	343	401	329	300	286
Manufacturing	6,707	7,101	7,156	7,172	6,894
Electricity, Gas, and Water Supply	715	700	646	1,004	733
Construction	7,387	7,546	6,635	6,644	7,505
Wholesale and Retail, Repair	7,724	8,325	9,285	10,048	9,456
Hotel and Restaurants	5,656	5,760	6,589	7,208	8,056
Transportation, Storage and Communication	4,421	4,672	5,099	5,334	4,739
Financial Intermediation	1,802	2,005	2,182	2,139	2,123
Real Estate, Renting and Business Activities	4,120	4,738	5,051	5,160	4,846
Public Administration	9,057	8,843	11,417	8,949	7,521
Education	4,161	4,368	4,736	4,665	3,206
Health and Social Work	2,071	2,429	2,644	2,777	2,645
Other Community, Social and Personal Activities	3,974	3,770	4,406	5,816	4,599
Private Households with Employed Persons	1,393	1,582	1,736	1,817	1,549
Extra-Territorial Organizations and Bodies	195	196	200	190	206
Do Not Know or Not Stated	293	276	288	777	828

Source: Social Security Board

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

Table 2.5
Belize: Percentage Distribution of Active Insured Persons by Industry,
2001 - 2005

Industry	Year				
	2001	2002	2003	2004	2005r
Total	100.0	100.0	100.0	100.0	100.0
Agriculture, hunting and forestry	21.3	20.7	20.6	19.9	19.6
Fishing	3.9	3.9	5.1	4.7	4.6
Mining and Quarrying	0.5	0.6	0.5	0.4	0.4
Manufacturing	10.2	10.3	9.9	9.7	9.7
Electricity, Gas, and Water Supply	1.1	1.0	0.9	1.4	1.0
Construction	11.3	10.9	9.1	9.0	10.5
Wholesale and Retail, Repair	11.8	12.1	12.8	13.6	13.3
Hotel and Restaurants	8.6	8.3	9.1	9.8	11.3
Transportation, Storage and Communication	6.7	6.8	7.0	7.2	6.7
Financial Intermediation	2.7	2.9	3.0	2.9	3.0
Real Estate, Renting and Business Activities	6.3	6.9	7.0	7.0	6.8
Public Administration	13.8	12.8	15.7	12.1	10.6
Education	6.3	6.3	6.5	6.3	4.5
Health and Social Work	3.2	3.5	3.6	3.8	3.7
Other Community, Social and Personal Activities	6.1	5.5	6.1	7.9	6.5
Private Households with Employed Persons	2.1	2.3	2.4	2.5	2.2
Extra-Territorial Organizations and Bodies	0.3	0.3	0.3	0.3	0.3
Do not Know or Not Stated	0.4	0.4	0.4	1.1	1.2

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.



Section III Contributions



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

Contributions – all persons in insurable employment must pay a portion of their earnings into the Social Security scheme. Presently, this por-

tion is 8% of the employed persons average weekly earnings. Contributions collected by the SSB are divided into two portions, namely the employees' contributions and the employers' contributions. The amount payable by each category is dependent on the level of income. Persons earning less than \$140 per week, pay 19% of the weekly contributions total, while the employer pays the balance. As the weekly earnings increase, the percentage of the weekly contribution paid by the employee also increases; with the highest being 37%, payable by employees earning \$300 or

more weekly. For insured persons who work after retirement, the employer is responsible for 100% of the contributions, a standard \$2.60, which only covers employment injury. In addition, self-employed persons and voluntary workers may contribute to the scheme at their own free will. Such contributors are totally responsible for their payments, which is 7% of their declared weekly earnings, up to maximum earnings of \$320. There are presently two methods of paying contributions. The direct payment method, using the SSB branch offices and the electronic transfer method where the employees' information and/or the payment can be submitted electronically, thus eliminating the need to physically come to the branch office.

The Smart Stream system, used by the Government, is a payment method specially formulated for the collection of contributions from the Public Service. All contributions collected are accrued into a special fund, which is used to cover benefit and administrative expenditures, and invested to earn income for future expenditures and payment of pensions.

An active employer must own 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 and incentive, allowances, gratuities, etc.), are consid-

ered earnings and are subject to the Social Security Law. The SSB insurable earnings are 70% of the actual gross earnings, before any deductions. The higher the actual earnings, the higher the insurable earnings and the higher the benefit collected in the event of loss of work. This

weekly insurable earnings is also used as a basis for benefit payments in the form of the average weekly insurable earnings. This is the sum of the weekly insurable earnings over a period divided by the number of weeks in the period.



Chart 4
Belize: Contributions Income and Benefits Payments,
2001 - 2005

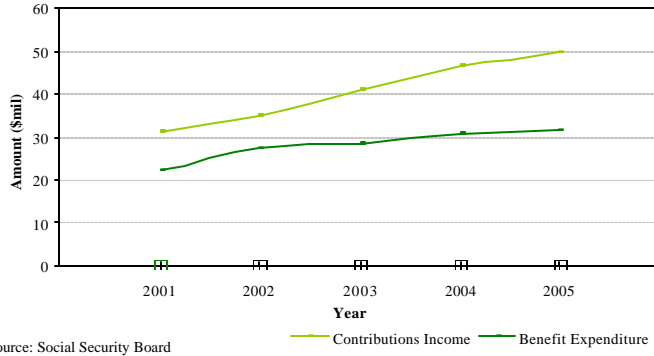


Table 3.1
Belize: Analysis of Contributions Income and Benefit Expenditure,
2001 - 2005
(BZ\$)

Year	Contributions Income	Benefit Expenditure	Benefit / Contributions (%)
2001	31,184,264	22,126,523	71.0
2002	35,120,091	27,275,091	77.7
2003	40,977,522	28,587,150	69.8
2004	46,681,397	30,924,169	66.2
2005r	50,327,886	31,292,036	62.2

Source: Social Security Board



Table 3.2
Belize: Schedule of Contributions Based on Weekly Insurable Earnings,

Weekly Earnings	Average Insurable Earnings		Employees' Contributions		Employers' Contributions		Total Weekly Contribution	
	\$BZ	%	\$BZ	%	\$BZ	%	\$BZ	%
Under \$70.00	55.00	19	0.83	19	3.57	81	4.40	
\$70.00 - \$109.99	90.00	19	1.35	19	5.85	81	7.20	
\$110.00 - \$139.99	130.00	19	1.95	19	8.45	81	10.40	
\$140.00 - \$179.99	160.00	25	3.15	25	9.65	75	12.80	
\$180.00 - \$219.99	200.00	30	4.75	30	11.25	70	16.00	
\$220.00 - \$259.99	240.00	33	6.35	33	12.85	67	19.20	
\$260.00 - \$299.99	280.00	35	7.95	35	14.45	65	22.40	
\$300.00 and over	320.00	37	9.55	37	16.05	63	25.60	
***	0.00	0	0.00	0	2.60	100	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 3.3
Belize: Active Insured Persons by Average Weekly Insurable Earnings Group,
2001 - 2005

Weekly Earnings Group	Year				
	2001	2002	2003	2004	2005r
Total	65,630	69,042	72,560	73,667	71,184
Under \$70.00	3,475	3,370	3,467	2,424	2,935
\$70.00 to \$109.99	9,194	9,283	8,865	7,564	8,107
\$110.00 to \$139.99	9,499	9,673	9,828	9,734	8,187
\$140.00 to \$179.99	12,659	13,586	14,108	14,598	12,927
\$180.00 to \$219.99	7,929	8,598	9,432	9,717	8,937
\$220.00 to \$259.99	6,178	6,444	6,671	7,101	7,110
\$260.00 to \$299.99	4,630	4,826	5,212	5,622	5,328
\$300.00 and Over	11,501	12,643	14,526	16,433	16,802
**	565	619	451	474	851

Source: Social Security Board

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

Table 3.4
Belize: Percentage Distribution of Active Insured Person by
Average Weekly Insurable Earnings,
2001 - 2005

Weekly Earnings Group	Year				
	2001	2002	2003	2004	2005r
Total	100.0	100.0	100.0	100.0	100.0
Under \$70.00	5.3	4.9	4.8	3.3	4.1
\$70.00 to \$109.99	14.0	13.4	12.2	10.3	11.4
\$110.00 to \$139.99	14.5	14.0	13.5	13.2	11.5
\$140.00 to \$179.99	19.3	19.7	19.4	19.8	18.2
\$180.00 to \$219.99	12.1	12.5	13.0	13.2	12.6
\$220.00 to \$259.99	9.4	9.3	9.2	9.6	10.0
\$260.00 to \$299.99	7.1	7.0	7.2	7.6	7.5
\$300.00 and Over	17.5	18.3	20.0	22.3	23.6
**	0.9	0.9	0.6	0.6	1.2

Source: Social Security Board

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

Table 3.5
Belize: Total Contributions Collected by District,
2001 - 2005
(BZ\$)

