

## 6. General Disability Insurance

### A. The Benefits

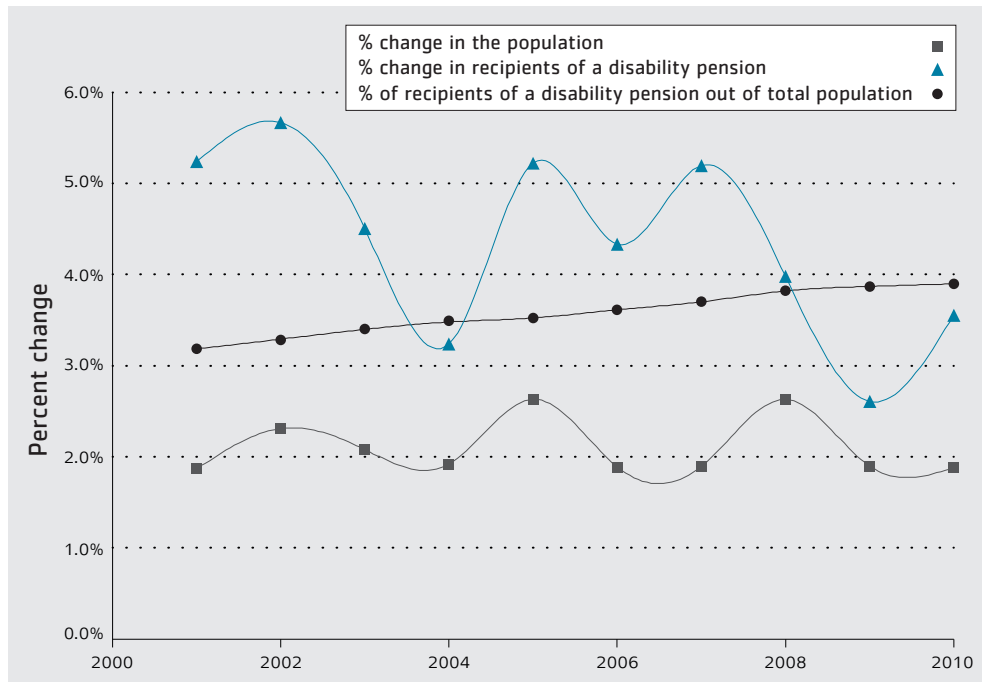
The following benefits are paid under the National Insurance Law within the framework of General Disability insurance: a disability pension, whose purpose is to compensate disabled persons for their loss of earning capacity and to guarantee them a minimum income for subsistence; an attendance allowance, which assists disabled persons with the performance of daily household activities; a benefit for a disabled child, intended to help families care for their disabled child at home; and a mobility allowance, to help persons with limited mobility outside the home.

Since 1994, benefits have been paid within the framework of the Disability insurance branch also by virtue of the Tinea Capitis Victims Compensation Law, and, since 2007, compensation has also been paid to polio victims. In addition to these benefits, the law confers eligibility for rehabilitation to disabled persons with rehabilitative potential, in order to help them integrate into the labor market.

### B. Recipients of Benefits

By the end of 2010, the number of disabled adults receiving one or more benefits from the NII reached approximately 232,000 recipients, representing an increase of

**Graph 1**  
Development of the Number of Recipients of General Disability Pension and  
Development of the Working-Age Population, 2001–2010



The number of recipients of general disability pension reached 207,000 on average per month in 2010, which represents 4.1% of the total population – a rise of 3.5%

The number of recipients of disability pension in 2010 was again higher than the increase in the relevant general population (estimated at 1.7%)

approximately 3.7% relative to the number of recipients in the corresponding month in 2009. Out of this total, the number of recipients of a general disability pension reached approximately 207,000 on average per month in 2010, which, according to an estimate, represents approximately 4.1% of the total population within the age bracket eligible for this pension (from age 18 to the retirement age).

Continuing the trend of the last decade, the increase (of approximately 3.5%) in the number of recipients of a disability pension in 2010 was once again higher than the increase in the relevant general population (which has been estimated at 1.7%). One can assume that the increase in the number of recipients derives, inter alia, from the raising of the retirement age that began in 2002. By the end of 2010, more than 9,000 women at the ages of 60 and above and approximately 8,750 men at the ages of 65 and above received a disability pension (together representing about 8.5% of all recipients of this pension at that time). It should be noted that Amendment 109 to the National Insurance Law (following the Laron Commission recommendations) is still having only a minor impact on the number of recipients of a disability pension, due to the gradual integration of persons with disabilities into the labor market.

Among the recipients of the attendance allowance, the average annual rate of change was stable compared with 2009 (an increase of approximately 6.2%), and, in total, the number of recipients reached approximately 33,000. A stable rate of change was also observed among the recipients of a benefit for disabled child, which rose by 5.1% compared with 2009, reaching approximately 28,000. We point out that, although the Or Noy Regulations came into effect this year on October 10, it is still too early to

**Table 1**  
**Recipients of General Disability Pension, Attendance Allowance, Benefit for Disabled Child and Mobility Allowance (average monthly), 2006–2010**

Year	Disability pension	Attendance allowance	Benefit for disabled child	Mobility allowance
<b>Absolute numbers</b>				
2006	178,263	25,648	22,208	26,078
2007	187,525	27,424	23,810	27,306
2008	194,988	29,390	25,255	28,915
2009	200,072	31,196	26,527	30,364
2010	207,174	33,134	27,870	31,616
<b>Rates of change</b>				
2006	4.3	6.7	6.0	4.7
2007	5.2	6.9	7.2	4.7
2008	4.0	7.2	6.1	5.9
2009	2.6	6.1	4.8	5.1
2010	3.5	6.2	5.0	4.2

**Table 2**  
**Adult Recipients of Benefits, by Benefit Category, December 2010**

No. of benefits	Benefit category	No. of recipients
<b>Total</b>		232,525
	General disability pension	210,271
	Attendance allowance	34,010
	Mobility allowance	28,102
	Polio victims	3,665
	Radiation-affected persons	3,855
<b>One benefit</b>		195,300
	General disability only	175,622
	Attendance only	6,074
	Mobility only	9,762
	Polio only	866
	Radiation-affected only	2,976
<b>Two benefits</b>		28,893
	General disability + attendance	18,178
	General disability + mobility	7,022
	General disability + polio	330
	General disability + radiation	566
	Attendance + mobility	1,519
	Attendance + polio	15
	Attendance + radiation	79
	Mobility + polio	1,138
	Mobility + radiation	45
	Polio + radiation	1
<b>Three benefits</b>		8,284
	General disability + attendance + mobility	7,277
	General disability + attendance + polio	63
	General disability + attendance + radiation	96
	General disability + mobility + polio	602
	General disability + mobility + radiation	24
	General disability + polio + radiation	0
	Attendance + mobility + polio	202
	Attendance + mobility + radiation	17
	Attendance + polio + radiation	0
	Mobility + polio + radiation	3
<b>Four benefits</b>		490
	General disability, attendance, mobility, polio	443
	General disability, attendance, mobility, radiation	46
	General disability, attendance, polio, radiation	0
	General disability, mobility, polio, radiation	1
	Attendance, mobility, polio, radiation	0
<b>Five benefits</b>		1
	General disability, attendance, mobility, polio, radiation	1

characterize any significant trend. The increase in the number of recipients of the mobility allowance was significantly lower in 2010 compared with previous years, without there being any change in policy, and totalled an average annual increase of only 4.1%, which brought the number of recipients of the attendance allowance to approximately 31,000.

