

Liberia

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

Old Age, Disability, and Survivors

Regulatory Framework

First law: 1975.

Current law: 1980 (social security).

Type of program: Social insurance and social assistance system.

Coverage

Social insurance

Public- and private-sector employees.

Voluntary coverage for self-employed persons.

Exclusions: Casual workers, family labor, household workers, military personnel, foreign 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: 5% of earnings.

Social assistance: None.

Employer

Social insurance: 3% of payroll.

Social assistance: None.

Government

Social insurance: None; contributes as an employer.

Social assistance: The total cost.

Qualifying Conditions

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

Employment must cease.

Deferred pension: The pension may be deferred up to age 65.

Old-age settlement (social insurance): Paid at the normal retirement age with at least 12 but less than 100 months of contributions.

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

Disability pension (social insurance): Must be assessed with a permanent incapacity for work and have at least 50 months of contributions in the 60 months before the disability began.

Disability settlement (social insurance): Must be assessed with a permanent incapacity for work and have at least 10 but less than 50 months of contributions.

Disability assistance (social assistance, means tested): Paid to needy workers with disabilities who do not qualify for the social insurance disability pension.

Survivor pension (social insurance): The deceased received or was entitled to receive a social insurance old-age or disability pension or had at least 50 months of contributions in the 60 months before death.

Eligible survivors include a widow or dependent widower, and orphans younger than age 18 (age 21 if a full-time student).

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.

Deferred pension: Calculated in the same way as the old-age pension.

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

Old-age assistance (social assistance, means tested): A benefit 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 of employee contributions plus accrued interest is paid.

Disability assistance (social assistance, means tested): A benefit is paid.

Survivor Benefits

Survivor pension (social insurance)

Spouse's pension (social insurance): 50% of the old-age or disability pension the deceased received or was entitled to receive is paid to each widow or dependent widower.

The maximum spouse's pension is 100% of the old-age or disability pension the deceased received or was entitled to receive.

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

The maximum combined orphan's pension is 50% of the old-age or disability pension the deceased received or was entitled to receive; 100% for full orphans.

Administrative Organization

National Social Security and Welfare Corporation (<http://nasscorp.org.lr>), supervised by a tripartite board of directors, and a management team, administers the programs.

Sickness and Maternity

Regulatory Framework

First and current laws: 1956 and 2015 (labor).

Type of program: Employer-liability system. Cash sickness and maternity benefits only.

Coverage

Employed persons.

Exclusions: Self-employed persons.

Source of Funds

Insured person: None.

Self-employed person: Not applicable.

Employer: The total cost.

Government: None.

Qualifying Conditions

Cash sickness benefits: Must provide a medical certificate (except in the case of up to three single days of incapacity in any 12-month period of continuous service).

Cash maternity benefits: Must provide medical certificates stating the expected date of childbirth and the actual date of childbirth (upon returning to work).

Sickness and Maternity Benefits

Sickness benefit: 100% of the employee's daily earnings is paid for up to 10 days for each year of service.

Maternity benefit: 100% of the employee's earnings is paid for at least 14 weeks, including at least six weeks after childbirth.

Administrative Organization

Ministry of Labor provides general supervision.

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 certain self-employed persons.

Exclusions: Certain self-employed persons, casual workers, family labor, household workers, military personnel, foreign 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: 1.75% of declared earnings.

Employer: 1.75% of payroll.

Government: None; contributes as an employer.

Qualifying Conditions

There is no minimum qualifying period. Accidents that occur while commuting to and from work are covered.

Temporary Disability Benefits

65% of the insured's average monthly earnings over the last 12 months 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: If the insured is assessed with a total disability, 65% of the insured's average monthly earnings is paid.

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

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

Survivor Benefits

Survivor pension

Spouse's pension: 20% of the insured's average monthly earnings in the last 12 months is paid to a dependent widow or a dependent, disabled widower.

The spouse's pension ceases upon remarriage.

Orphan's pension: 10% of the insured's average monthly earnings in the last 12 months is paid for each orphan younger than age 18 (age 21 if a student, no limit if disabled); 20% for each full orphan.

The maximum combined orphan's pension is 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 monthly earnings in the last 12 months is paid to dependent parents or grandparents. The pension is split equally if there is more than one eligible survivor.

Funeral grant: A lump sum of L\$500 is paid to the person who pays for the insured's funeral.

Administrative Organization

National Social Security and Welfare Corporation (<http://nasscorp.org.lr/>), supervised by a tripartite board of directors and a management team, administers the program.

Unemployment

Regulatory Framework

The 2015 Decent Work Act requires employers to provide severance pay for termination of employment for economic reasons. A lump sum of four weeks of the employee's earnings is paid for each year of service with the same employer.