District	Year				
	2001	2002	2003	2004	2005r
Total	31,184,264	35,120,091	40,977,522	46,681,397	50,327,886
Corozal	1,751,207	2,250,460	2,779,224	2,950,572	3,188,550
Orange Walk	2,037,488	2,248,945	2,496,982	2,473,982	2,378,530
Belize	18,452,386	20,693,943	23,564,520	24,489,913	24,873,171
Cayo	4,989,675	5,730,246	6,864,766	11,887,978	14,651,128
Stann Creek	3,344,590	3,490,684	4,268,577	4,167,780	4,416,477
Toledo	608,919	705,813	1,003,452	711,172	819,730

Source: Social Security Board

Table 3.6
Belize: Percentage Distribution of Total Contributions
Collected by District,
2001 - 2005

District	Year				
	2001	2002	2003	2004	2005r
Total	100.0	100.0	100.0	100.0	100.0
Corozal	5.6	6.4	6.8	6.3	6.3
Orange Walk	6.5	6.4	6.1	5.3	4.7
Belize	59.2	58.9	57.5	52.5	49.4
Cayo	16.0	16.3	16.8	25.5	29.1
Stann Creek	10.7	9.9	10.4	8.9	8.8
Toledo	2.0	2.0	2.4	1.5	1.6

Source: Social Security Board

Table 3.7
Belize: Contributions Income by Year,
2001 - 2005
(BZ\$)

Year	Contributions Income	Percentage Change (%)
2001	31,184,264	-
2002	35,120,091	12.6
2003	40,977,522	16.7
2004	46,681,397	13.9
2005r	50,327,886	7.8

Source: Social Security Board

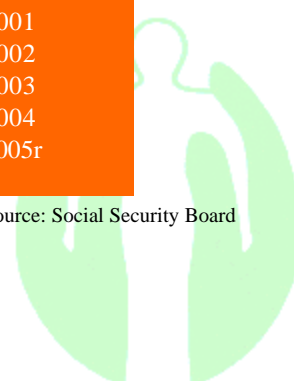


Table 3.8
Belize: Active Businesses by Industry,
2001 - 2005

Industry	Year				
	2001	2002	2003	2004	2005r
Total	8,269	8,237	8,198	8,498	8,779
Agriculture, hunting and forestry	3,817	3,465	3,109	2,937	3,164
Fishing	35	32	36	38	36
Mining and quarrying	21	23	23	23	25
Manufacturing	375	387	398	422	403
Electricity, Gas and Water Supply	30	31	28	36	37
Construction	481	563	541	538	555
Wholesale and Retail, Repair	866	931	1,043	1,117	1,104
Hotels and Restaurants	574	622	711	784	810
Transport, Storage and Communication	216	240	241	248	261
Financial Intermediation	72	79	82	88	93
Real Estate, Renting and Business Activities	293	296	322	369	384
Public Administration	128	134	131	217	204
Education	155	156	169	181	168
Health and Social Work	101	104	110	126	132
Other Community, Social and Personal Activities	305	322	333	372	385
Private Households with Employed Persons	753	804	872	919	929
Extra-Territorial Organizations and Bodies	17	15	14	13	11
Do Not Know or Not Stated	30	33	35	70	78

Source: Social Security Board

Table 3.9
Belize: Percentage Distribution of Active Businesses by Industry
2001 - 2005

Industry	Year					
	2001	2002	2003	2004	2005r	
Total	100.0	100.0	100.0	100.0	100.0	100.0
Agriculture, hunting and forestry	46.2	42.1	37.9	34.6	36.0	
Fishing	0.4	0.4	0.4	0.4	0.4	
Mining and quarrying	0.3	0.3	0.3	0.3	0.3	
Manufacturing	4.5	4.7	4.9	5.0	4.6	
Electricity, Gas and Water Supply	0.4	0.4	0.3	0.4	0.4	
Construction	5.8	6.8	6.6	6.3	6.3	
Wholesale and Retail, Repair	10.5	11.3	12.7	13.1	12.6	
Hotels and Restaurants	6.9	7.6	8.7	9.2	9.2	
Transport, Storage and Communication	2.6	2.9	2.9	2.9	3.0	
Financial Intermediation	0.9	1.0	1.0	1.0	1.1	
Real Estate, Renting and Business Activities	3.5	3.6	3.9	4.3	4.4	
Public Administration	1.5	1.6	1.6	2.6	2.3	
Education	1.9	1.9	2.1	2.1	1.9	
Health and Social Work	1.2	1.3	1.3	1.5	1.5	
Other Community, Social and Personal Activities	3.7	3.9	4.1	4.4	4.4	
Private Households with Employed Persons	9.1	9.8	10.6	10.8	10.6	
Extra-Territorial Organizations and Bodies	0.2	0.2	0.2	0.2	0.1	
Do Not Know or Not Stated	0.4	0.4	0.4	0.8	0.9	

Source: Social Security Board

Table 3.10
Belize: Active Businesses by District,
2001 - 2005

District	Year				
	2001	2002	2003	2004	2005r
Total	8,269	8,237	8,198	8,498	8,779
Corozal	2,671	2,500	2,315	2,211	2,497
Orange Walk	1,728	1,608	1,576	1,572	1,565
Belize	2,078	2,156	2,305	2,434	2,370
Cayo	1,059	1,147	1,184	1,381	1,407
Stann Creek	492	520	516	592	633
Toledo	241	306	302	308	307

Source: Social Security Board

Table 3.11
Belize: Percentage Distribution of Active Businesses
by District,
2001 - 2005

District	Year				
	2001	2002	2003	2004	2005r
Total	100.0	100.0	100.0	100.0	100.0
Corozal	32.3	30.4	28.2	26.0	28.4
Orange Walk	20.9	19.5	19.2	18.5	17.8
Belize	25.1	26.2	28.1	28.6	27.0
Cayo	12.8	13.9	14.4	16.3	16.0
Stann Creek	5.9	6.3	6.3	7.0	7.2
Toledo	2.9	3.7	3.7	3.6	3.5

Source: Social Security Board

Table 3.12
Belize: Active Contributing Employers by District,
2001 - 2005

District	Year				
	2001	2002	2003	2004	2005r
Total	7,410	7,498	7,704	8,021	8,395
Corozal	2,470	2,333	2,189	2,085	2,443
Orange Walk	1,695	1,577	1,554	1,542	1,533
Belize	1,829	1,968	2,175	2,359	2,292
Cayo	865	963	1,061	1,178	1,216
Stann Creek	373	429	464	565	615
Toledo	178	228	261	292	296

Source: Social Security Board





Section IV Benefits



This section presents information on social security benefits: sickness, maternity, retirement, invalidity, survivor's grant, funeral grant, employment injury, disablement, death, non-contributory pension and national health insurance.

The primary source for these data are obtained from Social Security databases. Data on the population Mid-Year Estimates are obtained from the Central Statistical Office.

The Social Security Act was established to provide financial payments resulting from sickness, maternity, retire-

ment, invalidity, death, and disability. This Act provides monthly benefit to retired or disabled insured workers and to survivors of insured persons.

Short-term Branch

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

Sickness benefit is paid for a maximum of 273 days, including Sundays, once the

claim has been medically certified as being unable to work. **Maternity allowance** is paid to an insured woman on maternity leave for a maximum of 14 weeks but not earlier than seven (7) weeks from the expected date of childbirth. In the event that an insured woman is not entitled to a maternity benefit, a grant can be awarded to the spouse.

Long-term Branch

The age of eligibility for full **retirement benefit** is 65 years; however, if you retire from insurable employment a benefit is payable between the ages of 60 and 64 years. An **invalidity pension** is given to an insured worker who cannot work due to a specific disease which is likely to be permanent. **Survivors' benefits** are payable to dependents of de-

ceased insured workers. This includes parents and children up to 16 years or up to 21 years if attending school on a full-time basis. A **funeral grant** is paid for death by natural cause to an insured worker or spouse or children.

Employment Injury Branch

In 2001, **employment injury** coverage extended from home-work-home. Now insured workers can receive benefits that are injured on the job or while going to work. Full medical care is also provided to insured workers who receive an employment injury. If treatment cannot be obtained locally and is necessary, medical treatment can be obtained from abroad.

Disablement pension is awarded if an injury occurs on

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

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

Non-contributory Pension (NCP)

In 2003, the NCP program was initiated by the GOB as part of poverty alleviation for women 65 years or older.

National Health Insurance (NHI)

The Government of Belize decided on a project to finance the health care through an implementation of a national health insurance. Funds from the SSB would be used to purchase affordable health care services. In August of 2001, the NHI Pilot Project was tested in the South Side of Belize City.

Findings of the NHI Pilot Project and the extension of the Program in South Side Belize City have not only improved access to medical care in that area, but also provided valuable information for a national rollout.

