

## 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

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#### 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.