In December 2010,  
37,225 disabled  
adults received two  
or more benefits  
simultaneously

Since November 1999, a disabled person who fulfills all of the requisite statutory and regulatory definitions and criteria can receive more than one benefit for the same period. Table 2 shows that, in December 2010, 37,225 disabled adults (or about 16% of all disabled adult benefit recipients) received two or more benefits simultaneously. The following benefits were particularly prevalent: (a) attendance allowance, which is paid to the severely disabled needing assistance in performing daily activities, with 82% of attendance allowance recipients being concurrently eligible for additional benefits; (b) the benefit to polio victims, with more than 76% of those eligible for this benefit receiving an additional benefit.

## C. Disability Pension

### 1. Definitions

When determining degree of disability, the Disability insurance branch differentiates between “disabled wage-earners” (men and women) and “disabled housewives” and conducts a different pension eligibility test for each category.

**Disabled “wage-earners”:** insureds who, as a result of a physical, cognitive or mental impairment deriving from an illness, accident or congenital defect, fulfill one of the following criteria: (a) their ability to earn a living from work or an occupation has been reduced by at least 50%; (b) their earnings do not exceed 45% or 60% of the average wage (depending upon their state of health), as defined in the National Insurance Law.

**Disabled housewives:** married women, who have not worked outside the household for the periods defined in the law, and who, as a result of a physical, cognitive or mental impairment deriving from an illness, accident or congenital defect, are incapable of functioning and performing the customary chores in a normal household, or whose capacity to perform them has been reduced by at least 50%.

### 2. Eligibility criteria for a disability pension

There are two stages in the process of determining the eligibility of a disabled wage-earner or a disabled housewife for a disability pension. During the first stage, an NII-appointed physician determines whether the requisite threshold degrees of medical disability have been met: (a) for a disabled wage-earner – at least 60%, and in instances whereby the degree of medical disability in one impairment is at least 25% – 40%; (b) for a disabled housewife – 50%. If the disabled person’s certified degree of medical disability is under the said threshold, his or her claim is rejected in limine and the applicant’s capacity to earn a living/function in the household is not examined.

During the second stage, the claims officer consults with an authorized physician and a rehabilitation officer and determines the disabled applicant's degree of incapacity to earn a living/function in the household. When determining the degree of incapacity, the rehabilitation officer's considerations, in some instances, may be influenced by additional factors, such as the unemployment rate in the area where the disabled applicant resides. The level of pension that is paid to a disabled individual with a degree of incapacity of 100% has been prescribed by law at approximately 26.75% of the "basic amount."<sup>1</sup> In 2010, this amount was NIS 2,160.

A disabled person with a degree of incapacity of at least 75% who is not hospitalized and whose degree of medical disability is at least 50% is also eligible for an additional monthly pension. The level of this payment varies depending upon the degree of medical disability, and, in 2010, it was NIS 232 – 343 per month. Today, approximately 65% of the recipients of the disability pension in Israel are eligible for this pension increment.

In August 2009, Amendment 109 to the National Insurance (Implementation of the Recommendations of the Laron Commission) Law came into effect, whose objective is to encourage people with disabilities to integrate into the labor market, and under which, a new benefit was added under Disability insurance: an incentive benefit. In effect, this is a partial disability pension that is paid to a disabled person whose earnings from work or occupation exceed the earnings threshold defined for a disabled person, while he has long-term eligibility for a disability pension. The purpose of this pension is to guarantee that a disabled person entitled to a pension will continue to receive it, even when his earnings exceed the eligibility threshold for a disability pension. This will ensure the continuity of his pension payments, which will gradually diminish according to his earnings, until the payment is eliminated or is cut off at a level of earnings that far exceeds the threshold that disqualifies him for a disability pension.

Another outcome of the recommendations of the Laron Commission was the differentiation between two categories of disabled persons. The first category consists of severely disabled persons, who fulfill one of the following criteria: (a) degree of medical disability exceeding 70%; (b) degree of medical disability exceeding 40% in respect of a mental impairment (solely psychotic disorders) or mental retardation; (c) they have been "in the system" for a prolonged period."<sup>2</sup> The second category consists of all other disabled persons receiving the pension. This categorization is intended to differentiate between disabled persons possessing high potential for integration in the labor market and those whose prospects for finding employment are lower. The eligibility criteria for a work disability pension are determined according to the category applicable to the applicant.<sup>3</sup>

Under the recommendations of the Laron Commission, the disabled persons were divided into two categories: those with high potential for integration in the labor market and those whose prospects for finding employment are lower

1 See footnote 3 in Chapter 1.

2 For 60 out of the 72 months that preceded the inception of the law.

3 It should be noted that the basic pension is the same for both categories.

### 3. Recipients of a disability pension

Examination of the distribution of recipients by gender and marital status shows that approximately 48% of the recipients of a disability pension are married, and that, relative to gender, the ratio of married men is higher than the ratio of married women (approximately 51%, compared with about 44%, respectively) (Table 3). It should be noted that approximately 20% of the women are receiving a pension as disabled housewives; i.e., their eligibility is contingent upon their being married and not working.

**Table 3**  
**Recipients of a General Disability Pension,**  
**by Gender and Marital Status, December 2010**

	Total		Percentage of married persons
	Absolute numbers	Percentages	
<b>Total</b>	<b>210,271</b>	<b>100.0</b>	<b>48.0</b>
Disabled men	121,499	57.8	50.7
Disabled women	88,772	42.2	44.3
thereof: wage-earning disabled women	71,599	34.0	32.3
disabled housewives	17,173	8.2	100.0

Table 4 presents all recipients of disability pensions by category of primary impairment. When determining an applicant's degree of medical disability, all of the disabled person's impairments are taken into consideration. The impairment that is assigned the highest degree of disability is defined as the primary impairment. Upon examining the primary impairment among the disabled, we find that mental impairments are the most prevalent. There are two primary categories of mental impairments under which the existing impairment sections are categorized: section 33 – psychotic disorders, and section 34 – psychoneurotic impairments. In general, one can say that psychotic disorders are usually acute disorders in terms of functioning that are prolonged or chronic in nature. Among those suffering from a mental impairment, this is the largest group. After mental impairments, the second most prevalent primary impairment category is internal impairments.

When examining the distribution of impairments by gender, we find that the percentage of mental retardation among housewives is lower than the average (2.8%, compared to 13.1% among wage-earning women and 10.0% among men). The percentage of housewives suffering from an internal impairment is higher relative to all recipients of the pension (27.6%, compared with 24.2%, respectively) and relative to the category of “wage-earning” women (19.4%). Locomotor impairments are also more prevalent among housewives (14.8%, compared with 6.5% among men and 9.5% among “wage-earning” women). The significant differences in the percentages can be explained, in part, by the fact that the eligibility tests used in relation to disabled housewives differ from the eligibility tests for disabled persons who are “wage-earners.”

**Table 4**  
**Recipients of Disability Pension, by Gender and Primary Impairment**  
**(numbers and percentages), December 2010**

Primary impairment	Total	Men		Wage-earning women	Housewives
Total – absolute numbers	210,271		121,499	71,599	17,173
Percentages		100.0	100.0	100.0	100.0
	<b>Absolute numbers</b>			<b>Percentages</b>	
Mental	68,134	32.4	33.1	32.5	27.3
thereof: Psychotic disorders	42,355	20.1	21.4	18.6	17.9
Psychoneurotic disorders	25,779	12.3	11.7	13.9	9.4
Internal	50,966	24.2	26.6	19.4	27.6
Neurological	26,850	12.8	12.7	12.7	13.2
Mental retardation	22,050	10.5	10.0	13.1	2.8
Visual	10,804	5.1	4.9	5.0	6.9
Locomotor	17,238	8.2	6.5	9.5	14.8
Urogenital	6,995	3.3	2.9	3.6	4.9
Hearing	4,586	2.2	2.0	2.6	1.5
Other	2,648	1.3	1.2	1.4	0.9

Table 5 presents the distribution of recipients of a disability pension by degree of incapacity, primary impairment and disability category, in conformity with the recommendations of the Laron Commission.