Table 4.1
Belize: Benefits Expenditure by Branch/Benefit,
2001 - 2005
(BZ\$)

Branch/Benefit	Year				
	2001	2002	2003	2004	2005r
Total	22,126,523	27,275,091	28,587,150	30,924,169	31,292,036
SHORT TERM	4,913,453	5,973,956	7,053,012	7,872,402	7,912,055
Sickness	2,471,184	3,057,615	3,965,648	4,335,613	4,412,500
Maternity Allowance	1,457,171	1,956,040	2,095,264	2,441,044	2,506,045
Maternity Grant	985,098	960,301	992,100	1,095,745	993,511
LONG TERM	8,656,782	9,667,389	10,361,420	11,929,077	12,411,847
Retirement	5,554,636	6,030,219	6,470,831	7,428,736	7,873,354
Survivors	1,668,597	2,007,009	2,204,901	2,492,461	2,409,361
Invalidity	837,453	1,016,049	1,025,637	1,312,902	1,459,284
Funeral Grant (NC)	596,096	614,112	660,051	694,978	669,848
EMPLOYMENT					
INJURY	6,406,326	5,667,888	5,286,296	4,638,578	3,931,361
Injury Benefit	4,172,056	3,713,387	3,074,379	2,389,478	1,909,623
Disablement	1,775,223	1,405,742	1,614,574	1,668,057	1,414,791
Death Benefit	445,547	536,759	577,843	573,543	602,447
Funeral Grant (EI)	13,500	12,000	19,500	7,500	4,500
Non Contributory					
Pensions	0	0	1,245,557	2,009,527	2,131,955
National Health Insurance	2,149,962	5,965,858	4,640,865	4,474,585	4,904,818

Source: Social Security Board

Note: Non Contributory Pensions started in 2003



Table 4.2
Belize: Type of Benefit Payments by Year
(BZ\$)

Benefit	Year				
	2001	2002	2003	2004	2005p
Total	17,131	19,543	28,787	29,295	30,833
Short Term	13,091	15,945	25,097	23,260	25,124
Sickness	8789	12051	20860	18,819	20,674
Maternity Allowance	1032	1008	1056	1,159	1,185
Maternity Grant	3270	2886	3181	3,282	3,265
Long Term	1,017	894	1,050	1,068	1,091
Retirement	302	287	364	359	363
Survivors	161	125	146	160	143
Invalidity	56	37	55	61	56
Funeral Grant (NC)	498	445	485	488	529
Employment Injury	3,023	2,704	2,640	2,565	2,163
Injury	2537	2509	2351	2,365	2,020
Disablement	471	165	264	198	132
Death Benefit	5	18	12	1	8
Funeral Grant (EI)	10	12	13	1	3
Non-contributory Pensions				2,402	2,455

Source: Social Security Board

Table 4.3
Belize: Total Claims Processed by Year

Benefit	Year				
	2001	2002	2003	2004	2005p
Total	19,576	22,258	31,671	30,346	32,843
Short Term	15,090	18,218	27,529	26,139	29,009
Sickness	10,328	13,764	22,902	21,236	24,103
Maternity Allowance	1,147	1,131	1,137	1,263	1,286
Maternity Grant	3,615	3,323	3,490	3,640	3,620
Long Term	1,136	1,001	1,214	1,178	1,212
Retirement	365	301	421	403	395
Survivors	171	148	185	177	166
Invalidity	73	49	79	82	84
Funeral Grant (NC)	527	503	529	516	567
Employment Injury	3,350	3,039	2,928	3,029	2,622
Injury	2770	2822	2612	2,798	2,472
Disablement	565	186	288	229	138
Death Benefit	5	19	15	1	8
Funeral Grant (EI)	10	12	13	1	4

Source: Social Security Board

Table 4.4
Belize: Sickness Benefit Days by Selected Characteristics,
2001 - 2002

Benefit Days	2001			2002		
	Cases	Total Number of Days	Mean Payment (BZ\$)	Cases	Total Number of Days	Mean Payment (BZ\$)
Total	8,125	114,108	304.73	11,767	134,445	273.59
01 - 06	5,017	14,472	63.70	7,798	22,394	69.43
07 - 12	1,081	9,594	198.71	1,632	14,258	209.69
13 - 18	635	9,667	336.91	748	11,400	371.42
19 - 24	294	6,184	495.91	347	7,346	529.02
25 - 30	172	4,740	631.84	211	5,850	720.39
31 - 36	216	7,047	764.98	270	8,808	804.21
37 - 42	97	3,834	950.59	97	3,836	970.44
43 - 48	88	3,962	1,092.64	110	4,991	1,156.31
49 - 54	55	2,816	1,102.96	56	2,885	1,245.52
55 - 60	48	2,771	1,194.47	54	3,134	1,287.44
61 - 66	52	3,282	1,506.28	79	4,901	1,462.89
67 - 72	33	2,296	1,575.33	26	1,794	1,561.08
73 - 78	39	2,965	1,698.62	34	2,566	1,664.66
79 - 84	21	1,706	1,947.00	32	2,603	2,066.71
85 - 90	21	1,834	1,738.33	29	2,542	1,995.54
91 - 96	51	4,740	1,977.42	45	4,192	2,043.26
97 - 102	13	1,286	2,167.19	25	2,463	2,319.64
103 - 108	16	1,694	2,363.36	15	1,582	2,306.39
109 - 114	19	2,108	2,277.69	16	1,791	2,831.68
115 - 120	7	828	2,351.79	8	941	2,638.58
121 - 126	16	1,971	2,737.00	17	2,090	3,116.13
127 - 132	10	1,301	2,406.34	18	2,321	3,005.55
133 - 138	15	2,050	2,440.95	6	806	2,742.02
139 - 144	4	561	1,966.67	6	851	2,966.44
145 - 150	11	1,629	3,187.74	8	1,182	3,816.60
151 - 156	9	1,381	3,229.38	10	1,532	3,525.84
157+	85	17,389	3,818.48	70	15,386	4,996.27

Source: Social Security Board



Table 4.4a
Belize: Sickness Benefit Days by Selected Characteristics,
2003 - 2004

Benefit Days	2003			2004		
	Cases	Total Number of Days	Mean Payment (BZ\$)	Cases	Total Number of Days	Mean Payment (BZ\$)
Total	20,852	180,802	215.05	18,760	155,100	208.33
01 - 06	13,776	47,696	86.77	13,241	41,765	81.27
07 - 12	6,637	40,284	140.97	3,036	25,756	212.89
13 - 18	1,709	19,175	203.24	977	14,746	374.44
19 - 24	447	8,261	333.77	329	6,969	532.00
25 - 30	219	5,811	693.35	227	6,346	728.90
31 - 36	275	8,743	815.95	255	8,221	861.52
37 - 42	114	4,228	757.43	106	4,189	1,036.86
43 - 48	116	5,165	1,168.16	115	5,232	1,149.61
49 - 54	59	2,924	1,187.94	62	3,189	1,268.35
55 - 60	65	3,698	1,560.98	44	2,507	1,437.47
61 - 66	86	5,334	1,587.40	107	6,697	1,559.56
67 - 72	44	2,939	1,392.55	21	1,446	1,809.68
73 - 78	32	2,391	1,583.43	25	1,895	2,174.88
79 - 84	16	1,278	2,423.62	18	1,468	2,055.72
85 - 90	31	2,678	1,705.48	14	1,228	2,041.49
91 - 96	33	3,072	2,754.18	55	5,120	2,408.10
97 - 102	21	2,041	1,995.64	21	2,080	2,216.97
103 - 108	14	1,454	2,777.20	7	740	2,326.50
109 - 114	10	1,110	2,310.64	13	1,443	2,900.20
115 - 120	9	1,053	2,249.95	12	1,410	3,064.85
121 - 126	19	2,338	3,183.24	11	1,359	2,587.65
127 - 132	5	648	3,029.80	10	1,299	3,272.42
133 - 138	5	676	3,134.58	6	817	3,543.72
139 - 144	7	993	4,034.76	3	424	3,299.83
145 - 150	9	1,336	2,788.64	6	883	4,277.90
151 - 156	8	1,230	3,477.46	4	616	3,024.11
157+	68	14,613	5,285.88	35	7,255	4,315.89

Source: Social Security Board



Table 4.4b
Belize: Sickness Benefit Days by Selected Characteristics,
2005

Benefit Days	Cases	2005p Total Number of Days	Mean Payment (BZ\$)
Total	20,657	174,123	219.00
01 - 06	14,719	47,395	85.00
07 - 12	3,195	27,022	215.89
13 - 18	1,022	15,366	386.92
19 - 24	386	8,216	548.88
25 - 30	248	6,886	727.58
31 - 36	317	10,313	864.76
37 - 42	103	4,047	980.25
43 - 48	130	5,900	1,187.99
49 - 54	64	3,317	1,307.32
55 - 60	68	3,924	1,510.12
61 - 66	80	5,012	1,700.25
67 - 72	41	2,848	1,678.15
73 - 78	34	2,566	1,780.63
79 - 84	23	1,860	2,072.10
85 - 90	22	1,948	2,166.72
91 - 96	53	4,971	2,556.75
97 - 102	14	1,392	2,520.65
103 - 108	14	1,476	2,661.88
109 - 114	9	1,003	2,582.60
115 - 120	3	350	2,498.56
121 - 126	16	1,971	3,271.74
127 - 132	16	2,084	2,916.82
133 - 138	8	1,080	3,642.38
139 - 144	4	559	3,554.29
145 - 150	2	292	3,843.04
151 - 156	11	1,689	3,890.35
157+	55	10,636	5,220.66

