

## 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.

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

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

**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:* The 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:** Paid if the insured does not satisfy the qualifying conditions for the old-age pension at the pensionable age but has at least 12 months of contributions.

**Old-age assistance:** Paid to needy elderly persons who do not satisfy the qualifying conditions for social insurance old-age benefits; may also be paid to certain unemployed workers.

**Disability pension:** The insured must be assessed as permanently incapable of working and have contributions in at least 2/3 of the months since first becoming covered, with at least 50 contributions in the 60 months before the disability began.

**Disability settlement:** Paid if the insured does not satisfy the qualifying conditions for the disability pension but has at least 12 months of contributions.

**Disability assistance:** Paid to needy disabled workers who do not satisfy the qualifying conditions 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% of average monthly earnings for each 10-month period of contributions exceeding 100 months.

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

**Old-age assistance:** The maximum 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% of average monthly earnings for each 10-month period of contributions exceeding 50 months.

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

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

#### Survivor Benefits

**Survivor pension:** A dependent widow(er) receives 50% of the deceased's pension.

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

**Orphan's pension:** Each orphan 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.

All orphans' pensions combined must not exceed 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:** The average contribution is 1.75% of declared earnings.

**Employer:** The average contribution is 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 paid 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:** If the insured is assessed as totally disabled, 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 is paid depending on 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:** A dependent widow or a dependent disabled widower receives 20% of the insured's average earnings.

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.

All orphans' pensions combined must not exceed 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 is paid, 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.