These data reflect the capacity of those with various disabilities to integrate in the labor market. The majority of the disabled (approximately 81%) are fully incapacitated, while approximately 12% are 60% incapacitated. An analysis by category indicates that among recipients in Category A, disabled persons who are fully incapacitated constitute approximately 89% of the recipients of a work disability pension, while disabled persons whose degree of incapacity is 60% constitute approximately 7%. On the other hand, in Category B, the percentage of disabled persons who are fully incapacitated drops to approximately 59%, while the percentage of recipients with a low degree of incapacity is approximately 24%.

Examination of impairments by degree of incapacity shows that recipients suffering from mental impairments constitute approximately 36% of all recipients who are fully incapacitated, while among those with lower degrees of incapacity, recipients with mental impairments constitute approximately 12% of the recipients with a degree of incapacity of 60%, and 20% of the recipients with a degree of incapacity of 65%. On the other hand, recipients with locomotor impairments constitute only about 6% of all disabled persons who are fully incapacitated, and about 16% of all disabled persons with lower degrees of incapacity. Note should be taken of disabled persons with internal impairments: only approximately 20% are fully incapacitated, while about 44% have a degree of incapacity of 60%.

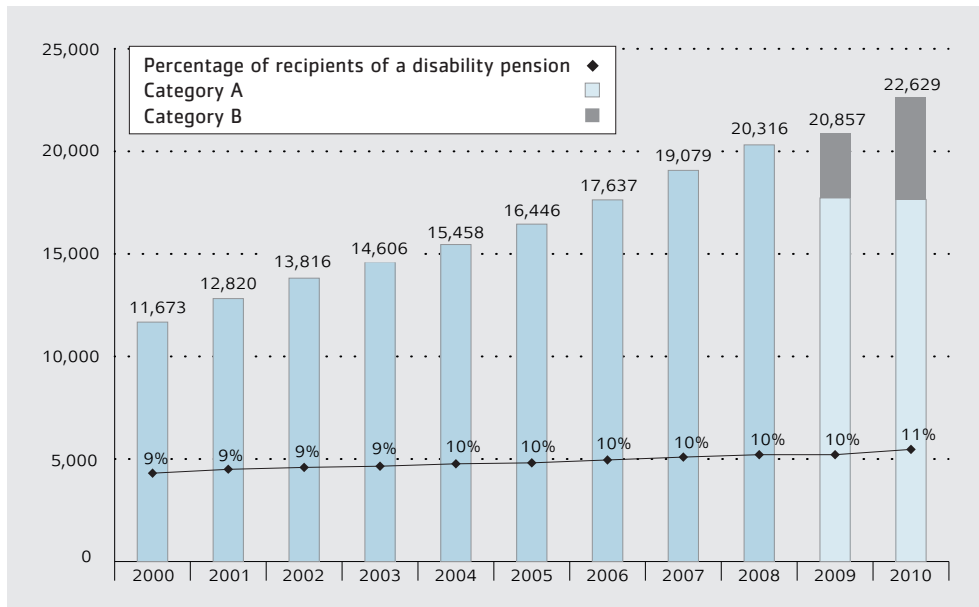
Among recipients of general disability pension, mental impairments are the most prevalent impairments

**Table 5**  
**Recipients of a Disability Pension, by Degree of Incapacity,**  
**by Primary Impairment and by Attribution to Category A or B,**  
**December 2010**

Primary impairment	Total	Degree of incapacity			
		60%	65%	74%	100%
<b>Total</b>					
Total – absolute numbers	210,271	24,242	12,183	3,373	170,473
Percentages	100.0	100.0	100.0	100.0	100.0
Mental – psychotic disorders	20.1	3.5	9.5	11.5	23.4
psychoneurotic disorders	12.3	8.4	10.4	11.4	13.0
Internal	24.2	43.8	38.3	33.5	20.3
Neurological	12.8	9.7	10.6	13.0	13.4
Mental retardation	10.5	1.2	1.6	2.0	12.6
Visual	5.1	5.2	4.9	5.7	5.1
Locomotor	8.2	16.3	16.0	16.2	6.3
Urogenital	3.3	5.8	4.8	3.9	2.9
Hearing	2.2	4.8	2.7	1.9	1.8
Other	1.3	1.4	1.1	1.0	1.2
<b>Category A</b>					
Total – absolute numbers	154,108	11,039	4,653	1,222	137,194
Percentages	100.0	100.0	100.0	100.0	100.0
Mental – psychotic disorders	24.2	3.2	6.7	11.9	26.6
psychoneurotic disorders	10.2	6.4	9.1	9.7	10.5
Internal	20.9	45.4	44.8	38.5	17.9
Neurological	12.7	9.9	10.0	11.8	13.0
Mental retardation	13.6	1.4	1.9	2.9	15.1
Visual	5.5	4.9	4.5	5.3	5.6
Locomotor	6.2	15.4	12.6	10.0	5.2
Urogenital	3.1	5.9	5.5	5.9	2.8
Hearing	2.2	5.9	3.6	3.1	1.9
Other	1.4	1.5	1.4	1.0	1.4
<b>Category B</b>					
Total – absolute numbers	56,163	13,203	7,530	2,151	33,279
Percentages – total	100.0	100.0	100.0	100.0	100.0
Mental – psychotic disorders	8.9	3.7	11.3	11.3	10.3
psychoneurotic disorders	18.0	10.0	11.2	12.3	23.0
Internal	33.5	42.5	34.2	30.6	29.9
Neurological	13.0	9.5	11.0	13.6	14.8
Mental retardation	1.9	1.0	1.5	1.5	2.5
Visual	4.1	5.4	5.2	6.0	3.3
Locomotor	13.8	17.0	18.2	19.8	11.1
Urogenital	3.8	5.7	4.3	2.7	3.1
Hearing	2.1	3.8	2.2	1.2	1.4
Other	0.8	1.4	0.9	1.0	0.5



**Graph 2**  
**Number of Recipients of a Disability Pension who are Employed in the Labor Market,\* 2000–2010**



\* The data do not include disabled persons employed in protected and/or supported employment.

The Laron Commission was established primarily to focus on the integration of recipients of a general disability pension in the labor market, with the intention of improving the quality of their lives, integrating them in society and improving their image in the eyes of the public. The Organization for Economic Cooperation and Development (OECD), which the State of Israel joined this year, emphasizes in its policy statement the need to encourage recipients of a disability pension to integrate in the labor market and overcome the employment barrier, mainly because a large percentage of benefit recipients have at least a partial capacity to work. It is still too early to draw conclusions regarding the effects of the Laron Commission on the rate of participation in the labor market, primarily due to the training period required by the law. However, the above graph illustrates the problem that policy-makers have been contending with in Israel. During the last decade, an average of only 10% of all recipients of a disability pension are actively participating in the labor market. Therefore, the majority of pension recipients are not working, and most are not even seeking employment.

#### 4. Level of the disability pension

The average disability pension in 2010 was NIS 2,658 per month – a real rise of 0.8% compared with 2009 (Table 6). In terms of the average wage, the pension declined from 32.3% to 32.1% of the average wage.

During the last decade, only 10% of recipients of disability pension are actively participating in the labor market

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**Table 6**  
**Average Monthly Disability Pension\* (in Current Prices, Fixed Prices**  
**and as a Percentage of the Average Wage), 2006–2010**

Year	Current prices	2010 prices	Percentage of the average wage
2006	2,398	2,675.1	32.1
2007	2,394	2,656.3	31.4
2008	2,457	2,606.9	31.0
2009	2,567	2,636.1	32.3
2010	2,658	2,658.0	32.1

\* The payments also include the sums paid for an additional monthly pension.

