

DOMINICA SOCIAL SECURITY



COVERAGE

- Persons between the Ages of 16 and the Pensionable Age (63 yrs. in 2017) who are engaged in **Insurable Employment** either as Employees or **Self-employed Persons**
- Voluntary Contributors

DEFINITION OF KEY TERMS

- **Insurable Employment**—Employment in Dominica under any contract of service or apprenticeship, written or oral, and whether expressed or implied
- **Self-employed Person**—a person who is gainfully occupied in employment in Dominica and is not an employee; is aged between 16 and the pensionable age and is ordinarily resident in Dominica.

Exclusions from Coverage

- Unpaid Apprentices
- Persons who are not citizens of Dominica who, in their official capacity, are accorded diplomatic or equivalent status
- Persons who are not citizens of Dominica serving as members of the armed forces of any country other than Dominica

DEFINITION OF KEY TERMS cont'd

- **Voluntary Contributor**—Dominican National who:
 - is neither an employee nor Self-employed person;
 - resides in a country with which Dominica does not have reciprocity;
 - has the desire and means of voluntarily contributing to the DSS on his own account

PACKAGE OF AVAILABLE BENEFITS

- **EMPLOYEES**—Short-term (i.e. Sickness and Maternity); Employment Injury (i.e. Injury, Medical Expenses, Disablement, Death) and Long-term (Age, Invalidity, Funeral, Survivors)
- **SELF-EMPLOYED**—Short-term (i.e. Sickness and Maternity) and Long-term (i.e. Age, Invalidity, Funeral and Survivors)
- **VOLUNTARY CONTRIBUTORS**—Long-term only (i.e. Age, Invalidity, Funeral and Survivors)

STATISTICS RE COVERED PEOPLE

YEAR	MALE	FEMALE	TOTAL
2015	27,494	24,483	51,977
2014	27,059	23,951	51,010
2013	26,575	23,328	49,903

STATISTICS RE ACTIVE CONTRIBUTORS

YEAR	EMPLOYEES	SELF-EMPLOYED	VOLUNTARY CONTRIBUTORS	TOTALS
2015	21,448	714	35	22,197
2014	22,069	710	11	22,790
2013	21,664	710	7	22,381

STATISTICS RE BENEFICIARIES

YEAR	LONG-TERM	SHORT-TERM	EMPLOYMENT INJURY	TOTALS
2015	5,964	8,460	133	14,557
2014	5,766	10,190	188	16,144
2013	5,604	8,558	191	14,353

CURRENT CONTRIBUTION RATES

- EMPLOYEES:

EMPLOYEE	EMPLOYER	TOTAL
5.5%	6.75%	12.25%

- SELF-EMPLOYED PERSONS: 11.5%

- VOLUNTARY CONTRIBUTORS: 10.15%

EARNINGS CONSIDERED FOR PAYMENT OF CONTRIBUTIONS

- Basic Wages/Salaries, Overtime Pay, Commissions, Gratuities, Pay for Shift work, Dirt Money etc.—subject to the prevailing ceiling on Insurable Earnings
- In the case of Employees, the Employer serves as an Agent for Social Security and, as such, makes the necessary deductions which are matched by the Employer's portion and the total paid on behalf of the employee

EARNINGS SUBJECT TO PAYMENT OF CONTRIBUTIONS cont'd.

- In the case of Self-employed Persons and Voluntary Contributors, they are required to make a declaration of the level of earnings on which they wish to contribute.

Thus, in the course of interviewing the contributor (Self-employed or Voluntary Contributor), the Social Security Officer seeks to impress upon the interviewee the correlation between the earnings for Contribution and Benefit purposes—in that the earnings on which contributions are paid are the same earnings on which benefits will be paid—appealing to questions of benefit adequacy in their retirement.



CONTRIBUTION RATES cont'd.

- Since Contribution Rates are standard and are applicable across-the-board for all contributors within the particular category, there are no special arrangements or provisions for any specific group.



ADMINISTRATIVE PROCEDURES

- Steps have been initiated to collaborate with established Associations/Organizations for specific groups of Self-employed Persons (e.g. Taxi Drivers, Fisherfolks, Vendors) to facilitate periodic exchanges between the DSS and their membership as well as the collection/payment of contributions on behalf of their members.
- Consideration is also being given to utilizing the services of the Credit Unions (which are spread across the country) to serve as collection points for Self-employed persons.

ADMINISTRATIVE PROCEDURES

cont'd.

- Arrangements are in place between the DSS and various Ministries of Government as well as between the DSS and the Utility Companies whereby persons being awarded contracts for undertaking projects on behalf of the government or relevant Utility Company (or persons/entities seeking concessions from the Government) are required to obtain a Certificate of Debt Clearance from the DSS in order to confirm their compliance status.

ADMINISTRATIVE PROCEDURES

cont'd.

- We are also contemplating the enactment of legislative provisions for making the need for obtaining a Certificate of Debt Clearance from the DSS a requirement (prerequisite) for the issuance and/or renewal of Operational, Professional or Trading Licenses.



INCENTIVES TO FORMALIZATION

- There are no incentives to participating in the social security programme, except for the promise of benefits to be provided upon the occurrence of certain specific events in accordance with the various contingencies covered.



DIFFICULT TO COVER GROUPS

- Professionals
- Because they feel that they are able to provide adequately for themselves, otherwise.
- There are no legal or administrative barriers for coverage

EXAMPLES OF PRACTICES AIMED AT EXTENDING COVERAGE

- The conducting of regular outreach sessions
- Use of testimonials
- Engagement of Community Compliance Officers
- Activities/efforts aimed at enforcing compliance (e.g. requirement for debt clearance certificates).

THE END!
THANK YOU!