

Barbados

Exchange rate: U.S.\$1.00 equals
2.02 Barbadian dollars (B\$).

Old Age, Disability, and Survivors

Regulatory Framework

First law: 1937 (assistance).

Current law: 1966 (national insurance and social security), with 1982 amendment.

Type of program: Dual social insurance and social assistance system.

Coverage

Social insurance: All employed persons, public-sector employees, and the self-employed aged 16 to 64.

Exclusions: Unpaid family labor.

Social assistance: Residents aged 65 or older (aged 18 or older and incapable of work due to defective eyesight or serious hearing and speech problems).

Source of Funds

Social insurance

Insured person: 5.25% of earnings; self-employed persons contribute 10.5% of earnings.

Employer: 5.25% of payroll.

Government: None; except as an employer.

The minimum earnings for contribution purposes are B\$21 a week for employees paid weekly or B\$91 a month for employees paid monthly; self-employed persons, B\$1,092 a year.

The maximum earnings for contribution and benefit purposes are B\$715 a week for employees paid weekly or B\$3,100 a month for employees paid monthly.

Social assistance

Insured person: None.

Employer: None.

Government: Total cost.

Qualifying Conditions

Social insurance

Old-age pension: Age 65 with 500 weeks of contributions, including at least 150 weeks of paid contributions.

Early pension: Under the approval of the Director of the National Insurance Board, the pension may be paid at age 64 if the insured is no longer employed or self-employed.

Deferred pension: The pension may be deferred until age 70.

Old-age grant: Age 65 and does not meet the qualifying conditions for the old-age pension.

Disability pension: Under age 65 with 150 weeks of contributions.

Disability grant: Under age 65 and does not meet the qualifying conditions for the disability pension.

Survivor pension: The insured person had at least 150 weeks of paid contributions.

Funeral grant: The insured person had at least 50 weeks of paid contributions.

Social assistance

Noncontributory old-age pension: Age 65, satisfies the residency conditions, and does not meet the qualifying conditions for a social insurance pension.

Noncontributory disability pension (income-tested): Age 18, satisfies the residency conditions, and is assessed as incapable of work due to defective eyesight or serious hearing and speech problems.

Old-Age Benefits

Social insurance

Old-age pension: 40% of average insurable earnings during the best 5 years out of the last 15 years (maybe less if the insured person has fewer contribution years), plus 1% of earnings for every 50-week period of contributions beyond 500 weeks of contributions.

The minimum weekly pension is B\$105.

Old-age grant: A lump sum equal to 6 weeks' earnings for every 50-week period of contributions.

Benefit adjustment: Benefits are adjusted periodically in accordance with cost-of-living changes.

Social assistance

Noncontributory old-age pension: The minimum weekly pension is B\$86.00.

Benefit adjustment: Benefits are adjusted periodically in accordance with cost-of-living changes.

Permanent Disability Benefits

Social insurance

Disability pension: 40% of average annual insurable earnings during the best 5 years out of the last 15 years (maybe less if the insured person has fewer contribution years), plus 1% of earnings for every 50-week period of contributions beyond 500 weeks of contributions.

The minimum weekly pension is B\$105.

Disability grant: A lump sum equal to 6 weeks' average insurable earnings for every 50-week period of paid or credited contributions.

Benefit adjustment: Benefits are adjusted periodically according to cost-of-living changes.

Social assistance

Noncontributory disability pension (income-tested): The minimum weekly pension is B\$86.

Benefit adjustment: Benefits are adjusted periodically according to cost-of-living changes.

Survivor Benefits

Survivor pension: 50% of the pension paid or payable to the insured person if the widow(er) is aged 50 or older; the pension is payable for a limited period of 12 months only to a widow(er) under age 50. The pension is paid to a disabled widow(er) under age 50 for the duration of the disability.

Orphan's pension: 16.6% of the insured's pension is payable to each child under age 16 (age 21 if student; no limit if disabled before age 16); 33.3% if a full orphan or disabled.

The minimum survivor pension is B\$105 a week.

The maximum survivor pension is 100% of the insured's pension.

Funeral grant: B\$1,400 is payable to the person covering the cost of the funeral of the insured person or his or her spouse.

Benefit adjustment: Benefits are adjusted periodically according to cost-of-living changes.

Administrative Organization

Ministry of Labor provides general supervision.

Directed by a tripartite board, the National Insurance Office administers the program.

Sickness and Maternity

Regulatory Framework

First and current law: 1966 (national insurance and social security), with amendment.

Type of program: Social insurance system. Cash benefits only.

Coverage

All employed persons, public-sector employees, and the self-employed aged 16 to 64.

Exclusions: Unpaid family labor. Permanent government employees are excluded for sickness insurance.

Source of Funds

Insured person: 0.82% of wages; self-employed persons contribute 1.64% of earnings.

Employer: 0.82% of payroll.

Government: None; 0.32% of earnings toward the cost of maternity benefit for government employees.

The minimum earnings for contribution purposes are B\$21 a week for employees paid weekly or B\$91 a month for employees paid monthly; self-employed persons, B\$1,092 a year.

The maximum earnings for contribution and benefit purposes are B\$715 a week for employees paid weekly or B\$3,100 a month for employees paid monthly.