#### D. Attendance Allowance

Under the Disability Attendance Allowance Regulations, a special allowance is paid to recipients of a disability pension whose degree of medical disability is at least 60% (according to the impairment sections pertaining to attendance allowance), and who are not hospitalized, if they are substantially dependent on assistance from others in order to perform daily activities, or if they need constant supervision in order to prevent life endangerment to themselves and to others. An attendance allowance is paid also to disabled persons who, due to their income, are not receiving a disability pension although their degree of medical disability is at least 75%, and to disabled persons who have reached retirement age and had been eligible or had filed a claim for an attendance allowance before they reached retirement age. The allowance is paid at three levels, depending on the degree of dependence on others: 50%, 105% and 175%<sup>4</sup> of the full disability pension for an individual, which is 25% of the basic amount. In 2010, the basic attendance allowance was NIS 2,020.

Four circumstances are considered grounds automatically conferring eligibility for an attendance allowance:

- The insured is receiving dialysis treatments at least twice a week;
- During the past year, the insured underwent an organ transplant (kidney, heart, pancreas, lung, liver) or received bone marrow from an unrelated donor;
- The insured is blind, with a degree of medical disability of at least 90%, and lives alone or with a blind spouse;
- The insured is blind, with a degree of medical disability of at least 90%, and is also deaf, with a degree of medical disability of at least 50%.

In addition, a special benefit is paid to persons eligible for an attendance allowance who suffer from a severe handicap. This benefit too varies according to the degree of dependence on others; in 2010, the rate of this benefit ranged between NIS 283 and NIS

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<sup>4</sup> These percentages have been paid since 2009; up until then, the percentages had been 50%, 100% and 150%.

858. Due to the very definition of the attendance allowance and the requisite percentages of medical impairment, all recipients of the attendance allowance are eligible for the special benefit as well.

In December 2010, 34,010 disabled persons received an attendance allowance – approximately 7% more than the number of recipients in December 2009, a fact which places the attendance allowance at the top of the list of benefits that has been swelling steadily over the last three years. Approximately 77% of these recipients were also eligible for a disability pension and approximately 28% were also eligible for a mobility allowance (7,767 disabled persons received a mobility allowance, in addition to a disability pension and an attendance allowance). Approximately 4% were not eligible for a disability pension due to their income (special attendance allowance), while about another 19% did not receive a disability pension because they were above the eligibility age – 62 for women and 67 for men (attendance allowance for elderly persons who chose not to receive a long-term care benefit).

When examining the distribution of recipients of an attendance allowance by category of recipient, as presented in Table 7, one sees that there is great similarity between the three categories presented in the table. Nonetheless, the percentage of recipients of a special attendance benefit – i.e., a benefit for those not eligible for a pension due to their earnings from work – is higher under the category with a lower level of eligibility, of 50% of the pension.

Table 8 presents the distribution of recipients of a disability pension and an attendance allowance, and from among these, recipients of an attendance allowance plus a mobility allowance, by category of main impairment. Examination of this distribution shows the differences in impairments among the various categories. Thus, for example, disabled persons suffering from a neurological impairment constitute approximately 13% of all recipients of a disability pension, approximately 36% of the recipients of an attendance allowance, and about 71% of the recipients of both an attendance allowance and a

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**Table 7**  
**Recipients of Attendance Allowance, by Category of Recipient and Level of Eligibility, December 2010**

	Total		Level of eligibility		
	Absolute numbers	Percentages	50%	105%	175%
<b>Total</b>	<b>34,010</b>	<b>100.0</b>	<b>51.6</b>	<b>27.4</b>	<b>21.0</b>
Recipients of an attendance allowance and a general disability pension	26,089	100.0	51.3	26.8	21.9
Recipients of a special attendance benefit	1,347	100.0	59.7	24.7	15.6
Recipients of an attendance allowance for the elderly	6,574	100.0	51.2	30.2	18.6

**Table 8**  
**Recipients of Disability Pension, Attendance Allowance and Both Attendance Allowance and Mobility Allowance, by Primary Impairment, December 2010**

Primary impairment	Recipients of disability pension	Recipients of attendance allowance	Recipients of attendance allowance and mobility allowance
<b>Total – absolute numbers</b>	<b>210,271</b>	<b>34,010</b>	<b>9,505</b>
<b>Percentages</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
Internal	24.2	22.0	9.3
Urogenital	3.3	8.1	1.6
Neurological	12.8	35.9	71.2
Mental	32.4	7.5	1.6
Locomotor	8.2	8.6	9.9
Vision	5.1	8.0	1.6
Mental retardation	10.5	9.4	4.6
Hearing	2.2	0.3	0.1
Other	1.3	0.2	0.1

mobility allowance. Disabled persons suffering from internal impairments, who currently constitute approximately 25% of all recipients of a disability pension and about 22% of the recipients of an attendance allowance, constitute only about 9% of the recipients of both an attendance allowance and a mobility allowance. A similar, if more dramatic, trend was also observed among the disabled with a mental impairment – who constitute 32% of all recipients of a disability pension, but only about 1.6% of the recipients of both an attendance allowance and a mobility allowance.

In 2010, the average attendance allowance was NIS 2,324 per month – a real increase of 1.2% compared with 2009

In 2010, the average attendance allowance (including the additional benefit for those suffering from severe handicaps) was NIS 2,324 per month – which is a real increase of 1.2% compared with 2009. This increase is after the level of the allowance for the most severely disabled was raised by 5% for the middle eligibility level (100% to 105%) and by 16% for the highest eligibility level (150% to 175%). In 2010, the attendance allowance was 28% of the average wage, similar to the ratio in 2009.

**Table 9**  
**Average Monthly Attendance Allowance\* at Current Prices, at 2010 Prices and as a Percentage of the Average Wage, 2006–2010**

Year	Current prices	2010 prices	Percentage of average wage
2006	1,932.7	2,156.1	25.9
2007	1,947.0	2,160.4	25.5
2008	2,010.0	2,132.6	25.4
2009	2,236.0	2,296.1	28.1
2010	2,324.3	2,324.3	28.1

\* Including the special benefit for those suffering from very severe handicaps.

## E. Benefit for Disabled Child

This benefit is intended to assist families with a disabled child to bear the difficult burden of personal and long-term care, or with any other treatment intended to improve the child's functioning, as well as to encourage families to care for their disabled children within the framework of the home and community.

A child is eligible for the benefit for disabled child if he or she meets the following criteria: (a) he is the child, stepchild or adopted child of an insured resident of Israel or of an insured who died while a resident of Israel, and he is under the age of 18; (b) he is residing in Israel and has not been placed in foster care or in an institution; (c) he needs special medical treatment, or has a special impairment as specified in the regulations; (d) he needs the constant presence of another person as a result of an impairment, illness, behavioral disorder or retardation; (e) he is dependent on the assistance of others who are older than his peers.

Five categories of disabled children are eligible for a benefit for disabled child:

- **child between the ages of 91 days and 3 years, suffering from severe developmental delay:** he does not perform the actions and the head, limb and back movements that children of his age are capable of performing.
- **child between the ages of 91 days and 18 years, needing constant attendance** in order to prevent life endangerment to himself or to others.
- **child between the ages of 3 and 18 who is dependent on assistance from others in a manner that is very abnormal for children his age** in order to perform activities of daily living (dressing, eating, washing, mobility in the home, controlling continence).
- **child up to the age of 18, suffering from a special impairment:** constant hearing impairment (since birth); visual impairment (since the age of 90 days); autism, psychosis or psychiatric behavioral conditions (since the age of 90 days); Down syndrome.
- **child between the ages of 91 days and 18 years needing special medical treatments** due to an impairment and/or acute chronic disease, at the frequency prescribed in the regulations.

