

## Saint Kitts and Nevis

Exchange rate: US\$1.00 =  
2.70 East Caribbean dollars (EC\$).

### Old Age, Disability, and Survivors

#### Regulatory Framework

**First law:** 1968 (provident fund).

**Current laws:** 1977 (social security), implemented in 1978; and 1998 (social assistance).

**Type of program:** Social insurance and social assistance system.

#### Coverage

**Social insurance:** Employed and self-employed persons, including apprentices.

Voluntary coverage for previously insured persons with at least two years of contributions.

Exclusions: Unpaid family labor.

Special system for civil servants.

**Social assistance:** Needy elderly or disabled residents of Saint Kitts and Nevis.

#### Source of Funds

##### Insured person

**Social insurance:** 5% of weekly or monthly covered earnings if aged 16 to 62 (including voluntarily insured persons); none if younger than age 16 or older than age 62.

There are no minimum earnings used to calculate contributions.

The maximum monthly earnings used to calculate contributions are EC\$6,500.

The insured person's contributions, except if voluntarily insured, also finance cash sickness and maternity benefits.

**Social assistance:** None.

##### Self-employed person

**Social insurance:** 10% of monthly earnings, according to earnings categories ranging from EC\$200 to EC\$1,500 a week.

The self-employed person's contributions also finance cash sickness and maternity benefits.

**Social assistance:** None.

#### Employer

**Social insurance:** 5% of monthly covered payroll for employees aged 16 to 62; none for employees younger than age 16 or older than age 62.

There are no minimum earnings used to calculate contributions.

The maximum monthly earnings used to calculate contributions are EC\$6,500.

The employer's contributions also finance cash sickness and maternity benefits.

**Social assistance:** None.

#### Government

**Social insurance:** None; contributes as an employer.

**Social assistance:** The total cost.

#### Qualifying Conditions

**Old-age pension (social insurance):** Age 62 with at least 500 weeks of paid or credited contributions, including at least 150 weeks of paid contributions.

Contributions are credited for each complete contributory week the insured received sickness, maternity, disability, or work injury benefits.

**Old-age grant (social insurance):** Age 62 with at least 50 but less than 500 weeks of paid or credited contributions.

Contributions are credited for each complete contributory week the insured received sickness, maternity, disability, or work injury benefits.

Social insurance old-age benefits are payable abroad under certain conditions.

**Old-age social pension (social assistance, means tested):** Must be older than age 62, not in gainful employment, and not meet the contribution requirements for the old-age pension or old-age grant.

Social assistance benefits are not payable abroad.

**Disability pension (social insurance):** Must be aged 16 to 61, assessed with a disability that has lasted for at least 26 weeks and is likely to remain permanent, and have at least 150 weeks of paid contributions.

The Social Security Medical Board assesses the degree of disability at least every three years or at any period according to the advice of a medical practitioner.

Social insurance disability benefits are payable abroad under certain conditions.

**Disability social pension (social assistance, means tested):** Must be aged 16 to 61, be assessed with a disability that have lasted for at least 26 weeks and is likely to remain permanent, be unable to work, have no secure source of income or other support, and have less than 150 weeks of paid contributions.

The Social Security Medical Board assesses the degree of disability at least every three years or at any period according to the advice of a medical practitioner.

Social assistance benefits are not payable abroad.

**Survivor pension (social insurance):** The deceased had at least 150 weeks of paid contributions or received or was entitled to receive an old-age or disability pension at the time of death.

Eligible survivors include a widow(er) who was married to or cohabited with the deceased for at least three years, children younger than age 16 (age 18 if a full-time student, no limit if disabled), and dependent parents.

The widow(er)'s pension ceases upon remarriage or cohabitation.

Survivor benefits are payable abroad under certain conditions.

**Survivor grant (social insurance):** The deceased had at least 50 weeks of paid or credited contributions but did not meet the contribution requirements for an old-age or disability pension at the time of death.

Contributions are credited for each complete contributory week the deceased received sickness, maternity, disability, or work injury benefits.

Eligible survivors include a widow(er) aged 45 or older who was married to or cohabited with the insured for at least three years and children younger than age 16 (age 18 if a full-time student, no limit if disabled).

Survivor benefits are payable abroad under certain conditions.

**Funeral grant (social insurance):** The deceased had at least 26 weeks of paid contributions at the time of death.

### Old-Age Benefits

**Old-age pension (social insurance):** The weekly pension is 30% of the insured's average annual earnings plus 2% for each 50-week period of paid or credited contributions exceeding 500, up to 799, and 1% for each 50-week period of contributions exceeding 799; the sum is divided by 52. The pension is paid monthly.

