

## Liberia

Exchange rate: US\$1.00 equals  
49 Liberian dollars (\$).

### Old Age, Disability, and Survivors

#### Regulatory Framework

**First law:** 1972.

**Current law:** 1988.

**Type of program:** Social insurance and social assistance system.

#### Coverage

##### Social insurance

Public-sector employees and employees of firms with five or more workers.

Exclusions: Casual workers, family labor, domestic employees, and armed forces personnel.

Voluntary coverage for self-employed persons and others not compulsorily covered.

##### Social assistance

Needy elderly, disabled, or unemployed persons.

#### Source of Funds

##### Social insurance

*Insured person:* 3% of earnings.

*Self-employed person:* Voluntary contributions only.

*Employer:* 3% of payroll.

*Government:* None.

##### Social assistance

*Insured person:* None.

*Self-employed person:* None.

*Employer:* None.

*Government:* Total cost.

#### Qualifying Conditions

**Old-age pension:** Age 60 with at least 100 months of contributions.

Retirement from employment is necessary until age 65.

**Old-age settlement:** Ineligible for the old-age pension at the pensionable age but has at least 12 months of contributions.

**Old-age assistance:** Payable to needy elderly persons who are ineligible for social insurance old-age benefits; may also be payable to certain unemployed workers.

**Disability pension:** Permanent incapacity for work with contributions in 2/3 of the months since first becoming covered, with at least 50 contributions in the 60 months before the onset of disability.

**Disability settlement:** Ineligible for the disability pension but has at least 12 months of contributions.

**Disability assistance:** Payable to needy disabled workers who are ineligible for social insurance disability benefits.

**Survivor pension:** The deceased met the contributions qualifying condition for the disability pension or was a pensioner.

#### Old-Age Benefits

**Old-age pension:** The pension is equal to 25% of the insured's average monthly earnings, plus 1% for every 10-month period of contributions beyond 100 months.

**Old-age settlement:** A lump sum equal to employee contributions, plus accrued interest.

**Old-age assistance:** The maximum assistance benefit is \$350 a year.

#### Permanent Disability Benefits

**Disability pension:** The pension is equal to 25% of the insured's average monthly earnings in the last 12 months, plus 1% for every 10-month period of contributions beyond 50 months.

**Disability settlement:** A lump sum equal to employee contributions, plus accrued interest.

**Disability assistance:** The maximum benefit is \$350 a year.

#### Survivor Benefits

**Survivor pension:** 50% of the deceased's pension is payable to a dependent widow(er).

The maximum survivor pension is 100% of the old-age pension or disability pension, whichever is higher.

**Orphan's pension:** Each child younger than age 18 (age 21 if a student, no limit if disabled) receives 10% of the insured's pension; 20% for a full orphan.

The maximum orphan's pension is 50% of the deceased's pension (100% for full orphans).

#### Administrative Organization

Managed by a tripartite board of directors, the National Social Security and Welfare Corporation administers the program.

#### Work Injury

##### Regulatory Framework

**First law:** 1943 (workmen's compensation), implemented in 1949.

**Current law:** 1980 (employment injury).

**Type of program:** Social insurance system.

### **Coverage**

Employed and self-employed persons.

Exclusions: Casual workers, family labor, and domestic servants.

### **Source of Funds**

**Insured person:** None.

**Self-employed person:** An average contribution of 1.75% of declared earnings.

**Employer:** An average contribution of 1.75% of payroll.

**Government:** None.

### **Qualifying Conditions**

**Work injury benefits:** There is no minimum qualifying period.

### **Temporary Disability Benefits**

The benefit is equal to 65% of the insured's average earnings. The benefit is payable after a 14-day waiting period (if the disability lasts longer than 14 days, the first 14 days are paid retroactively) until full recovery or certification of permanent disability. The maximum duration of benefit is 1 year.

The minimum benefit is \$50 or 100% of the insured's average monthly earnings, whichever is lower.

### **Permanent Disability Benefits**

**Permanent disability pension:** For a total disability, the pension is equal to 65% of the insured's average earnings.

Constant-attendance allowance: Equal to 25% of the disability pension.

Partial disability: A percentage of the full pension determined by the assessed degree of disability, according to the schedule in law.

The degree of disability is assessed by a medical board.

The minimum benefit is \$50 or 100% of the insured's average monthly earnings, whichever is lower.

### **Workers' Medical Benefits**

Benefits include reasonable expenses for medical and surgical care, hospitalization, drugs, and appliances.

### **Survivor Benefits**

**Survivor pension:** 20% of the insured's average earnings are payable to a dependent widow or a dependent disabled widower.

The widow(er)'s pension ceases on remarriage.

**Orphan's pension:** Each child younger than age 18 (age 21 if a student, no limit if disabled) receives 6% of the insured's average earnings; 12% for a full orphan.

The maximum orphan's pension is 30% of the deceased's earnings; 60% for full orphans.

**Dependent parent's and grandparent's pension (in the absence of other eligible survivors):** The pension is equal to 20% of the insured's average earnings. The pension is split equally if there is more than one eligible survivor.

**Funeral grant:** The cost of the burial, up to a maximum of \$500.

### **Administrative Organization**

Managed by a tripartite board of directors, the National Social Security and Welfare Corporation administers the program.