The amount of the benefit is calculated as a percentage of a full disability pension for an individual for each category of impairment. This benefit includes an allowance for special arrangements and an allowance for help with studies or for developmental therapy, which varies according to the child's age and the type of treatment or supervision he is receiving. In 2010, the amount of the basic benefit, for a recipient of a full benefit (100%) was NIS 2,019. A family with two or more disabled children is eligible for an increased payment by 50% for each of their disabled children. This benefit continues to be paid even if one of the children stops receiving a benefit because he has reached the age of 18. A disabled child whose mobility is impaired by at least 80% or who needs

**Table 10**  
**Recipients of Benefits, by Benefit Category, December 2010**

Number of benefits	Benefit category	Number of recipients
<b>Total</b>	<b>Disabled minors</b>	<b>28,297</b>
One benefit	Total	24,378
	Benefit for disabled child	24,097
	Mobility allowance	281
Two benefits	Total	3,919
	Disabled child + mobility allowance	3,919

and uses a wheelchair is entitled to receive both the benefit for disabled child and the mobility allowance. Furthermore, since 2002, a disabled child receiving a benefit at the rate of at least 100% (including the allowance for studies) is also eligible for an additional monthly benefit. Last year, the level of the additional benefit was NIS 343.

In 2010, 27,870 children received benefit for disabled child on average each month – an increase of 5% compared with 2009, and far higher than the growth in the population of children (about 2%)

In 2010, 27,870 children received a benefit for disabled child on average each month – an increase of approximately 5% compared with 2009. This increase is far higher than the growth in the population of children, which is estimated at about 2%. Table 10 points out that nearly 14% of the children receiving benefits are eligible for a mobility allowance, in addition to the benefit for disabled child.

Table 11, which presents recipients of the benefit for disabled child by age, shows that the majority of the children (approximately 64%) are above the age of 8, and that approximately 7% are under the age of 3. Approximately 74% of the recipients received a benefit at the level of 100% (which is equal to a full disability pension for an individual), or more, while approximately 18% received a benefit equal to 50% of a full disability pension for an individual. Among the children who received a benefit in December 2010, 3,492 children (approximately 12% of the children) received the increased benefit because their families have more than one disabled child.

The eligibility for a benefit for disabled child, unlike the eligibility for a disability pension and for a mobility allowance, is not determined according to the impairment

**Table 11**  
**Recipients of a Benefit for Disabled Child (average monthly),  
 by Age, 2006–2010**

Year	Total	Up to age 3	3-7	8-18
2006	22,208	1,812	5,478	14,918
2007	23,810	1,898	5,847	16,065
2008	25,555	1,970	6,174	17,111
2009	26,527	1,972	6,359	18,196
2010	27,870	1,905	8,269	17,842

**Table 12**  
**Recipients of a Benefit for Disabled Child, by Eligibility Category, Age and Educational Status, December 2010**

Age	Grounds for eligibility	Receiving an education	Not receiving an education	Total
0 – 3	Total	20,196	7,820	28,016
	Child suffering from severe developmental delay	398	135	533
	Child needing constant attendance	37	133	170
	Child suffering from a special impairment	510	150	660
	Child needing special medical treatments	36	519	555
	Total	981	937	1,918
3 – 18	Child needing constant attendance	2,108	459	2,567
	Child who is dependent on assistance from others in a manner that is very abnormal for children his age	7,270	1,313	8,583
	Child suffering from a special impairment	8,309	3,312	11,621
	Child needing special medical treatments	1,528	1,799	3,327
	Total	19,215	6,883	26,098

sections, but rather according to the extent of the burden that caring for the disabled child imposes on the child's family. Table 12 presents the recipients of a benefit for disabled child in December 2010 by grounds for eligibility. This table shows that 30% of the children who are eligible for a benefit are eligible for it due to their dependence on assistance from others, approximately 21% belong to the spectrum of autism, and approximately 18% are eligible for a benefit due to a sensory disability (hearing or vision).

Table 12 presents the recipients of a benefit for disabled child in 2010 by age and eligibility category, while differentiating between children who are receiving an education and those who are not.

Last year, the recommendations of the Or-Noy Committee began being implemented, in terms of grounds for eligibility for a benefit for disabled child. The task of this committee had been to analyze the eligibility criteria for a benefit for disabled child and to propose amendments to them. The committee's contributions were: inclusion of children needing special medical treatments; revision of the rate of the benefit in some of the grounds for eligibility, and setting the maintenance payments increment and the assistance with studies benefit at the uniform rate of 20% of the full pension.

An examination conducted by the Research and Planning Administration of the NII found that, out of these 1,891 children, 38% are new recipients (out of the 5,058

The eligibility for a benefit for disabled child, unlike the eligibility for a disability pension and for a mobility allowance, is not determined according to the impairment sections, but rather according to the extent of the burden that caring for the disabled child imposes on the family

The recommendations of the Or-Noy Committee began being implemented in 2010, in terms of grounds for eligibility for a benefit for disabled child

children who became new recipients last year), while the remainder are children who were recategorized in the system from one grounds for eligibility to another. The most prevalent grounds for eligibility is the “need for constant attendance,” which replaced the

**Table 13**  
**Recipients of Benefit for Disabled Child, by Grounds for Eligibility,**  
**December 2010**

Grounds for eligibility	Number of recipients	Grounds for eligibility	Number of recipients
Total	28,016	Malignant disease	356
P.D.D.	4,219	Secondary malignancies	63
Autism	1,726	Constant attendance	378
Blood tests outside the home	123	Assistance in communicating	22
Gastrostomy	35	Diabetes	341
Uncontrollable urge to eat	18	Developmental delay	533
Continuous feeding	163	Infusions	440
Drop feeding by gastric feeding tube	332	Psychosis	763
Intravenous feeding	35	Colostomy	10
Continued payment for malignant disease	112	Pathological bone fractures	122
Absence of limbs	11	3 treatments, incl. supervision	198
Kidney and urinary tract disorders	348	3 treatments, not incl. supervision	668
Needs supervision	1,466	3 medical sections, incl. attendance	579
Deafness	3,598	Considerable dependence on others	4,129
Deafness + total dependence on assistance from others	97	Total dependence on others	3,512
Deafness + considerable dependence on assistance from others	92	Down syndrome	842
Deafness + Down syndrome	54	Down syndrome + supervision	26
Immunosuppressive therapy	41	Down syndrome + constant attendance	78
Respiratory treatment	233	Down syndrome + total dependence on assistance from others	284
Partial blindness	10	Down syndrome + considerable dependence on assistance from others	466
Partial deafness	23	Rare syndrome	388
Vision impairment	1,046	Other*	36

\* Due to considerations of a right to privacy, categories of grounds for eligibility containing less than 10 children are listed under the category of “other.”



“need for supervision” grounds for eligibility, and encompasses 72% of the children who were recategorized within the system as part of the conversion process. Also noteworthy are the children fitted with a gastrostomy feeding tube, 52% of whom received a benefit for disabled child last year on the grounds of drop feeding by gastric feeding tube. On the other hand, many children who received a benefit last December will be able to join the system thanks to the Or Noy Regulations. Inter alia, we point out that 62% of the children suffering from diabetes are new recipients in the system, as well as children who are receiving the benefit in respect of three medical sections, including hospitalization (100%), assistance with communicating (90%), children who are partially deaf (74%), children who have undergone colostomy (70%), children with a loss of function in two limbs (66%), and children who are partially blind (60%).

