

Congo, Democratic Republic of the

Exchange rate: US\$1.00 =
1,630 Congolese francs.

Old Age, Disability, and Survivors

Regulatory Framework

First law: 1956 (workers' pensions in Belgian Congo and Rwanda-Urundi).

Current law: 2016 (social security).

Type of program: Social insurance system.

Coverage

Employed persons, including public-sector employees not covered by a special system, household and casual workers, sailors, employees of diplomatic missions, and members of corporations.

Voluntary coverage is available.

Special system for certain civil servants.

Source of Funds

Insured person: 5% of monthly earnings; 10% of average annual declared earnings for the voluntarily insured.

Self-employed person: 10% of average annual declared earnings for the voluntarily insured.

Employer: 5% of monthly payroll.

Government: Pays subsidies as needed; contributes as an employer for public-sector employees not covered by a special system.

Qualifying Conditions

Old-age pension (Pension de retraite): Age 60 to 65 (age 55 if prematurely aged) with at least 180 months of coverage.

If the insured is aged 60 or older, he or she can purchase up to 60 months of coverage.

Early pension (Pension anticipée volontaire): Age 55 with at least 180 months of coverage.

Employment must cease.

The old-age pension is payable abroad under reciprocal agreement.

Old-age settlement (Allocation unique de vieillesse): Age 60 to 65 with less than 180 months of coverage.

Employment must cease.

Disability pension (Pension d'invalidité): Must be younger than age 60, be assessed with a permanent loss of earning capacity of at least 66%, and have at least 36 months of coverage in the last five calendar years before the disability began. There is no minimum qualifying period if the disability is the result of a nonoccupational accident.

Constant-attendance allowance (Supplément pour assistance constante): Paid if the insured requires the constant attendance of others to perform daily functions.

The disability pension ceases at age 65 and is replaced by an old-age pension of the same amount, including the amount of any constant-attendance supplement.

A doctor approved or appointed by the National Social Security Fund periodically reassesses the disability.

Survivor pension (Pension de survivant): The deceased received or was entitled to receive an old-age or disability pension, or had at least 180 months of coverage.

Eligible survivors include a widow(er) who was married to the deceased for more than six months (no minimum period if they had a common child or if the widow was pregnant when the insured died); unmarried orphans younger than age 18 (age 26 if studying), or, in their absence, dependent parents or grandparents.

The spouse's pension ceases upon remarriage.

Remarriage settlement: Paid to the widow(er) upon remarriage.

Survivor settlement (Allocation de survivant): The deceased had at least 12 but less than 180 months of coverage at the time of death.

Eligible survivors include a widow(er) who was married to the deceased for more than six months (no minimum period if they had a common child or if the widow was pregnant when the insured died); unmarried orphans younger than age 18 (age 26 if studying); or, in their absence, dependent parents or grandparents.

Old-Age Benefits

Old-age pension (Pension de retraite): 40% of the insured's average monthly earnings in the last 60 months plus 2% of average monthly earnings for every 12 months of coverage exceeding 180 months is paid.

Early pension (Pension anticipée volontaire): The pension is reduced by 5% for each year it is claimed before age 60.

The minimum monthly old-age pension is 50% of the legal monthly minimum wage.

The legal daily minimum wage is 7,075 Congolese francs.

The maximum monthly old-age pension is 60% of the insured's average monthly earnings in the last 60 months.

Schedule of payments: The old-age pension is paid quarterly.

Benefit adjustment: Benefits are adjusted periodically by prime ministerial decree.

Old-age settlement (Allocation unique de vieillesse): A lump sum of two times the insured's last monthly covered earnings is paid for every 12 months of coverage.

The minimum old-age settlement is 50% of the minimum monthly old-age pension.

The minimum monthly old-age pension is 50% of the legal monthly minimum wage.

The legal daily minimum wage is 7,075 Congolese francs.

Permanent Disability Benefits

Disability pension (Pension d'invalidité): 40% of the insured's average monthly earnings in the last 60 months plus 2% of average monthly earnings for every 12 months of coverage exceeding 180 months is paid.

The insured is credited with coverage for each month from the first month a disability pension is paid to age 60.

Constant-attendance allowance (Supplément pour assistance constante): 50% of the disability pension is paid.

Schedule of payments: The disability pension is paid quarterly.

Benefit adjustment: Benefits are adjusted periodically by prime ministerial decree.

Survivor Benefits

Survivor pension (Pension de survivant)

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

Remarriage settlement: A lump sum of 12 months of the spouse's pension is paid.

Orphan's pension: 50% of the old-age or disability pension the deceased received or was entitled to receive is split among eligible orphans; 100% for full orphans.