Qualifying Conditions

Cash sickness benefits: At least 13 weeks of insurance coverage; 7 weeks of paid contributions in the last but 1 quarter before the quarter in which the onset of incapacity began; employed immediately prior to becoming ill or have at least 39 paid or credited contributions in the 4 consecutive quarters ending with the last quarter but one before the quarter of the onset of incapacity.

Cash maternity benefits: At least 26 weeks of insurance coverage, including 16 weeks of paid contributions in the 2 consecutive quarters ending with the last but 1 quarter before the quarter in which the benefit is paid.

Self-employed women: At least 39 weeks of contributions in the 4 consecutive quarters ending with the last but 1 quarter before the quarter in which the benefit is paid; 16 weeks of paid contributions in the 2 consecutive quarters ending with the last but 1 quarter before the quarter in which the benefit is paid.

Funeral grant: For an insured person who was receiving, or was entitled to, sickness benefit or maternity benefit.

Maternity grant: For a woman who is not insured or who fails to meet the coverage requirements for cash maternity benefits but whose spouse does meet the requirements.

Sickness and Maternity Benefits

Sickness benefit: 66.6% of average insurable weekly earnings. The benefit is payable after a 3-day waiting period for up to 26 weeks; may be extended to 52 weeks if the insured has 150 weeks of paid contributions, including 75 contributions paid or credited in the 3 years before the year of onset. The waiting period is waived if the illness lasts 21 or more days.

Maternity benefit: 100% of average insurable weekly earnings, payable for up to 6 weeks before and 6 weeks after the expected date of childbirth.

Funeral grant: B\$1,400 is payable to the person paying for the cost of the funeral.

Maternity grant: A lump sum of B\$800.

Workers' Medical Benefits

No statutory benefits are provided.

Free medical care is available in public hospitals and health centers.

Dependents' Medical Benefits

No statutory benefits are provided.

Free medical care is available in public hospitals and health centers.

Administrative Organization

Ministry of Labor provides general supervision.

Directed by a tripartite board, the National Insurance Office administers the program.

Work Injury

Regulatory Framework

First law: 1916 (workmen's compensation).

Current law: 1966 (national insurance and social security), with amendment.

Type of program: Social insurance system.

Coverage

All employed persons, public-sector employees, and some categories of fishermen aged 16 to 64.

Exclusions: Self-employed persons and unpaid family labor.

Source of Funds

Insured person: None.

Employer: 0.75% of payroll.

Government: None, except as an employer.

The minimum earnings for contribution purposes are B\$21 a week for employees paid weekly or B\$91 a month for employees paid monthly.

The maximum earnings for contribution and benefit purposes are B\$715 a week for employees paid weekly or B\$3,100 a month for employees paid monthly.

Qualifying Conditions

Work injury benefits: There is no minimum qualifying period.

Temporary Disability Benefits

90% of average insurable earnings, payable after a 3-day waiting period for up to 52 weeks. The waiting period is waived if the disability lasts for at least 3 weeks.

Permanent Disability Benefits

Permanent disability pension: 90% of average earnings if totally disabled.

Partial disability: A percentage of the full pension in proportion to the assessed degree of disability.

A lump-sum grant is paid if the assessed degree of disability is less than 30%.

Constant-attendance supplement: 50% of the pension.

Workers' Medical Benefits

Benefits include reimbursement of expenses for medical, surgical, dental, and hospital treatment; nursing care; medicines; appliances; and transportation.

Survivor Benefits

Survivor pension: 50% of the insured's temporary disability benefit, payable to a dependent spouse.

Remarriage settlement: If the spouse remarries or cohabits, the pension ceases and a lump sum equal to 1 year's pension is paid.

Orphan's pension: 16.6% of the insured's temporary disability benefit for each child under age 16; 33.3% if a full orphan or disabled. There is no age limit for a disabled orphan.

The maximum survivor pension is 100% of the insured's temporary disability benefit.

Funeral grant: B\$1,400, payable to the person paying for the cost of the funeral of the insured worker.

Administrative Organization

Ministry of Labor provides general supervision.

National Insurance Office administers the program.

Unemployment

Regulatory Framework

First and current law: 1982 (national insurance and social security).

Type of program: Social insurance system.

Coverage

Employees aged 16 to 64.

Exclusions: Self-employed persons, family labor, and permanent government employees.

Source of Funds

Insured person: 0.75% of earnings.

Employer: 0.75% of payroll.

Government: None, except as an employer.

The minimum earnings for contribution purposes are B\$21 a week for employees paid weekly or B\$91 a month for employees paid monthly.

The maximum earnings for contribution and benefit purposes are B\$715 a week for employees paid weekly or B\$3,100 a month for employees paid monthly.

Qualifying Conditions

Unemployment benefit: Under age 65 with 52 weeks of insurance coverage; at least 20 weeks of paid or credited contributions in the 3 consecutive quarters ending with the last but 1 quarter before the onset of unemployment; at least 7 weeks of paid or credited contributions in the last but 1 quarter before the onset of unemployment.

Unemployment Benefits

60% of average insurable weekly earnings for 26 weeks. The benefit is payable after a 3-day waiting period for up to 26 weeks in any 52-week period. The waiting period is waived if the insured is unemployed for 21 or more days.

Administrative Organization

Ministry of Labor provides general supervision.

National Insurance Office administers the program.