The benefit for disabled child is calculated as percentages of the full disability pension for an individual. In 2010, the average benefit level was NIS 2,207.2 per month, and, unlike the average general disability pension, the benefit for disabled child rose in real terms by 8.9% compared with 2009. The increase is explained by the addition of children with a high degree of disability compared with previous years, and by the raising of the eligibility percentages for children with particular impairments.

In 2010, the level of benefit for disabled child was NIS 2,207.2 per month, a rise in real terms by 8.9% compared with 2009

**Table 14**  
**Average Monthly Benefit for Disabled Child\* at Current Prices,**  
**at 2010 Prices and as a Percentage of the Average Wage,**  
**2006–2010**

Year	Current prices	2010 prices	Percentage of the average wage
2006	1,973.3	2,193.6	25.9
2007	1,974.5	2,191.5	25.5
2008	1,887.7	2,002.9	25.4
2009	1,973.1	2,026.2	28.1
2010	2,207.2	2,207.2	26.7

\* Including the “additional monthly benefit”

## F. Benefit for Disabled Persons with Limited Mobility

The following payments are made within the framework of assistance to disabled persons with limited mobility: (a) a mobility allowance to both car owners and those without cars, which is provided in the form of participation in travel expenses; and (b) a standing loan to finance the taxes on a vehicle purchased by a disabled individual. Additional assistance is provided to a first-time purchaser of a vehicle – a loan or a grant to partially finance the purchase of the vehicle, subject to a means test.

The mobility allowance is calculated according to a “car maintenance basket,” which is comprised of the costs of insurance, gasoline, car servicing and repairs. Since October

2000, additional components have been added to the basket, such as security devices and repairs for special accessories. In January 2001, the decision was made to update the allowance according to price increases as reflected in the relevant price indexes (car insurance index, fuels and oils index, repairs and services index, the consumer price index and the exchange rate of the USD), with the updates to take place annually in January and any time the rate of the price increases reaches at least 4%.

The number of recipients of the mobility allowance on average per month rose from 30,364 recipients in 2009 to 31,616 in 2010 – an increase of approximately 4.1%. Table 2 shows that, out of the 28,102 disabled adults receiving a mobility allowance, 9,762 are receiving a mobility allowance only, while 1,519 are receiving a mobility allowance and an attendance allowance. An examination found that there are 1,913 recipients of a mobility allowance who are also receiving a monthly work injury allowance, while 57 of these are also receiving an attendance allowance from the NII.

Table 15 presents the distribution of recipients of a mobility allowance in December 2010 by age and earnings. A person with limited mobility is defined as a “wage-earner” when he earns a sum that exceeds 25% of the average wage in the economy. Approximately 18% of the recipients are adults above the age of 65 (the majority of whom are not earning a wage), and approximately 13% are children under the age of 18. In 2010, the downtrend in the number of “wage-earners” who are receiving a mobility allowance continued, and, in December 2010, the percentage of “wage-earners” was estimated to be approximately 15%, compared with about 19% in 2009 and about 20% in 2008.

Table 16 presents the distribution of recipients of a mobility allowance by age and driving characteristics. This table shows that the category of non-drivers, including those without a vehicle, constitute approximately 40% of all recipients of a mobility allowance, while the category of disabled persons who personally drive vehicles constitutes approximately 60%. This distribution among drivers and non-drivers has remained stable relative to recent years, and so has the category of those with no vehicle, this following the rapid rise that had characterized this category at the beginning of the 2000s.

In 2010, the downtrend in the number of “wage-earners” who receive a mobility allowance continued: 15% in 2010, 19% in 2009 and 20% in 2008

**Table 15**  
**Recipients of Mobility Allowance, by Earnings and Age, December 2010**

Age bracket	Total		Earning a wage		Not earning a wage	
	Absolute numbers	%	Absolute numbers	%	Absolute numbers	%
Total	32,302	100.0	4,826	100.0	27,476	100.0
3-18	4,141	12.8	0	0	4,141	15.1
19-34	4,512	14.0	387	8.0	4,125	15.0
35-44	3,358	10.4	669	13.9	2,689	9.8
45-54	4,888	15.1	1,132	23.5	3,756	13.7
55-64	9,480	29.4	1,980	41.0	7,500	27.3
65 +	5,923	18.3	658	13.6	5,265	19.1

**Table 16**  
**Recipients of Mobility Allowance by Driving Status and Age,**  
**December 2010**

Age bracket	All recipients		Driver		Non-driver		No vehicle	
	Absolute numbers	%	Absolute numbers	%	Absolute numbers	%	Absolute numbers	%
Total	32,302	100.0	19,177	100.0	7,118	100.0	6,007	100.0
3 – 17	4,108	12.7	1	0.0	2,109	29.6	1,998	33.3
18 – 34	4,504	13.9	1,687	8.8	1,735	24.4	1,082	18.0
35 – 44	3,356	10.4	2,212	11.5	539	7.6	605	10.1
45 – 54	4,819	14.9	3,506	18.3	607	8.5	706	11.8
55 – 64	9,226	28.6	6,901	36.0	1,210	17.0	1,115	18.6
65+	6,289	19.5	4,870	25.4	918	12.9	501	8.3

Table 16 shows also that approximately 33% of the recipients have no vehicle and approximately 30% of non-driver recipients are children under the age of 18. Among the disabled who personally drive a vehicle, the age bracket of 45-64 is the dominant category. Recipients who are at least 65 years old constitute approximately 19.5% of all recipients (25% among the drivers and about 13% among the non-drivers). It should be noted that since 2002, the eligibility for continuing assistance for those who reached the age of 65 is no longer contingent upon there being a valid driver's license, such that the category of those with no vehicle and non-drivers who are at least 65 years old is a recent category.

Table 17 presents the distribution of the recipients of a mobility allowance between the years 2006 and 2010 by the type of vehicle owned. This table shows that approximately 50% of the drivers own a mid-sized car (1,300- 1,799 cc), approximately 40% own a small vehicle, and the rest own large vehicles. It should be noted that a significant increase has occurred in the percentage of allowance recipients who own a vehicle with a capacity

**Table 17**  
**Recipients of a Mobility Allowance, by Vehicle Size,**  
**Annual Average, 2006–2010**

Vehicle size	2006	2007	2008	2009	2010
Total	26,080	27,311	28,915	30,364	31,616
No vehicle	4,892	5,109	5,448	5,619	5,835
Small vehicle	7,974	8,475	9,111	9,537	9,628
Mid-sized vehicle	10,095	10,149	10,300	10,474	10,798
Large vehicle	233	238	250	309	363
Van with accessories valued at up to NIS 100,000	2,180	2,517	2,833	3,269	3,658
Van with accessories valued above 100,000	552	626	717	837	962
Van with steering bar	155	197	258	318	371

**Table 18**  
**Average Monthly Mobility Allowance, 2006–2010**

Year	Current prices	2010 prices
2006	1,513.3	1,688.2
2007	1,533.6	1,701.6
2008	1,648.6	1,749.1
2009	1,755.5	1,802.7
2010	1,827.6	1,827.6

In 1999, the number of allowance recipients who owned a van was 219; in 2001, the number rose to about 640, and, by December 2010, the number reached 4,991 recipients

exceeding 2,000 cc, mainly due to growing use of vans. In 1999, the number of allowance recipients who owned a van was 219; in 2001, the number rose to about 640, and, by December 2010, the number reached 4,991 recipients.

The average mobility allowance in 2010 was NIS 1,827.6, and was approximately 1.5% higher in real terms than the average amount in 2009.

### G. Benefits to Radiation-Affected Persons

In 1994, the Knesset passed the Tinea Capitis Victims Compensation Law, which is intended to compensate those who had contracted tinea capitis – ringworm of the scalp – and who, between 1.1.1946 and 31.12.1960, had been treated with radiation administered by the State, the Jewish Agency, the sick funds or the Hadassah Medical Organization, or on their behalf. Therefore, it is understandable why the average age of the recipients of a benefit to radiation-affected persons is rather high – 65.7 years.