Source: Social Security Board

Table 4.5
Belize: Sickness Cases not Paid by Reason,
2001 - 2005

Reason for Non-Payment	2001	2002	2003	2004	2005p
Total	2,201	1,815	1,907	1,515	3,429
Less than 50 paid contributions	898	1,059	1,365	572	1,319
Less than 8 paid contributions	107	132	229	86	218
Was not in insurable employment	66	89	50	48	54
Late claim	346	141	126	705	1,478
No contribution paid	62	0	0	0	0
Willful misconduct	5	2	2	1	2
Worked during period claimed	3	6	14	49	87
Injury not in course of employment	4	0	0	0	0
No medical certificate	3	3	0	8	27
Period already claimed	10	14	16	9	59
Claimant is under 14 years	14	2	4	0	55
IP over 65 years	0	0	0	28	0
Incapacity lasting 3 days or less	667	284	N/A	N/A	N/A
Other (Including Abandoned claims)	16	83	101	9	130

Source: Social Security Board

Table 4.6
Belize: Maternity Allowance Cases by Selected Characteristics,
2001 - 2005

Selected Characteristics	2001	2002	2003	2004	2005p
Cases	1,031	1,008	1,056	1,056	1,163
Age Group					
14 - 19	67	39	61	33	53
20 - 24	307	305	310	308	341
25 - 29	307	335	303	331	391
30 - 34	224	220	238	230	235
35 - 39	100	90	116	130	115
40 - 44	23	18	22	20	27
45 +	3	1	6	4	1
Days Claimed	88,970	83,160	86,534	88,140	93,345
Age Group					
14 - 19	5,879	3,569	5,474	3,019	4,576
20 - 24	26,591	25,585	25,405	25,414	27,890
25 - 29	26,653	27,373	24,864	27,682	30,840
30 - 34	18,953	17,808	19,544	19,094	18,899
35 - 39	8,535	7,376	9,293	10,987	9,001
40 - 44	2,144	1,396	1,545	1,566	2,041
45 +	215	53	409	378	98
Average Payment (\$BZ)	1,667.74	1,897.72	1,921.57	1,971.22	1,931.55
Age Group					
14 - 19	1,269.40	1,557.94	1,366.71	1,474.89	1,329.13
20 - 24	1,606.20	1,770.25	1,733.77	1,720.59	1,814.68
25 - 29	1,786.11	1,941.42	2,081.22	2,094.69	1,999.52
30 - 34	1,704.32	2,051.54	2,122.76	2,146.42	2,134.77
35 - 39	1,679.83	1,999.03	2,021.45	2,082.12	1,956.19
40 - 44	1,625.80	1,592.01	1,346.35	1,988.21	1,753.84
45 +	1,937.04	1,938.29	1,400.83	1,383.71	1,349.08

Source: Social Security Board



Table 4.7
Belize: Maternity Grants Paid by Age Group and Sex,
2001 - 2005

Age Group	Year				
	2001	2002	2003	2004	2005p
Total	3,269	2,886	3,169	3,305	3,265
14 - 19	117	83	92	91	98
20 - 24	846	727	826	797	866
25 - 29	956	874	929	981	977
30 - 34	662	588	696	721	692
35 - 39	414	341	368	430	356
40 - 44	176	167	159	176	174
45 - 49	69	63	53	60	60
50 - 54	21	20	25	30	27
55 - 59	7	14	18	16	13
60 +	1	9	3	3	2
Male	2,214	1,980	2,109	2,175	2,137
14 - 19	65	47	45	61	48
20 - 24	519	471	520	484	531
25 - 29	641	567	616	614	609
30 - 34	438	398	443	464	456
35 - 39	303	248	261	286	245
40 - 44	152	147	129	161	147
45 - 49	68	60	51	56	59
50 - 54	20	19	23	30	27
55 - 59	7	14	18	16	13
60 +	1	9	3	3	2
Female	1,055	906	1,060	1,130	1,128
14 - 19	52	36	47	30	50
20 - 24	327	256	306	313	335
25 - 29	315	307	313	367	368
30 - 34	224	190	253	257	236
35 - 39	111	93	107	144	111
40 - 44	24	20	30	15	27
45 - 49	1	3	2	4	1
50 - 54	1	1	2	0	0
55 - 59	0	0	0	0	0
60 +	0	0	0	0	0

Source: Social Security Board

Table 4.8
Belize: Disallowed Maternity Grants Claims by Reason of Disallowance,
2001 - 2005

Reason for Disallowance	Year				
	2001	2002	2003	2004	2005p
Total	345	437	307	352	352
Less than 25 paid contributions in specified 50 weeks	217	180	190	244	262
Less than 50 paid contributions	103	174	87	77	63
Late claim	14	42	11	5	2
Grant previously claimed	4	6	4	1	8
Less than 25 paid contributions in the 39 weeks before confinement	0	22	8	10	4
Wife receiving maternity benefit	0	5	2	1	4
Claimant under 14 years or over 65 years for retirement benefit	0	1	0	0	1
Less than 26 self-employed contributions	0	0	0	0	3
Name of father does not appear on certificate	0	0	0	1	2
Other	7	7	5	13	3

Source: Social Security Board

Table 4.9
Belize: Retirement Pensions Awarded by Single Age, Sex and
Mean Monthly Payment,
2001 - 2005

Single Age	Year				
	2001	2002	2003	2004	2005p
Total	170	125	191	208	175
60	65	56	83	102	92
61	26	13	15	18	21
62	15	7	16	12	11
63	9	9	11	9	4
64	4	11	18	18	11
65	27	22	44	42	30
66	15	4	2	5	4
67	3	1	0	0	1
68	0	0	0	2	0
69 +	6	2	2	0	1
Male	118	94	143	139	123
60	39	40	60	61	64
61	20	11	13	12	15
62	9	5	13	10	9
63	8	8	5	7	2
64	3	8	16	14	7
65	22	16	33	32	23
66	9	4	2	2	2
67	2	0	0	0	1
68	0	0	0	1	0
69 +	6	2	1	0	0
Female	52	31	48	69	52
60	26	16	23	41	28
61	6	2	2	6	6
62	6	2	3	2	2
63	1	1	6	2	2
64	1	3	2	4	4
65	5	6	11	10	7
66	6	0	0	3	2
67	1	1	0	0	0
68	0	0	0	1	0
69 +	0	0	1	0	1
Mean Monthly Payment (BZ\$)					
Total	241.44	240.32	280.08	322.30	327.40
Male	237.94	237.04	287.40	329.82	337.06
Female	249.38	250.27	258.29	307.15	304.55

Source: Social Security Board

Table 4.10
Belize: Retired Pensioners by Single Age and
Mean Monthly Payment,
2001 - 2005

Single Age	Year				
	2001	2002	2003	2004	2005p
Total	1,799	1,966	2,102	2,240	2,360
60	65	83	84	101	276
61	98	86	99	93	116
62	100	110	100	116	112
63	91	110	118	104	127
64	79	94	130	134	145
65	122	129	145	157	209
66	139	131	134	153	152
67	86	138	131	137	119
68	88	86	134	129	113
69	81	89	87	130	85
70	95	80	87	84	92
71	81	92	77	86	68
72	92	82	86	73	99
73	97	88	78	85	57
74	79	95	84	71	81
75	88	78	90	81	73
76	80	83	75	85	82
77+	238	312	363	421	354
Mean Monthly Payment (BZ\$)	215.90	218.69	225.41	234.97	243.98

Source: Social Security Board



Table 4.10a
Belize: Retired Male Pensioners by Single Age and
Mean Monthly Payment,
2001 - 2005

Single Age	Year				
	2001	2002	2003	2004	2005p
Male	1,355	1,479	1,569	1,656	1,714
60	39	53	62	61	192
61	76	58	64	66	70
62	65	88	71	79	79
63	63	72	88	73	91
64	50	64	90	104	97
65	96	89	103	110	149
66	103	104	92	108	102
67	59	102	102	96	86
68	66	60	98	100	83
69	62	68	60	94	63
70	70	62	66	58	61
71	67	68	60	65	53
72	71	68	65	56	86
73	78	67	64	64	40
74	69	76	63	58	64
75	65	68	70	60	51
76	64	60	65	67	68
77+	192	252	286	337	279
Mean Monthly Payment (BZ\$)	215.31	218.59	225.91	235.27	237.44

Source: Social Security Board



Table 4.10b
Belize: Retired Female Pensioners by Age and
Mean Monthly Payment,
2001 - 2005

Single Age	Year				
	2001	2002	2003	2004	2005p
Female	444	487	533	584	646
60	26	30	22	40	84
61	22	28	35	27	46
62	35	22	29	37	33
63	28	38	30	31	36
64	29	30	40	30	48
65	26	40	42	47	60
66	36	27	42	45	50
67	27	36	29	41	33
68	22	26	36	29	30
69	19	21	27	36	22
70	25	18	21	26	31
71	14	24	17	21	15
72	21	14	21	17	13
73	19	21	14	21	17
74	10	19	21	13	17
75	23	10	20	21	22
76	16	23	10	18	14
77+	46	60	77	84	75
Mean Monthly Payment (BZ\$)	217.69	219.02	223.92	234.13	261.34