Dependent parent's and grandparent's pension: In the absence of an eligible widow(er) or orphan, 100% of the old-age or disability pension the deceased received or was entitled to receive is split among dependent parents or grandparents.

Schedule of payments: Survivor pensions are paid quarterly.

Benefit adjustment: Benefits are adjusted periodically by prime ministerial decree.

Survivor settlement (Allocation de survivant): A lump sum of 12 months of the old-age or disability pension the deceased received or was entitled to receive is split among eligible survivors: 50% is paid to a widow(er), and 50% to eligible orphan (100% in the case of full orphans). In the absence of a widow(er) or orphan, the amount is split among dependent parents or grandparents.

Administrative Organization

Ministry of Labor, Employment, and Social Security provides administrative and technical oversight.

National Social Security Fund administers contributions and benefits through 10 central directorates, eight urban directorates in Kinshasa, 26 provincial directorates, 18 district bureaus, and 15 local offices.

Sickness and Maternity

Regulatory Framework

First law: 1967 (labor law).

Current laws: 2002 (labor code) and 2016 (social security).

Type of program: Social insurance (cash maternity benefits) and employer-liability (cash sickness and medical benefits) system.

Coverage

Social insurance: Employed persons, including public-sector employees not covered by a special system, household and casual workers, sailors, employees of diplomatic missions, and members of corporations.

Voluntary coverage is available.

Special system for civil servants.

Employer liability: Employed persons.

Exclusions: Self-employed persons, maritime workers, judges, civil servants, and police and military personnel.

Source of Funds

Insured person

Social insurance: None.

Employer liability: None.

Self-employed person

Social insurance: See source of funds under Family Allowances.

Employer liability: Not applicable.

Employer

Social insurance: See source of funds under Family Allowances.

Employer liability: The total cost.

Government

Social insurance: None; contributes as an employer for public-sector employees not covered by a special system (see source of funds under Family Allowances).

Employer liability: None; contributes as an employer for public-sector employees not covered by a special system.

Qualifying Conditions

Sickness benefit (employer liability): There is no minimum qualifying period.

Maternity benefit (Indemnité journalière de maternité, social insurance): The insured woman must have at least 12 months of coverage before the expected date of childbirth and at least three consecutive months of covered employment.

A month of covered employment is any month in which the insured works at least 15 days or 120 hours.

Prenatal allowance (Allocation prénatale, social insurance): The insured woman or wife of an insured person must undergo three prescribed medical examinations during the pregnancy.

The insured person must have at least three consecutive months of covered employment.

A month of covered employment is any month in which the insured works at least 15 days or 120 hours.

Birth grant (Prestation de maternité, social insurance): The insured person must have at least three consecutive months of covered employment and birth must be attended by a medical professional.

A month of covered employment is any month in which the insured works at least 15 days or 120 hours.

Medical benefits (employer liability): There is no minimum qualifying period.

Sickness and Maternity Benefits

Sickness benefit (employer liability): 66.7% of the employee's earnings is paid for up to six months.

Maternity benefit (Indemnité journalière de maternité, social insurance): 100% of the insured's average daily earnings in the last three months is paid for up to 14 weeks, six weeks before and eight weeks after the expected date of childbirth. The maternity leave is extended by three weeks in the case of complications arising from childbirth.

Prenatal allowance (Allocation prénatale, social insurance): A lump sum of 48,600 Congolese francs is paid in three equal parts after prenatal examinations at three, six, and eight months of pregnancy.

Birth grant (Prestation de maternité, social insurance): A lump sum of 72,000 Congolese francs is paid for the birth of each child.

Workers' Medical Benefits

Medical benefits (employer liability): Employers must pay the cost of medical care, dental care, surgery, hospitalization, medicine, eyeglasses, prostheses, and transportation.

Dependents' Medical Benefits

Medical benefits (employer liability): Benefits for dependents are the same as those for the employee.

Administrative Organization

Ministry of Labor, Employment, and Social Security provides administrative and technical oversight.

National Social Security Fund administers contributions and benefits for the social insurance program through 10 central directorates, eight urban directorates in Kinshasa, 26 provincial directorates, 18 district bureaus, and 15 local offices.

Employers pay sickness and medical benefits directly to employees.

Work Injury

Regulatory Framework

First law: 1949 (Compensation for work accidents and occupational diseases in Belgian Congo and Rwanda-Urundi).

Current law: 2016 (social security).

Type of program: Social insurance system.

Coverage

Employed persons, including public-sector employees not covered by a special system, household and casual workers, sailors, apprentices, students in vocational and craft schools, employees of diplomatic missions, members of corporations, and prisoners carrying out hazardous work.