Under the Tinea Capitis Victims Compensation Law, persons eligible for benefit payments through the NII are those who were determined by a committee of experts as having been treated by radiation treatments, and determined by a medical committee or an appellate medical board as having contracted an illness as a result of those treatments. The illnesses specified in the addendum to this law are: various types of cancer in the region of the head and neck, benign brain tumors, leukemia, and lack of hair in scarred areas on the scalp.

Following are the payments to which radiation-affected persons and the survivors of those who died as a result of the illness are entitled:

#### Payments to disabled persons:

- Lump-sum compensation: the amount of NIS 176,641 (in December 2010) is paid to persons whose degree of disability is 75%-100%; to persons whose degree of disability is 40%-74%, the amount of NIS 88,321.
- Monthly pension: in addition to the lump-sum compensation, any person whose certified degree of disability is at least 40% is eligible for a monthly pension. For a person whose degree of disability is 100%, the amount of the pension is 25% of the average wage under the National Insurance Law (NIS 2,077 in December 2010).

- Grant in lieu of a pension: any person whose certified degree of disability is between 5% and 40% receives a lump-sum grant, calculated as percentages of the monthly pension (based on his certified degree of disability) multiplied by 70.

**Grants to survivors:**

- Spouse with children – 36 benefit payments at a rate of 25% of the average wage under the National Insurance Law (NIS 73,368, in December 2010).
- Spouse without children living with him, or a child without a spouse – is eligible for 60% of 36 benefit payments at a rate of 25% of the average wage under the National Insurance Law (NIS 44,020, in December 2010).

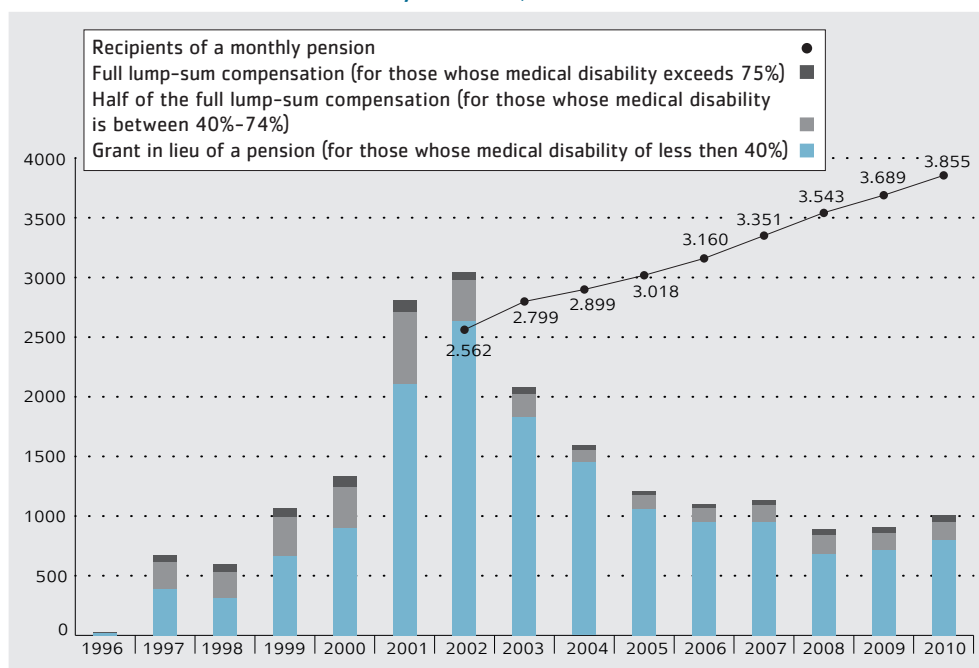
Under the Tinea Capitis Victims Compensation Law, passed by the Knesset in 1994, regulations were instituted to regulate the compensation to victims (from the State Treasury), which includes a lump-sum compensation, a monthly pension, a grant in lieu of a pension or a grant to survivors, as these terms are defined in the law. Graph 3 presents the development of recipients of the compensation/grant in lieu of a pension since the inception of the law, compared with recipients of the monthly pension.<sup>5</sup> The graph shows that the peak in the payments of compensation/grants to radiation-affected persons was at the beginning of the 2000s, subsequent to the inception of the law, and that, during the last five years, the number of recipients of the compensation/lump-sum grant has been stable – approximately 1,000 recipients per annum. On the other hand, the number of recipients of the monthly pension is still growing – last year another 237 new eligible persons were added to the system, while 71 others were removed, constituting a net increase of 4.5% relative to the corresponding month in 2009. In total, the number of recipients of the monthly pension, in their capacity as radiation-affected persons, reached 3,855 persons, who are, in effect, seriously ill and suffering from cancer and metastases.

Table 19 shows that all recipients of the benefit are at least 50 years old. Unlike the rest of the benefits being paid under Disability insurance, the majority of the recipients of this benefit are women (61%).

Table 20 shows that about 43% of the recipients of the benefit have a medical disability of 40%-49%, and about 20% more have a medical disability of 50%-59%. Approximately 38% suffer from skin problems and approximately 28% more suffer from mental problems. For the sake of comparison, if we look at all recipients of a disability pension, less than 1% of them suffer from a primary impairment relating to a skin condition, while more than 52% of all recipients suffer from a primary impairment under the mental impairment category (Table 4). Among the most severely disabled (degree of medical disability of 90% -100%), approximately 75% suffer from internal or neurological problems. Approximately 23% of the recipients of the benefit to radiation-affected persons are receiving at least one additional benefit (Table 2).

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5 The NII has data on recipients of the monthly pension since May 2002.

**Graph 3**  
**Radiation-Affected Persons: Recipients of Compensation versus Recipients of Monthly Pension, 1996–2010**



**Table 19**  
**Recipients of Benefit for Radiation-Affected Persons, by Gender and Age, December 2010**

Gender	Total	Age			
		50 – 54	55 – 60	60 – 64	65+
Total – absolute numbers	3,855	48	671	1,280	1,856
thereof: women (%)	61.3	75.0	66.3	62.4	58.4

**Table 20**  
**Recipients of Benefit for Radiation-Affected Persons, by Primary Impairment and Degree of Medical Disability, December 2010**

Primary impairment	Total	40-49	50-59	60-69	70-79	80-89	90-100
Total – absolute numbers	3,855	1,657	788	543	354	248	265
percentages	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Scars, diseases and skin damages	38.1	56.5	35.5	28.4	17.8	12.1	1.9
Mental	28.2	31.6	34.8	25.0	24.3	18.6	7.9
Internal	13.6	4.5	11.0	21.5	21.2	22.6	44.2
Neurological	11.1	2.7	8.1	15.7	20.3	32.3	30.6
Other*	9.0	4.7	10.6	9.4	16.4	14.4	15.4

\* Including locomotor impairments, vision and hearing impairments, mental retardation, etc.

In December 2010, the average benefit was approximately NIS 1,161 – a decrease of about 2% in real terms compared with 2009, explained by the fact the health condition of the new recipients is better than that of the existing recipients, for which a lower benefit is paid. The total volume of payments for radiation-affected persons in 2010 reached approximately NIS 120 million.

## H. Compensation to Polio Victims

In March 2007, the Knesset passed the Polio Victims Compensation Law, for the purpose of prescribing compensation to persons who contracted polio in Israel, as an expression of the State's responsibility towards them.

The law defines a victim of polio as a resident of Israel who contracted poliomyelitis or a subsequent exacerbation (post-poliomyelitis) in Israel, who has been determined as having been caused a disability due to that disease by an authorized physician or appellate medical board. The majority of polio victims contracted the disease during an outbreak of polio in Israel during the early 1950s, but some isolated cases are known to have surfaced in later years. This fact explains the average age of the recipients of this benefit (58.6 years).