Average annual earnings are based on the insured's best three years of earnings in the last 15 years of contributions.

The minimum monthly old-age pension is EC\$430.

The maximum monthly old-age pension is 60% of the insured's monthly earnings or EC\$3,900, whichever is less.

**Old-age grant (social insurance):** A lump sum of six times the insured's average weekly earnings for each 50-week period of paid or credited contributions, up to 499, is paid.

The insured's contributions are refunded with less than 50 weeks of contributions.

**Old-age social pension (social assistance, means tested):** EC\$255 a month is paid.

### Permanent Disability Benefits

**Disability pension (social insurance):** The monthly pension is 30% of the insured's average annual earnings plus 2% for each 50-week period of paid or credited contributions exceeding 500, up to 799, and 1% for each 50-week period of contributions exceeding 799; the sum is divided by 12.

Average annual earnings are based on the insured's best three years of earnings in the last 15 years of contributions.

The benefit is paid after the 26 weeks of sickness benefit have been exhausted or after the disability has lasted for at least 26 weeks.

The minimum monthly disability pension is EC\$430.

The maximum monthly disability pension is 60% of the insured's monthly earnings or EC\$3,900, whichever is less.

**Disability social pension (social assistance, means-tested):** EC\$255 a month is paid.

### Survivor Benefits

#### Survivor pension (social insurance)

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

A pension is paid for a year if the widow(er) is younger than age 45 or was married to or cohabited with the deceased for less than three years.

The minimum monthly spouse's pension is EC\$215.

The maximum monthly spouse's pension is EC\$1,950.

*Orphan's pension:* 16.7% of the old-age or disability pension the deceased received or was entitled to receive is paid to each orphan. If the orphan has a disability, 33.3% is paid.

The minimum monthly orphan's pension is EC\$206.40.

The maximum monthly orphan's pension is EC\$650.

*Dependent parent's pension:* Up to 16.7% of the old-age or disability pension the deceased received or was entitled to receive is paid.

The pension is paid for a year if the dependent parent is unemployed and younger than age 62; for life if the dependent parent is disabled, or aged 62 or older and not receiving any other allowance.

The minimum monthly dependent parent's pension is EC\$103.20.

The maximum monthly dependent parent's pension is EC\$650.

The maximum combined survivor pension is 100% of the old-age or disability pension the deceased received or was entitled to receive.

**Survivor grant (social insurance):** A lump sum of six times the deceased's average weekly earnings for each 50-week period of paid or credited contributions is paid.

The deceased's contributions are refunded if the deceased had less than 50 weeks of contributions at the time of death.

**Funeral grant (social insurance):** A lump sum of up to EC\$2,500 is paid for the funeral of the insured or his or her spouse; up to EC\$1,600 for a dependent child. The grant is paid to the person who pays for the funeral. A lower sum will only be paid if the funeral costs are lower than the grant.

### **Administrative Organization**

Ministry of Nevis Affairs, Labour, Social Security, and Ecclesiastical Affairs provides general supervision of the social insurance program.

Social Security Board (<https://www.socialsecurity.kn/>) administers the social insurance program and collects contributions.

Social Development Assistance Board administers the social assistance program.

### **Sickness and Maternity**

#### **Regulatory Framework**

**First and current law:** 1977 (social security).

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

#### **Coverage**

Employed and self-employed persons.

Voluntary coverage is not available.

#### **Source of Funds**

**Insured person:** See source of funds under Old Age, Disability, and Survivors.

**Self-employed person:** See source of funds under Old Age, Disability, and Survivors.

**Employer:** See source of funds under Old Age, Disability, and Survivors.

**Government:** See source of funds under Old Age, Disability, and Survivors.

#### **Qualifying Conditions**

**Cash sickness benefit:** Must be younger than age 62, be employed the day before the incapacity began, and have at least 26 weeks of paid contributions, including eight weeks in the 13 weeks before the incapacity began.

**Cash maternity benefit:** Must have at least 39 weeks of paid contributions, including 20 weeks in the 39 weeks

preceding the six weeks before the expected date of childbirth or the week in which the claim is made, whichever is later.

**Maternity grant:** Paid to an insured woman or the wife of an insured man with at least 39 weeks of paid contributions, including 20 weeks in the 39 weeks preceding the six weeks before the expected date of childbirth or the week in which the claim is made, whichever is later.