Source: Social Security Board



Table 4.11
Belize: Mean Monthly Payment of Retirement Pensioners by Single Age,
2001 - 2005
(BZ\$)

Single Age	Year				
	2001	2002	2003	2004	2005p
Total	215.90	218.69	225.41	234.97	243.98
60	250.71	230.25	239.14	267.79	249.53
61	238.69	247.89	238.11	251.99	248.86
62	237.76	236.39	260.71	252.03	286.04
63	237.33	236.31	243.45	272.86	287.58
64	235.85	238.45	241.03	274.70	280.21
65	228.95	249.66	273.96	273.72	284.60
66	228.19	231.74	250.40	277.47	259.55
67	230.25	228.28	231.49	254.90	239.42
68	226.91	229.76	228.10	232.02	227.42
69	223.45	226.09	230.36	228.87	232.83
70	214.26	223.30	226.54	229.52	229.08
71	211.80	215.03	223.29	225.82	226.09
72	201.25	211.15	215.60	223.12	217.57
73	198.50	201.77	212.97	214.93	209.19
74	193.64	197.79	201.42	212.37	207.21
75	189.29	193.76	196.95	201.68	200.81
76	189.25	189.08	193.98	197.70	195.83
77+	188.30	188.62	188.87	189.83	221.89

Source: Social Security Board



Table 4.11a
Belize: Male Mean Monthly Payment of Retirement
Pensions by Single Age,
2001 - 2005
(BZ\$)

Single Age	Year				
	2001	2002	2003	2004	2005p
Male	215.31	218.59	225.91	235.27	237.44
60	244.23	231.46	242.85	280.21	240.31
61	239.21	243.27	242.36	253.04	252.23
62	238.38	238.24	264.23	260.05	298.16
63	240.11	236.42	249.64	280.49	292.72
64	237.51	244.74	243.48	277.44	278.06
65	230.90	254.02	274.28	271.09	276.64
66	228.95	233.89	255.11	275.82	265.45
67	229.65	228.68	233.90	260.03	243.76
68	229.29	228.92	228.45	234.86	229.64
69	226.36	227.76	228.91	229.54	230.55
70	216.28	226.17	228.41	226.92	226.80
71	211.99	216.99	226.09	229.03	230.46
72	200.79	211.19	217.12	226.06	219.40
73	199.41	201.44	213.42	216.48	210.57
74	193.54	198.54	200.96	212.37	207.53
75	189.19	193.68	197.67	201.93	201.84
76	189.44	188.95	193.94	198.38	196.40
77+	188.31	188.68	188.93	189.95	189.62

Source: Social Security Board



Table 4.11b
Belize: Female Mean Monthly Payment of Retirement
Pensions by Single Age,
2001 - 2005
(BZ\$)

Single Age	Year				
	2001	2002	2003	2004	2005p
Female	217.69	219.02	223.92	234.13	261.34
60	260.43	228.11	228.68	248.84	270.60
61	236.91	257.46	230.33	249.42	243.73
62	236.61	228.99	252.08	234.89	257.01
63	231.06	236.10	225.29	254.89	274.58
64	232.98	225.03	235.51	265.22	284.54
65	221.74	239.96	273.19	279.88	304.38
66	226.03	223.47	240.10	281.43	247.51
67	231.53	227.16	223.01	242.91	228.12
68	219.79	231.68	227.15	222.24	221.30
69	213.93	220.66	233.56	227.15	239.34
70	208.63	213.40	220.66	235.32	233.58
71	210.91	209.49	213.42	215.90	210.65
72	202.81	210.91	210.87	213.42	205.44
73	194.76	202.81	210.91	210.22	205.94
74	194.30	194.76	202.81	212.38	206.00
75	189.60	194.30	194.43	200.96	198.43
76	188.50	189.42	194.30	195.14	193.07
77+	188.29	188.35	188.65	189.34	341.93

Source: Social Security Board



Table 4.12
Belize: Retirement Grants Awarded by Single Age, Sex and
Mean Monthly Payment,
2001 - 2005

Single Age	Year				
	2001	2002	2003	2004	2005p
Total	132	163	173	182	184
60	30	36	37	58	50
61	14	20	16	16	15
62	14	13	15	10	18
63	4	8	8	8	6
64	16	25	14	17	13
65	23	25	41	37	38
66	5	19	13	12	12
67	3	6	3	6	8
68	2	1	2	3	5
69 +	21	10	24	15	19
Male	109	124	129	141	141
60	22	23	29	44	33
61	10	14	12	10	13
62	10	13	12	9	14
63	4	6	4	4	4
64	15	19	10	13	10
65	21	20	32	30	30
66	4	17	11	10	11
67	3	5	2	5	7
68	2	0	1	3	3
69 +	18	7	16	13	16
Female	23	39	44	41	43
60	8	13	8	14	17
61	4	6	4	6	2
62	4	0	3	1	4
63	0	2	4	4	2
64	1	6	4	4	3
65	2	5	9	7	8
66	1	2	2	2	1
67	0	1	1	1	1
68	0	1	1	0	2
69 +	3	3	8	2	3
Mean Monthly Payment (BZ\$)					
Total	2,257.94	2,332.57	2,181.21	2,714.35	2,921.15
Male	2,328.12	2,351.19	2,252.69	2,674.20	2,952.00
Female	1,925.37	2,273.37	1,971.64	2,852.43	2,819.99

Source: Social Security Board

Table 4.13
Belize: Invalidation Pensions Awarded by Age Group, Sex and
Mean Monthly Payment,
2001 - 2005

Age Group	Year				
	2001	2002	2003	2004	2005p
Total	41	37	44	51	40
< 20	0	0	0	0	0
20 - 24	1	0	1	0	0
25 - 29	2	0	1	1	1
30 - 34	2	6	4	0	2
35 - 39	3	2	3	3	3
40 - 44	6	5	3	6	5
45 - 49	9	5	9	12	10
50 - 54	17	9	14	12	11
55 - 59	1	10	9	17	8
60 - 64	0	0	0	0	0
Male	18	21	20	30	21
< 20	0	0	0	0	0
20 - 24	1	0	1	0	0
25 - 29	2	0	1	1	1
30 - 34	2	4	3	0	0
35 - 39	2	1	2	2	1
40 - 44	2	5	1	3	3
45 - 49	4	2	3	7	5
50 - 54	4	3	5	5	7
55 - 59	1	6	4	12	4
60 - 64	0	0	0	0	0
Female	23	16	24	21	19
< 20	0	0	0	0	0
20 - 24	0	0	0	0	0
25 - 29	0	0	0	0	0
30 - 34	0	2	1	0	2
35 - 39	1	1	1	1	2
40 - 44	4	0	2	3	2
45 - 49	5	3	6	5	5
50 - 54	13	6	9	7	4
55 - 59	0	4	5	5	4
60 - 64	0	0	0	0	0
Mean Monthly Payment (BZ\$)					
Total	295.35	288.25	340.26	465.00	369.43
Male	290.57	287.94	345.83	451.49	384.70
Female	299.09	288.65	335.63	484.30	352.55

Source: Social Security Board

Table 4.14
Belize: Cumulative¹ Invalidation Pensions by Age Group and Sex,
2001 - 2005

Age Group	Year				
	2001	2002	2003	2004	2005p
Total	200	236	259	290	310
< 20	0	0	0	0	0
20 - 24	1	0	1	1	1
25 - 29	8	1	3	3	3
30 - 34	8	15	15	14	10
35 - 39	17	20	27	25	23
40 - 44	31	30	26	33	34
45 - 49	42	37	45	54	60
50 - 54	50	60	74	71	73
55 - 59	41	56	59	83	91
60 - 64	1	15	9	6	14
65+	1	2	0	0	1
Male	112	133	136	155	163
< 20	0	0	0	0	0
20 - 24	1	0	1	1	1
25 - 29	7	1	3	3	3
30 - 34	6	13	12	11	8
35 - 39	13	17	19	17	13
40 - 44	17	14	11	16	21
45 - 49	18	18	22	29	30
50 - 54	24	28	30	30	36
55 - 59	26	31	33	44	44
60 - 64	0	10	5	4	7
65+	0	1	0	0	0
Female	88	103	123	135	147
< 20	0	0	0	0	0
20 - 24	0	0	0	0	0
25 - 29	1	0	0	0	0
30 - 34	2	2	3	3	2
35 - 39	4	3	8	8	10
40 - 44	14	16	15	17	13
45 - 49	24	19	23	25	30
50 - 54	26	32	44	41	37
55 - 59	15	25	26	39	47
60 - 64	1	5	4	2	7
65+	1	1	0	0	1

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 4.15
Belize: Mean Monthly Cost of Invalidation Pensions by Age Group and Sex
2001 - 2005
(BZ\$)

