

## Liberia

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

### 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 certain other groups not compulsorily covered.

Exclusions: Casual workers, family labor, household workers, military personnel, Liberian diplomats, senior members of the government and courts, and persons employed on any type of boat.

##### Social assistance

Needy elderly, disabled, or unemployed persons.

#### Source of Funds

##### Insured person

*Social insurance:* 3% of earnings.

*Social assistance:* None.

##### Self-employed person

*Social insurance:* Voluntary contributions only.

*Social assistance:* None.

##### Employer

*Social insurance:* 3% of payroll.

*Social assistance:* None.

##### Government

*Social insurance:* None.

*Social assistance:* The total cost.

#### Qualifying Conditions

**Old-age pension (social insurance):** Age 60 (up to 65) with at least 100 months of contributions.

Employment must cease.

**Old-age settlement (social insurance):** Paid at the pensionable age if the insured does not qualify for an old-age pension but has at least 12 months of contributions.

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

**Disability pension (social insurance):** Assessed with a permanent incapacity for work with contributions in at least 66.7% of the months since coverage began, and at least 50 months of contributions in the 60 months before the disability began.

**Disability settlement (social insurance):** Paid if the insured does not qualify for the disability pension but has at least 12 months of contributions.

**Disability assistance (social assistance):** Paid to needy workers with disabilities who do not qualify for the disability pension or disability settlement.

**Survivor pension (social insurance):** The deceased was a pensioner or had at least 50 months of contributions in the 60 months before death.

#### Old-Age Benefits

**Old-age pension (social insurance):** 25% of the insured's average monthly earnings plus 1% of average monthly earnings for each 10-month period of contributions exceeding 100 months is paid.

**Old-age settlement (social insurance):** A lump sum equal to employee contributions plus accrued interest is paid.

#### Permanent Disability Benefits

**Disability pension (social insurance):** 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 is paid.

**Disability settlement (social insurance):** A lump sum equal to employee contributions plus accrued interest is paid.

#### Survivor Benefits

**Survivor pension (social insurance):** 50% of the old-age or disability pension the deceased received or was entitled to receive is paid to a dependent widow(er).

The maximum survivor pension is 100% of the old-age or disability pension (whichever is greater).

**Orphan's pension (social insurance):** 10% of the old-age or disability pension the deceased received or was entitled to receive is paid to each orphan younger than age 18 (age 21 if a student, no limit if disabled); 20% to each full orphan.

All orphans' pensions combined must not exceed 50% of the deceased's pension (100% for full orphans).

### **Administrative Organization**

National Social Security and Welfare Corporation (<http://nasscorp.org.lr>), managed by a tripartite board of directors, 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, household workers, military personnel, Liberian diplomats, senior members of the government and courts, and persons employed on any type of boat.

#### **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**

65% of the insured's average monthly earnings 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 benefit is paid for up to one year.

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

### **Permanent Disability Benefits**

**Permanent disability pension:** 65% of the insured's average monthly earnings is paid for a total disability.

Constant-attendance supplement: 25% of the disability pension is paid if the insured requires the constant attendance of others to perform daily functions.

Partial disability: A percentage of the full pension is paid depending on the assessed degree of disability, according to a schedule in law.

A medical board assesses the degree of disability.

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

### **Workers' Medical Benefits**

**Workers' Medical Benefits:** Benefits include reasonable expenses for medical and surgical care, hospitalization, medicine, and appliances.

### **Survivor Benefits**

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

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

**Orphan's pension:** 6% of the insured's average earnings is paid to each orphan younger than age 18 (age 21 if a student, no limit if disabled); 12% to each 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 (if there are no other eligible survivors):** 20% of the insured's average earnings is paid. The pension is split equally if there is more than one eligible survivor.

**Funeral grant:** The cost of the burial is paid, up to L\$500.

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