

Haiti

Haiti: Pension system in 2010

The pension system consists of an earnings-related component and an old-age settlement for those with some but insufficient contributions.

Key indicators

		Haiti	LAC26
Average earnings	HTG	27 200	277 200
	USD	700	7 000
Public pension spending	% of GDP	0.7	3.1
Life expectancy	At birth	63.0	73.6
	At age 65	13.7	17.4
Population over age 65	% of working-age population	9.1	12.3

Qualifying conditions

Employees in commercial, industrial or agricultural sectors are insured by the ONA insurance. The old-age pension age is equal to 55 with at least 25 years of contributions.

An old-age grant is paid if the insured does not satisfy the qualifying conditions for an old-age pension benefit.

Benefit calculation

Old-age pension

The ONA pension benefit equals one-third of the average wage of the insured person in the ten years preceding retirement. Past average earnings are not adjusted and benefits are not indexed.

Old-age settlement

Unemployed individuals above the age of 55 and with less than ten years of contributions are entitled to a refund of contributions for a maximum period of 12 months.

Variant careers

Early retirement

Early retirement is not possible.

Late retirement

For the ONA regime insured individuals with at least 20 years of service do not have a bonus in case of delayed departure beyond 55 years.

Personal income tax and social security contributions

Taxation of workers

From	To	Tax (%)
0	HTG 60 000	0
HTG 60 001	HTG 240 000	10
HTG 240 001	HTG 480 000	15
HTG 480 001	HTG 1 000 000	25
HTG 1 000 001	And above	30

Social security contributions paid by workers

The contributions of employers and the wage fund establishment of the National Old Age Insurance will be calculated as follows:

1. Those wages that do not exceed HTG 200 000, 2% paid by both the employee and employer
2. Wages from HTG 201.00 to HTG 500 000: 3% paid by both the employee and employer
3. Wages from HTG 501 00 to HTG 1 000.00: 4% paid by both the employee and employer
4. For wages above HTG 1 000.00: 6% to be paid by both the employee and employer.

A 1% tax on the salaries of public and private employees contributes towards the welfare fund (*Caisse d'Assistance Sociale*).

Disability and survivors are paid out of social contributions.

For public employees, the health care insurance is financed by levies on wages.

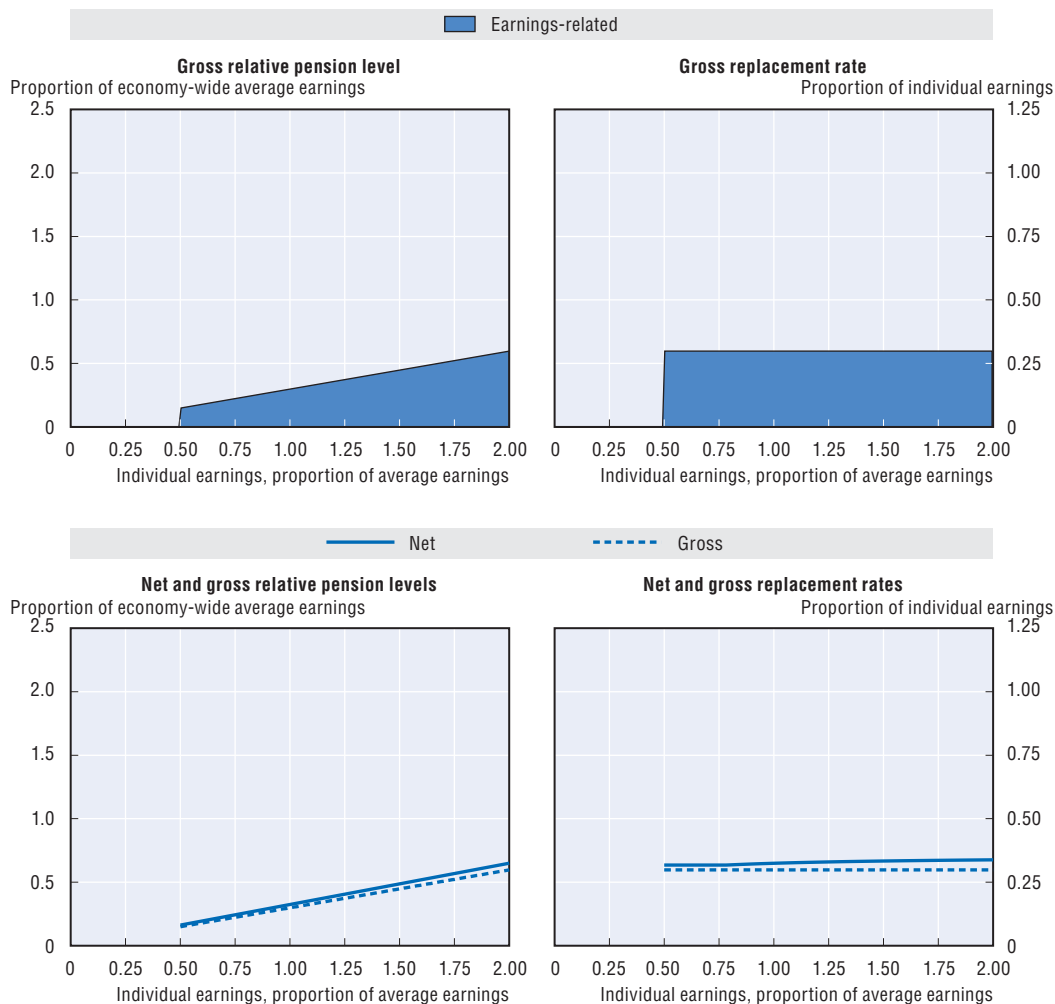
Taxation of pensioners

Pensions are exempted of taxes.


Social security contributions paid by pensioners

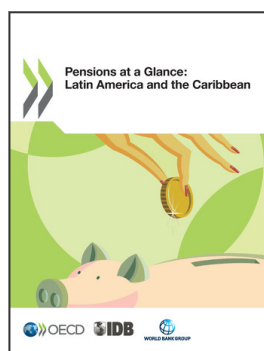
Old-age pension beneficiaries do not pay social security contributions.

Pension modelling results: Haiti



Men	Median earner	Individual earnings, multiple of average				
		0.5	0.75	1.0	1.5	2.0
Women (where different)						
Gross relative pension level (% average gross earnings)	24.2	14.9	22.4	29.8	44.8	59.7
Net relative pension level (% net average earnings)	26.3	16.2	24.3	32.5	48.7	64.9
Gross replacement rate (% individual gross earnings)	29.8	29.8	29.8	29.8	29.8	29.8
Net replacement rate (% individual net earnings)	31.9	31.8	31.8	32.5	33.3	33.8
Gross pension wealth (multiple of individual gross earnings)	7.0	7.0	7.0	7.0	7.0	7.0
Net pension wealth (multiple of individual gross earnings)	7.7	7.7	7.7	7.7	7.7	7.7
	7.0	7.0	7.0	7.0	7.0	7.0
	7.7	7.7	7.7	7.7	7.7	7.7

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