Voluntary coverage is available.

Special system for civil servants.

Source of Funds

Insured person: None.

Self-employed person: 1.5% of average annual declared earnings for the voluntarily insured.

Employer: 1.5% of monthly payroll. (Up to 3% for high-risk industries and employers in violation of work safety laws.)

Government: None; contributes as an employer for public-sector employees not covered by a special system.

Qualifying Conditions

Must be assessed with a work injury or an occupational disease that is specified by law. There is no minimum qualifying period.

Temporary Disability Benefits

Temporary disability benefit (Indemnité journalière d'incapacité temporaire): 66.7% (33.3% if hospitalized and without dependents) of the insured's average daily earnings in the three months before the disability began is paid from the day after the disability began until full recovery, certification of permanent disability or the death of the insured.

A doctor approved or appointed by the National Social Security Fund periodically re-assesses the disability.

Permanent Disability Benefits

Permanent disability pension (Rente d'incapacité permanente): For a total (100%) disability, 85% of the insured's average monthly earnings in the three months before the disability began is paid.

Partial disability: For an assessed degree of disability of at least 15% but less than 100%, a percentage of the full disability pension is paid based on the assessed degree of disability; a lump sum of three times the partial disability pension the insured would have been entitled to receive is paid for an assessed degree of disability of less than 15% (Allocation d'invalidité).

Constant-attendance allowance (Supplément pour assistance constante): 50% of the disability pension is paid if the insured requires the constant attendance of others to perform daily functions.

Schedule of payments: The permanent disability pension is paid quarterly.

Benefit adjustment: Benefits are adjusted periodically based on prime ministerial decree.

Workers' Medical Benefits

Benefits include medical, dental, surgical, and hospital care; x-rays; laboratory services; pharmaceuticals; prostheses; rehabilitation; glasses; and transportation.

Survivor Benefits

Survivor pension (Rente de survivant)

Spouse's pension (Rente du conjoint survivant): 50% of the deceased's average monthly earnings in the last three months is paid to a widow(er).

The spouse's pension ceases upon remarriage.

Remarriage settlement: A lump sum of 12 months of the spouse's pension is paid to a widower(er) upon remarriage.

Orphan's pension (Rente d'orphelin): 50% of the deceased's average monthly earnings in the last three months is split among unmarried orphan younger than age 18 (age 26 if a student); 100% for full orphans.

Dependent parent's or grandparent's pension (Rente d'ascendant): In there is no eligible widow(er) or orphan,

100% of the deceased's average monthly earnings in the last three months is split among dependent parents or grandparents.

The maximum combined survivor pension is 100% of the permanent disability pension the deceased would have received if assessed with a total disability.

Funeral grant (Allocation des frais funéraires): A lump sum of up to 90 times the legal daily minimum wage is paid.

The legal daily minimum wage is 7,075 Congolese francs.

Administrative Organization

Ministry of Labor, Employment, and Social Security provides administrative and technical oversight.

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Unemployment

Regulatory Framework

No statutory benefits are provided. A 1999 Memorandum of Understanding concluded between company heads in the commerce sector and various trade union organizations provides severance pay for commercial employees, the amount of which is based on their length of service.

Family Allowances

Regulatory Framework

First law: 1951.

Current law: 2016 (social security).

Type of program: Social insurance system.

Coverage

Employed persons, including public-sector employees not covered by a special system, household and casual workers, sailors, employees of diplomatic missions, and members of corporations.

Voluntary coverage is available.

Special system for civil servants.

Source of Funds

Insured person: None.

Self-employed person: 6.5% of average annual declared earnings for the voluntarily insured.

The self-employed person's contributions also finance maternity benefits paid under Sickness and Maternity.

Employer: 6.5% of gross monthly payroll.

The employer's contributions also finance maternity benefits paid under Sickness and Maternity.

Government: None; contributes as an employer for public-sector employees not covered by a special system.

Qualifying Conditions

Family allowance (Allocation familiale): Paid to an insured woman or the wife of an insured man for unmarried children younger than age 18 (age 26 if studying). The insured must have at least three consecutive months of covered employment.

A month of covered employment is any month in which the insured works at least 15 days or 120 hours.

Family Allowance Benefits

Family allowance (Allocation familiale): 8,100 Congolese francs a month are paid for each eligible child.

Schedule of payments: Benefits are paid retroactively at regular intervals of one to three months.

Benefit adjustment: Benefits are adjusted periodically by prime ministerial decree.

Administrative Organization

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National Social Security Fund administers contributions and benefits through 10 central directorates, eight urban directorates in Kinshasa, 26 provincial directorates, 18 district bureaus, and 15 local offices.