The compensation provided to polio victims under this law does not prejudice their rights to receive any other benefit from the NII.

### Payments:

- Lump-sum compensation at the following amounts (for 2010): NIS 57,185 to those whose degree of disability is under 75%; NIS 114,372 to those whose degree of medical disability is 75%- 94%; NIS 137,249 to those whose degree of medical disability is 95% or more.
- Monthly pension or grant in lieu of a pension: in addition to the lump-sum compensation, any person whose certified degree of medical disability is at least 20% is eligible for a monthly pension. Any person whose certified degree of medical disability is less than 20% is eligible for a grant in lieu of a pension.

In December 2010, the amount of the full pension was NIS 4,154 (50% of the average wage under the National Insurance Law). The level of the pension for a person, whose medical disability is higher than 20% but lower than 100%, is calculated as a percentage of the full pension. The amount of the lump-sum grant is calculated as a percentage of the monthly pension (based on the certified degree of medical disability), multiplied by 70.

In addition to these payments, the State participates in the funding of medical treatments, medical accessories and medical instruments needed by polio victims due to their illness, which are not included in the health basket. The State Treasury funds the statutory expenditures and the NII renders the payments.

In 2010, the number of recipients of a benefit for polio victims reached 3,665. Table 21 shows that the majority of the recipients (79%) are at least 55 years old, compared

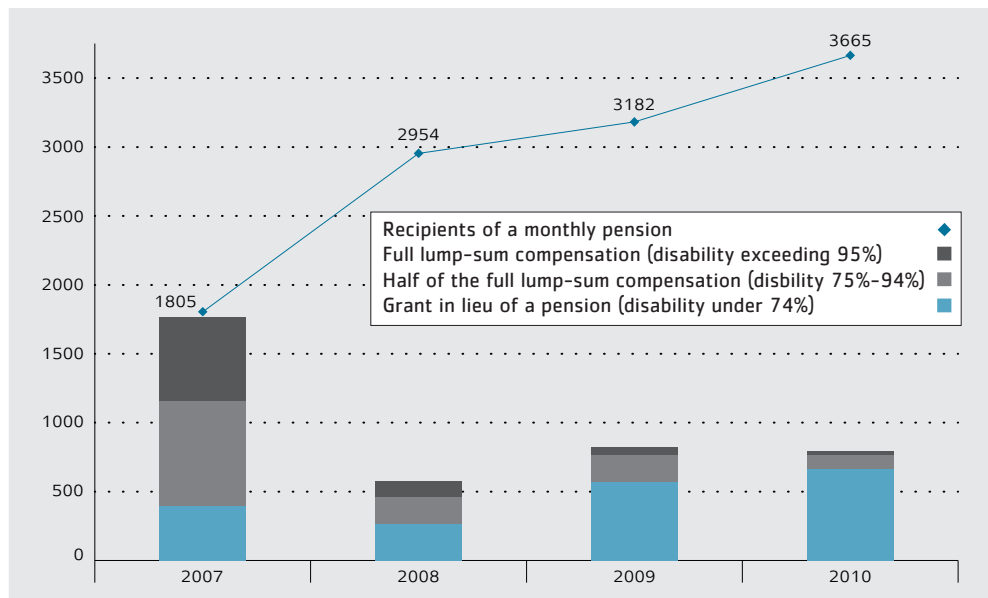
In December 2010, the average benefit decreased by about 2% in real terms compared with 2009, since the health condition of the new recipients is better than that of existing recipients

In 2010, 3,665 recipients received benefit for polio victims, the majority of whom (79%) are at least 55 years old, compared with 69% in 2009

**Table 21**  
**Recipients of Benefit to Polio Victims, by Age and Degree of Medical Disability, December 2010**

Age	Total	Degree of medical disability					
		20-49	50-59	60-69	70-79	80-89	90-100
Total – absolute numbers	3,665	805	415	238	141	1,181	885
percentages	100.0	100.0	100.0	100.0	100.0	100.0	100.0
18-34	1.8	1.6	1.4	2.5	2.8	2.1	1.5
35-54	18.8	16.6	19.5	19.3	21.3	20.2	17.9
55 +	79.4	81.7	79.0	78.1	75.9	77.6	80.5

**Graph 4**  
**Polio Victims: Recipients of Compensation versus Recipients of Monthly Pension, 2007–2010**



with 69% in 2009. Approximately 56% of the polio victims have a certified degree of medical disability of at least 80%.

2010 is the fourth year in which compensation, grants and/or pensions are being paid to polio victims. In 2010, the number of recipients of the grant in lieu of a pension was higher than in previous years, while the number of recipients of the full compensation was the lowest it has been. Approximately 76% of the recipients of the benefit are receiving at least one additional benefit, with the mobility allowance being the most prevalent additional benefit (65% are receiving a mobility allowance), as shown in Table 2. This statistic indicates a lack of significant change in the number of disabled persons being supported by national insurance as a result of the granting of the compensation to polio victims. In 2010, 500 polio victims were added to the number of recipients of a benefit, while 17 persons were removed from the list; 205 of the new recipients were added after



a follow-up examination found that their medical condition had deteriorated. The level of the average benefit in December 2010 was NIS 2,800, which is 33.7% of the average wage in the economy. In 2010, the total volume of payments for polio victims reached approximately NIS 175 million.

### I. Volume of Payments

In 2010, the Disability insurance branch paid a total of nearly NIS 11 billion –5.3% higher, in real terms, than the volume paid in 2009. Examination of the distribution of this branch's expenditure by category shows that the total ratios of payments for disability and rehabilitation benefits continued to decrease in 2010, compared with 2009, and reached approximately 70.6% of the expenditure in the Disability insurance branch. At the same time, as in previous years, the percentages of benefit payments for attendance allowances, mobility allowances and benefits for disabled child are gradually rising.

In 2010, the Disability insurance branch paid a total of nearly NIS 11 billion –5.3% higher, in real terms, than the volume paid in 2009

**Table 22**  
Payments by Disability Insurance Branch, by Payment Category (percentages), 2006–2010

Year	Total	Disability and rehabilitation	Mobility	Attendance	Disabled child	Fund for the development of services
2006	100.0	72.8	10.5	7.9	7.6	1.2
2007	100.0	73.4	10.2	8.0	7.5	0.9
2008	100.0	72.4	10.9	8.3	7.6	0.8
2009	100.0	71.3	11.0	9.1	7.7	0.9
2010	100.0	70.6	11.6	9.3	7.8	0.7

Table 23 shows that the ratio of benefit payments by the General Disability insurance branch out of all benefit payments has remained stable compared with 2009 at the ratio of 18.6%, as opposed to the trend between 2003 and 2008, when the ratio of this branch had been steadily rising. The reason for this decrease in the ratio of the General Disability branch is the higher ratios in the other insurance branches, resulting from high unemployment in the economy in 2010 and the coalition agreements in the Old-age and Children insurance branches, which improved the welfare of these populations.

The ratio of benefit payments by the General Disability branch out of all benefit payments has remained stable compared with 2009 at the ratio of 18.6%

**Table 23**  
Total Volume of Payments of the Disability Insurance Branch, and the Ratio to Total National Insurance Benefits

Year	NIS millions (2010 prices)	Real annual growth rate (percentages)	Ratio of benefit payments by the disability insurance branch to total benefit payments
2006	9,036.8	5.8	18.3
2007	9,726.0	7.6	19.2
2008	9,898.0	1.8	19.2
2009	10,256.4	3.6	18.6
2010	10,805.9	5.3	18.6