### **Sickness and Maternity Benefits**

**Sickness benefit:** The daily benefit is 65% of the insured's average weekly covered earnings divided by six and is paid for up to 26 weeks. The benefit is paid retroactively from the first day if the incapacity lasts for four or more days.

**Maternity benefit:** The daily benefit is 65% of the insured's average weekly covered earnings divided by six and is paid for 13 weeks, beginning up to six weeks before the expected date of childbirth.

**Maternity grant:** A lump sum of EC\$450 is paid for each birth.

### **Workers' Medical Benefits**

No social insurance statutory benefits are provided.

Free or subsidized medical care is provided at public hospitals and health centers.

### **Dependents' Medical Benefits**

Medical benefits for dependents are the same as those for the insured.

### **Administrative Organization**

Ministry of Nevis Affairs, Labour, Social Security, and Ecclesiastical Affairs provides general supervision.

Social Security Board (<https://www.socialsecurity.kn/>) administers the program and collects contributions.

### **Work Injury**

#### **Regulatory Framework**

**First law:** 1955 (workmen's compensation).

**Current law:** 1985 (social security), implemented in 1986.

**Type of program:** Social insurance system.

#### **Coverage**

Employed persons.

Voluntary coverage is not available.

Exclusions: Unpaid family labor and self-employed persons.

#### **Source of Funds**

**Insured person:** None.

**Self-employed person:** Not applicable.

**Employer:** 1% of monthly covered payroll.

There are no minimum earnings used to calculate contributions.

The maximum monthly earnings used to calculate contributions are EC\$6,500.

**Government:** None; contributes as an employer.

### **Qualifying Conditions**

Must be assessed with a work injury or occupational disease.

### **Temporary Disability Benefits**

75% of the insured's average weekly covered earnings is paid retroactively from the first day if the disability lasts for four or more days. The benefit is paid for up to 26 weeks.

There is no minimum benefit.

The maximum daily benefit is EC\$187.50.

### **Permanent Disability Benefits**

For a total (100%) disability, 75% of the insured's average weekly covered earnings is paid.

The Social Security Medical Board assesses and periodically reviews the degree of disability.

Constant-attendance supplement: Paid if the insured is assessed with a total disability and requires the constant attendance of others to perform daily functions. The supplement should meet the reasonable cost of care.

Partial disability: For an assessed degree of disability of at least 20% but less than 100%, a percentage of the full pension is paid according to the assessed degree of disability. For an assessed degree of less than 20%, a lump sum is paid.

### **Workers' Medical Benefits**

Benefits for the treatment of work injuries and occupational diseases include the reimbursement of reasonable expenses for medical, surgical, dental, hospital, and nursing care; medicine; appliances; and transportation.

### **Survivor Benefits**

#### **Survivor pension**

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

The minimum monthly spouse's pension is EC\$215.

The maximum monthly spouse's pension is EC\$1950.

*Orphan's pension:* Up to 16.7% of 75% of the deceased's average weekly covered earnings is paid to each child

younger than age 16 (age 18 if a full-time student, no limit if disabled).

*Dependent parent's pension:* Up to 16.7% of 75% of the deceased's average weekly covered earnings is paid to each parent.

The minimum monthly dependent parent's pension is EC\$103.20.

The maximum monthly dependent parent's pension is EC\$650.

The maximum combined survivor pension is 100% of the permanent total disability pension the deceased received or was entitled to receive.

**Funeral grant:** If the insured's death was the result of a work-related injury or occupational disease, a lump sum of EC\$4,000 is paid to the person who paid for the funeral.

### **Administrative Organization**

Ministry of Nevis Affairs, Labour, Social Security, and Ecclesiastical Affairs provides general supervision.

Social Security Board (<https://www.socialsecurity.kn/>) administers the program and collects contributions.

## **Unemployment**

---

### **Regulatory Framework**

The 1986 Protection of Employment Act requires employers to provide severance pay to employees with at least one year of continuous service and to certain seasonal workers. Severance is paid in cases of certified illness or disability that has lasted for at least three months and is likely to be permanent, redundancy, death of the employer that results in cessation of business operations, and liquidation or bankruptcy. For employees with at least 10 years of continuous employment with the same employer, severance is also paid in cases of death due to work-related causes or upon retirement after age 62. The amount varies according to the years of continuous service: two weeks of pay for each year of service from one year to four years of service, plus three weeks for each year of service from five years to ten years of service, plus four weeks for each year of service exceeding 10 years of service, up to a total of 52 weeks.

### **Family Allowances**

---

#### **Regulatory Framework**

Under the 1998 Social Development Assistance Act, cash and in-kind transfers are available to needy households.