Age Group	Year				
	2001	2002	2003	2004	2005p
Total	270.57	279.84	290.49	322.33	326.90
< 20	0.00	0.00	0.00	0.00	0.00
20 - 24	285.40	0.00	188.00	188.00	188.00
25 - 29	260.92	285.40	220.47	250.88	284.51
30 - 34	256.61	248.33	259.39	255.31	273.34
35 - 39	259.35	271.54	293.35	323.65	285.01
40 - 44	294.35	303.76	312.42	353.33	349.50
45 - 49	268.82	278.20	292.33	342.90	353.85
50 - 54	288.55	294.11	305.49	344.08	345.57
55 - 59	245.38	279.25	282.72	299.51	312.26
60 - 64	188.00	244.38	223.50	233.75	289.97
65+	188.00	122.02	0.00	0.00	191.72
Male	271.29	276.86	291.34	323.12	332.15
< 20	0.00	0.00	0.00	0.00	0.00
20 - 24	285.40	0.00	188.00	188.00	188.00
25 - 29	254.62	285.40	220.47	250.88	284.51
30 - 34	250.58	246.77	265.49	260.85	252.52
35 - 39	254.30	266.80	295.27	312.79	260.03
40 - 44	280.39	291.21	303.16	331.11	331.84
45 - 49	282.31	280.71	293.48	356.67	354.10
50 - 54	295.55	301.92	328.66	354.47	373.21
55 - 59	252.53	275.28	277.61	312.41	330.10
60 - 64	0.00	253.18	232.98	233.61	306.63
65+	0.00	144.04	0.00	0.00	0.00
Female	269.66	283.68	289.55	321.42	309.87
< 20	0.00	0.00	0.00	0.00	0.00
20 - 24	0.00	0.00	0.00	0.00	0.00
25 - 29	305.00	0.00	0.00	0.00	0.00
30 - 34	274.70	258.48	234.99	234.99	0.00
35 - 39	275.75	298.40	288.78	346.75	317.48
40 - 44	311.30	314.74	319.22	374.25	378.02
45 - 49	258.71	275.83	291.23	326.92	353.61
50 - 54	282.09	287.27	289.69	336.48	274.16
55 - 59	233.01	284.16	289.21	284.95	295.56
60 - 64	188.00	226.78	211.64	234.04	273.31
65+	188.00	100.00	0.00	0.00	191.72

Source: Social Security Board

Table 4.16
Belize: Invalidation Grants Awarded by Sex, Total Payments and Mean Monthly Payment, 2001 - 2005

Selected Characteristics	Year				
	2001	2002	2003	2004	2005p
Sex					
Total	15	12	11	19	11
Male	9	8	6	8	9
Female	6	4	5	11	2
Total Payments (BZ\$)					
Total	55,567.43	57,992.25	56,764.13	73,648.66	64,385.94
Male	47,580.96	43,222.03	49,414.02	28,643.96	48,758.76
Female	7,986.47	14,770.22	7,350.11	45,004.70	15,627.18
Mean Monthly Payment (BZ\$)					
Total	3,704.50	4,832.69	5,160.38	3,876.25	5,853.27
Male	5,286.77	5,402.75	8,235.67	3,580.50	5,417.64
Female	1,331.08	3,692.56	1,470.02	4,091.34	7,813.59

Source: Social Security Board



Table 4.17
Belize: Orphans Awarded Survivor's Pension
by Age Group, Sex and Mean Monthly Payment,
2001 - 2005

Age Group	Year				
	2001	2002	2003	2004	2005p
Total	141	83	146	112	77
00 - 04	23	18	27	24	18
05 - 09	38	25	50	38	21
10 - 14	50	23	47	27	24
15 - 17	21	12	17	16	12
18 - 21	9	5	5	7	2
Male	80	32	73	65	31
00 - 04	13	9	11	16	11
05 - 09	21	6	25	22	4
10 - 14	33	9	26	17	10
15 - 17	7	6	8	7	6
18 - 21	6	2	3	3	0
Female	61	51	73	47	46
00 - 04	10	9	16	8	7
05 - 09	17	19	25	16	17
10 - 14	17	14	21	10	14
15 - 17	14	6	9	9	6
18 - 21	3	3	2	4	2
Mean Monthly Payment (BZ\$)					
Total	53.00	60.04	57.37	62.26	72.40
Male	52.87	63.88	58.10	63.15	86.73
Female	53.16	57.63	56.63	61.02	62.75

Source: Social Security Board



Table 4.18
Belize: Cumulative¹ Orphans Receiving Survivors' Pension
by Age Group, Sex and Mean Monthly Payment
2001 - 2005

Age Group	Year				
	2001	2002	2003	2004	2005p
Total	757	768	811	875	869
00 - 04	56	54	69	67	57
05 - 09	175	180	209	229	191
10 - 14	283	285	314	306	310
15 - 17	176	188	158	178	191
18 - 21	67	61	61	95	120
Male	393	401	414	453	462
00 - 04	31	26	31	37	36
05 - 09	93	91	108	112	97
10 - 14	161	162	163	165	170
15 - 17	70	88	81	95	102
18 - 21	38	34	31	44	57
Female	364	367	397	422	407
00 - 04	25	28	38	30	21
05 - 09	82	89	101	117	94
10 - 14	122	123	151	141	140
15 - 17	106	100	77	83	89
18 - 21	29	27	30	51	63
Mean Monthly Payment (BZ\$)					
Total	53.01	56.48	56.06	57.97	58.00
Male	53.11	56.70	56.57	58.22	59.35
Female	52.91	56.23	55.53	57.70	56.46

Source: Social Security Board

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



Table 4.19
Belize : Mean Monthly Cost of Orphans Survivors' Pensions currently
Paid by Age Group and Sex,
2001 - 2005
(BZ\$)

Age Group	Year				
	2001	2002	2003	2004	2005p
Total	53.01	56.48	56.06	57.97	58.00
00 - 04	50.85	51.04	51.98	49.37	58.76
05 - 09	52.65	53.57	52.28	52.17	51.93
10 - 14	52.19	55.62	56.27	58.09	58.16
15 - 17	53.75	58.85	54.73	61.20	57.70
18 - 21	60.27	66.91	78.38	69.58	66.06
Male	53.11	56.70	56.57	58.22	59.35
00 - 04	52.96	52.39	50.61	50.24	63.25
05 - 09	51.87	53.19	51.79	52.63	52.79
10 - 14	52.57	55.81	56.56	57.94	59.02
15 - 17	54.86	59.33	53.61	63.42	58.38
18 - 21	58.59	66.18	84.47	67.21	68.06
Female	52.91	56.23	55.53	57.70	56.46
00 - 04	48.91	50.07	53.76	48.27	44.24
05 - 09	54.02	53.45	53.24	51.76	51.23
10 - 14	51.79	55.32	56.07	58.25	57.25
15 - 17	53.10	58.50	54.96	58.86	57.05
18 - 21	62.48	67.83	72.09	71.63	64.24

Source: Social Security Board.



Table 4.20
Belize: Spouses Awarded Survivor's Pension
by Sex and Mean Monthly Payment,
2001 - 2005

Selected Characteristics	Year				
	2001	2002	2003	2004	2005p
Sex					
Total	80	47	68	84	64
Male	0	1	2	0	0
Female	80	46	66	84	64
Mean Monthly Payment (BZ\$)					
Total	144.19	153.69	158.60	165.66	190.37
Male	0.00	125.32	134.18	0.00	0.00
Female	144.19	154.50	159.34	165.66	190.37

Source: Social Security Board

Table 4.21
Belize: Cumulative¹ Spouses Receiving Survivors' Pension
by Sex and Mean Monthly Payment,
2001 - 2005

Selected Characteristics	Year				
	2001	2002	2003	2004	2005p
Sex					
Total	519	609	601	664	719
Male	3	4	5	4	6
Female	516	605	596	660	713
Mean Monthly Payment (BZ\$)					
Total	140.42	143.52	145.41	149.50	152.66
Male	119.36	120.85	128.86	125.32	159.36
Female	140.54	143.68	145.55	149.64	152.60

Source: Social Security Board

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

Table 4.22
Belize: Survivors' Grants Awarded to Beneficiaries
by Age Group, Sex and Mean Monthly Payment,
2001 - 2005

Age Group	Year				
	2001	2002	2003	2004	2005p
Total	141	154	170	156	151
<20	89	113	124	110	102
20 - 29	7	11	10	12	11
30 - 39	11	14	12	10	12
40 - 49	12	8	8	11	11
50 - 59	9	3	7	7	6
60+	13	5	9	6	9
Male	46	50	64	59	52
<20	41	50	58	59	48
20 - 29	0	0	1	0	1
30 - 39	1	0	0	0	0
40 - 49	0	0	0	0	0
50 - 59	1	0	0	0	0
60+	3	0	5	0	3
Female	95	104	106	97	99
<20	48	63	66	51	54
20 - 29	7	11	9	12	10
30 - 39	10	14	12	10	12
40 - 49	12	8	8	11	11
50 - 59	8	3	7	7	6
60+	10	5	4	6	6
Mean Monthly Payment (BZ\$)					
Total	1,953.22	970.83	1,208.39	1,561.60	702.59
Male	2,164.21	735.35	910.73	755.73	405.41
Female	657.14	1,084.05	1,388.11	2,051.77	858.68

Source: Social Security Board



Table 4.23
Belize: Disablement Pension Awarded to Beneficiaries by Degree of
Disability, Sex and Mean Monthly Payment,
2001 - 2005

Degree of Disability	Year				
	2001	2002	2003	2004	2005p
Total	26	23	20	17	16
25.00 - 29.99	4	3	5	1	2
30.00 - 39.99	9	10	5	5	5
40.00 - 49.99	7	4	1	4	3
50.00 - 59.99	3	2	5	4	3
60+	3	4	4	3	3
Male	26	21	19	16	16
25.00 - 29.99	4	2	4	1	2
30.00 - 39.99	9	10	5	4	5
40.00 - 49.99	7	3	1	4	3
50.00 - 59.99	3	2	5	4	3
60+	3	4	4	3	3
Female	0	2	1	1	0
25.00 - 29.99	0	1	1	0	0
30.00 - 39.99	0	0	0	1	0
40.00 - 49.99	0	1	0	0	0
50.00 - 59.99	0	0	0	0	0
60+	0	0	0	0	0
Mean Monthly Payment (BZ\$)					
Total	207.92	197.77	247.72	277.42	245.03
Male	207.92	198.70	250.86	283.01	245.03
Female	0.00	188.00	188.00	188.00	0.00

Source: Social Security Board



Table 4.24
Belize: Cumulative¹ Disablement Pensions by Selected
Characteristics,
2001 - 2005

Age Group	Year				
	2001	2002	2003	2004	2005p
Total	331	344	356	369	371
< 20	4	3	5	4	4
20 - 29	27	28	27	31	30
30 - 39	90	88	89	82	87
40 - 49	101	107	112	116	114
50 - 59	57	62	66	74	75
60+	52	56	57	62	61
Male	309	321	332	344	348
< 20	4	3	5	3	3
20 - 29	26	26	26	30	29
30 - 39	87	85	85	79	84
40 - 49	93	100	105	108	106
50 - 59	50	54	57	65	68
60+	49	53	54	59	58
Female	22	23	24	25	23
< 20	0	0	0	1	1
20 - 29	1	2	1	1	1
30 - 39	3	3	4	3	3
40 - 49	8	7	7	8	8
50 - 59	7	8	9	9	7
60+	3	3	3	3	3
Mean Monthly Payment (BZ\$)					
Total	207.18	206.79	208.74	212.57	216.35
Male	207.58	207.55	209.12	213.28	216.08
Female	201.54	196.10	203.53	202.91	220.56

Source: Social Security Board

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

Table 4.25
Belize: Disablement Grants Awarded by Degree of Disability,
Sex and Mean Monthly Payment,
2001 - 2005

Degree of Disability	Year				
	2001	2002	2003	2004	2005 _p
Total	446	142	244	188	116
00.00 - 04.99	263	77	168	102	55
05.00 - 09.99	110	45	41	51	44
10.00 - 14.99	40	11	14	22	9
15.00 - 19.99	22	5	11	5	4
20.00 - 24.99	11	4	10	8	4
Male	418	132	223	169	111
00.00 - 04.99	248	69	152	89	52
05.00 - 09.99	100	44	37	45	42
10.00 - 14.99	39	11	13	22	9
15.00 - 19.99	21	4	11	5	4
20.00 - 24.99	10	4	10	8	4
Female	28	10	21	19	5
00.00 - 04.99	15	8	16	13	3
05.00 - 09.99	10	1	4	6	2
10.00 - 14.99	1	0	1	0	0
15.00 - 19.99	1	1	0	0	0
20.00 - 24.99	1	0	0	0	0
Mean Monthly Payment (BZ\$)					
Total	1,854.65	2,552.22	2,421.69	2,647.71	2,733.18
Male	1,861.90	2,628.26	2,529.50	2,773.42	2,812.83
Female	1,746.44	1,548.59	1,276.75	1,529.55	1,286.18

Source: Social Security Board



Table 4.26
Belize: Children Awarded Death Benefit
by Sex and Mean Monthly Payment,
2001 - 2005

Selected Characteristics	Year				
	2001	2002	2003	2004	2005p
Sex					
Total	12	37	11	6	22
Male	7	19	7	4	12
Female	5	18	4	2	10
Mean Monthly Payment (BZ\$)					
Total	26.88	111.92	102.72	78.24	94.05
Male	19.29	103.07	97.75	78.24	86.38
Female	45.86	121.27	111.42	78.24	103.25

Source: Social Security Board



Table 4.27
Belize: Cumulative¹ Children Receiving Death Benefit
by Age Group, Sex and Mean Monthly Payment,
2001 - 2005

Age Group	Year				
	2001	2002	2003	2004	2005 ^p
Total	245	253	245	221	235
00 - 04	15	20	24	22	26
05 - 09	48	50	49	49	52
10 - 14	104	106	95	83	69
15 - 19	73	71	68	62	83
20+	5	6	9	5	5
Male	118	126	126	118	128
00 - 04	6	10	13	14	15
05 - 09	24	23	25	25	29
10 - 14	50	51	45	39	32
15 - 19	36	39	37	37	50
20+	2	3	6	3	2
Female	127	127	119	103	107
00 - 04	9	10	11	8	11
05 - 09	24	27	24	24	23
10 - 14	54	55	50	44	37
15 - 19	37	32	31	25	33
20+	3	3	3	2	3
Mean Monthly Payment (BZ\$)					
Total	70.49	74.72	74.87	78.79	80.69
Male	69.76	75.71	76.31	77.89	79.98
Female	71.16	73.72	73.34	79.82	81.55

Source: Social Security Board

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

Table 4.28
Belize: Spouses Awarded and Receiving Death Benefit by Sex
and Mean Monthly Payment,
2001 - 2005

Selected Characteristics	Year				
	2001	2002	2003	2004	2005p
Sex					
Total	4	14	7	2	5
Male	0	0	0	0	0
Female	4	14	7	2	5
Mean Monthly Payment (BZ\$)	67.94	300.02	296.53	138.66	241.80

Source: Social Security Board

Table 4.29
Belize: Cumulative¹ Spouses Receiving Death Benefit
by Sex and Mean Monthly Payment,
2001 - 2005

Selected Characteristics	Year				
	2001	2002	2003	2004	2005p
Sex					
Total	80	91	91	90	97
Male	0	0	0	0	0
Female	80	91	91	90	97
Mean Monthly Payment (BZ\$)					
Total	182.48	209.50	217.74	224.33	225.12
Male	0.00	0.00	0.00	0.00	0.00
Female	182.48	209.50	217.74	224.33	225.12

Source: Social Security Board

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

Table 4.30
Belize: Employment Injury by Nature of Injury,
2001 - 2005

Nature of Injury	Year				
	2001	2002	2003	2004	2005p
Total	2,477	2,479	2,383	2,323	2,020
Other injuries, early complications of trauma	992	966	983	931	631
Open wounds and injury to blood vessels	790	694	687	765	700
Fractures	230	259	262	200	188
Dislocations, sprains and strains	173	215	185	178	187
Foreign bodies entering orifice	92	126	111	131	129
Diseases of the musculoskeletal system and connective tissue	50	32	1	2	0
Burns	49	55	51	43	42
Intercranial and internal injuries, including nerves	38	19	26	20	36
Late effects of injuries, poisoning, toxic effects and other external causes	20	47	61	51	95
Poisoning and toxic effects	10	54	8	1	6
Other	33	12	8	1	6

Source: Social Security Board

Table 4.31
Belize: Employment Injury by Industry,
2001 - 2005

Industry	Year				
	2001	2002	2003	2004	2005p
Total	2,477	2,479	2,383	2,323	2,020
Agriculture, Hunting and Forestry	1,006	941	832	821	674
Fishing	69	96	88	110	63
Mining and Quarrying	7	7	15	4	6
Manufacturing	313	320	356	301	249
Electricity, Gas and Water Supply	15	26	23	21	18
Construction	414	405	300	323	292
Wholesale and Retail, Repair	150	138	155	169	154
Hotels and Restaurants	80	85	111	97	104
Transport, Storage and Communications	96	98	114	106	106
Financial Intermediation	9	3	2	10	7
Real Estate, Renting and Business Activities	41	78	56	77	61
Public Administration	144	143	140	130	96
Education	19	20	22	25	16
Health and Social Work	33	40	38	52	75
Other Community, Social and Personal Activities	34	38	56	44	58
Private Households with Employed Persons	29	18	29	22	28
Extra-Territorial Organizations and Bodies	6	4	5	2	2
Do Not Know or Not Stated	12	19	41	9	11

Source: Social Security Board

Table 4.32
Belize: Injury Cases not Paid by Reason for Non Payment,
2001 - 2005

Reason for Non Payment	Year				
	2001	2002	2003	2004	2005p
Total	233	307	268	431	452
Not in insurable employment	20	38	22	26	16
Late Claims	11	22	19	89	104
Willful misconduct	1	3	0	4	2
Worked during period claimed	2	4	3	1	1
Injury not in course of employment	172	178	117	154	131
No medical certificate	3	0	1	0	0
Not a prescribed disease	5	11	12	36	56
Period already claimed	0	3	2	1	5
Claim abandoned	2	5	9	1	1
Allowed but not payable	0	0	0	0	14
Under age	0	0	0	0	1
Uninsured employment injury	0	0	0	0	28
Wages received	0	0	0	0	1
Negligence	0	0	0	0	12
Accident was not reported to employer within the prescribed time	0	0	0	0	48
Other	17	43	83	119	32

Source: Social Security Board





Section V Appeals



This section relates primarily to appeals made to Social Security Board (SSB).

The primary source for these data is obtained from the Legal Department, Social Security Board.

Where an insured person is

displeased by a decision made by the Social Security Board regarding benefits payment, an appeal can be made to the Appeal Tribunal. The tribunal is comprised of an attorney as chairperson, a representative of employers and a representative of employees.



Table 5.1
Belize: Appeals by Branch Office, Benefit
and Appeal Decision,
2003 - 2005

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

Source: Social Security Board

Note: 11 Cases were brought forward from 2003 and 76 from 2004



Section VI 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 these data is the Social Security Board. The only exceptions were the data on inflation rate and population which were gotten from the Central Statistical Office (CSO).

Types of Data - the majority of the statistics presented in this section were obtained from establishment records from the Investment Department, Social Security Board. CSO sampled prices of goods

and services from a market basket of goods and derived a Consumer Price Index (CPI). The CPI is then used to calculate Belize's Inflation Rate. Population figures obtained from the Mid-Year Population Estimates provided by the CSO.

Investment - the laying out of money or capital in an enterprise with the expectation of a profit. In investments, money is spent to assist in economic growth now and financial security in the future. The return is usually obtained based on a compounding principle where payments

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

Investments made by SSB then played a major role in sustaining and developing the Belizean economy. SSB investments were made to a wide spectrum of Belize's economic sectors and were based on the type of economic activity carried out by the in-

vestment recipient. These economic sectors include: Banking, Agriculture, Education, Housing, Utilities, Tourism, Financial Institutions, Real Estate and Other. SSB generated revenues from contributions made by the insured persons and the self employed to pay benefits expenditures and to make investments.

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

Investment 72

the term investment income. Investment income is the income received in a particular year from securities and other non-business investments such as dividends and interest income.

Inflation speaks of the rise in the overall price level of our economy. 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 that is unadjusted for inflation. The nominal rate of return on investments is the income of the

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

On the contrary, 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.

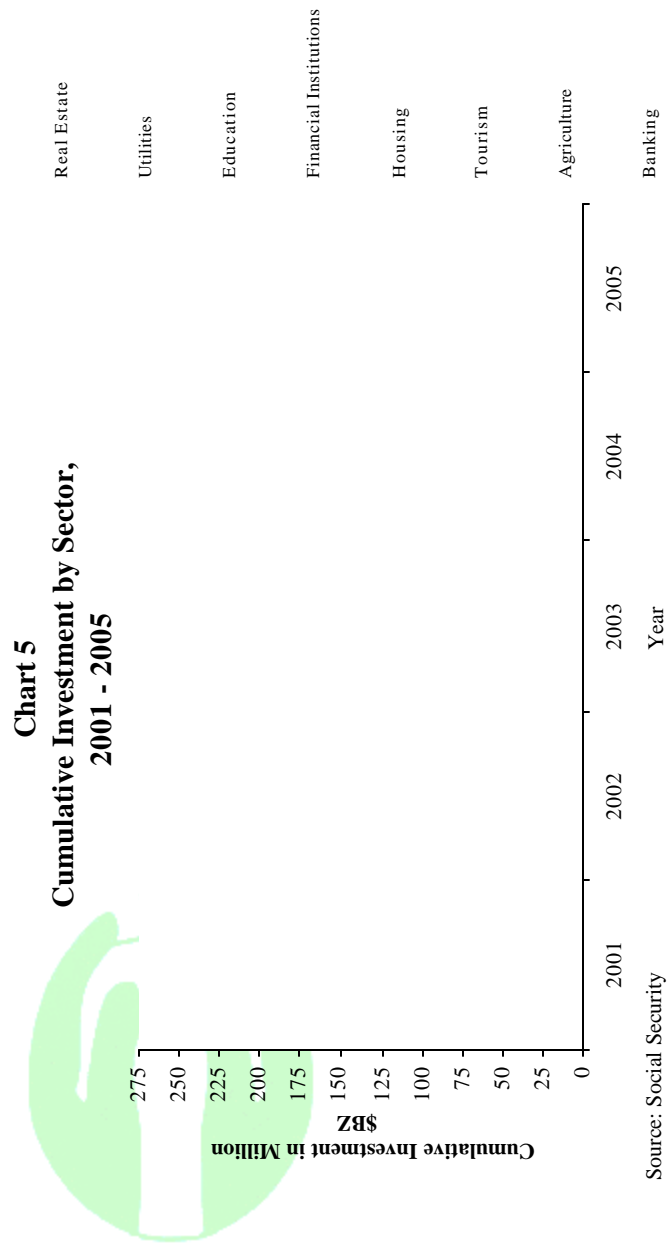
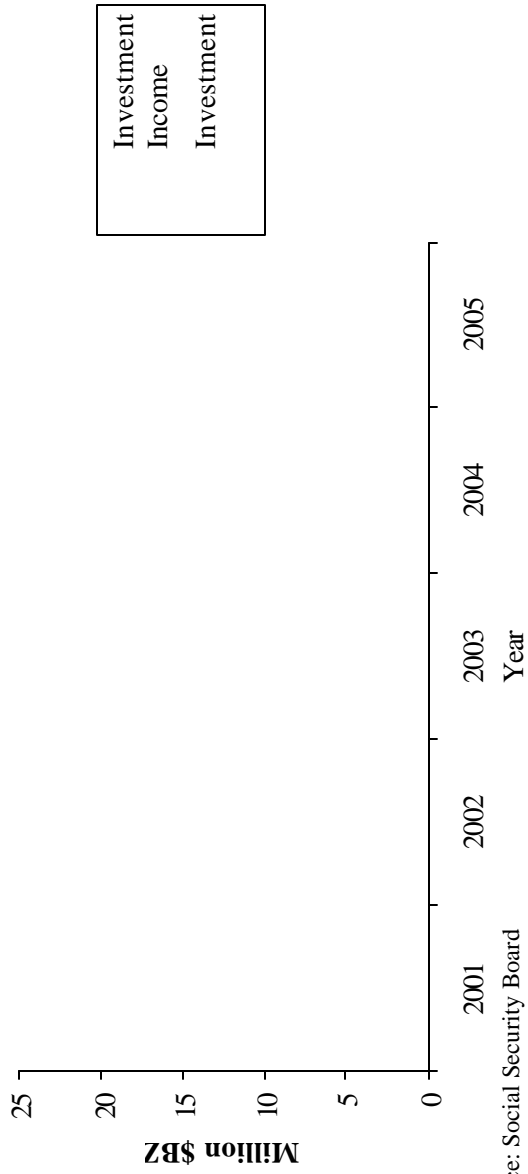


Chart 6
SSB Investment & Investment Income by Year, 2001 - 2005



Source: Social Security Board

Table 6.1
Belize: Cumulative Investment Portfolio Allocations by Sector,
2001 - 2005
(BZ\$)

SECTOR	2001	2002	2003	2004	2005r
Total	224,663,587	230,543,273	242,165,677	258,142,351	254,818,560
Banking	3,192,492	5,450,892	14,285,874	71,032,020	65,339,445
Agriculture	25,447,919	22,957,845	25,226,695	32,789,428	30,343,317
Tourism	11,995,701	8,693,602	8,810,316	9,156,605	12,231,758
Housing	94,298,623	93,125,544	81,169,589	80,205,736	69,369,695
Financial Institutions	2,664,553	2,762,500	3,052,641	3,050,167	3,050,167
Education	6,238,472	9,665,165	12,010,000	13,138,284	13,098,770
Utilities	75,073,716	81,206,601	87,424,312	35,777,061	50,781,874
Real Estate	5,686,679	6,651,124	10,179,773	12,951,572	12,839,057
Others	65,432	30,000	6,477	41,478	6,477
Less Provision for Loss on Investment					-2,242,000

Source: Social Security Board

Table 6.2
Belize: Investment Indicators,
2001 - 2005

Indicators	Year				
	2001	2002	2003	2004	2005r
Population Estimate	257,310	265,200	273,700	282,600	291,800
Investments (BZ\$)	13,472,961.00	5,879,686.00	11,622,404.00	15,976,674.00	20,786,234.42
Investment Income (BZ\$)	18,965,438.00	17,650,570.00	15,014,049.00	20,466,248.00	17,424,097.69
Investment Per Capita (BZ\$)	52.36	22.17	42.46	56.53	71.23
Investment Income Per Capita (BZ\$)	73.71	66.56	54.86	72.42	59.71
Inflation Rate	1.1	2.2	2.6	3.1	3.7
Nominal Rate of Return on Investments in Percent	8.7	7.8	6.4	8.2	6.5
Real Rate of Return on Investments in Percent	7.5	5.4	3.7	4.9	2.7

Source: Social Security Board and Central Statistical Office

