



Summary of Trends and Developments in Social Security

2020



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Introduction

The National Insurance of Israel (NII) is the backbone of Israel's social security system. The NII plays a central role in reducing poverty, decreasing inequality and protecting individuals from economic and social uncertainty. It also works to lead and shape the welfare policy of the State of Israel.

The purpose of national insurance is to prevent social and economic distress and to strengthen social cohesion and solidarity. Its main tools are payments (pensions and benefits), some are universally shared among all residents of the country (e.g. child allowance or old age pension), and some are selectively available to those eligible. The efficiency of these benefits is measured by their ability to reduce economic uncertainty and prevent temporary and long-term livelihood risks.

The Vision of the National Insurance

The NII is the leading professional body in the field of social security in Israel.

Policy – The NII operates according to the Law for the Implementation of the Welfare Policy of the State of Israel, and is an influential partner in the formulation and maintenance of these policy principles: mutual responsibility, reducing social gaps, reducing poverty and ensuring the existence of the social security system over time.

Service – The NII will act proactively, efficiently and with sensitivity to human dignity, so that every insured person can exercise his or her rights. The path of the NII will be based on constant striving for excellence, adapting to the changing needs of service users and maintaining continuous contact with the insured population and the community.

Quality – The NII will be a magnet for a professional, high quality, and ethical personnel that performs its work with a sense of mission, responsibility and belonging. The NII will work to develop human resources and continuously improve its available tools.

The National Insurance in Numbers

The NII provides services to approximately 9 million residents of the State of Israel. In 2020, the NII paid benefits to the residents of Israel for a total of about **NIS 122 billion** instead of NIS 93 billion in 2019.

As in every year, in 2020 the NII operated about 30 social programs that included 130 types of payments and services, including old age pensions, child allowances, long-term care benefits, income support benefits and various types of disability benefits.

Beside above payments, in 2020 the NII made investments, through NII funds, of approximately **NIS 169 million** in the development of social services. The funds supported and financed 250 social services – either in construction, renovation and equipment, or in implementation of social programs.

The NII has about 4,000 employees who responded this year to approximately 31 million inquiries of insured people by all service channels: public reception in 80 branches and service centers, inquiries by telephone, via the website, and self-service stations.

Corona – Covid-19

Israel has been significantly affected by the global spread of the Covid-19 pandemic. The first case was reported on February 21. The government has implemented a variety of measures to contain and reduce the spread of the virus, and to support individuals, workplaces and businesses. These measures included increased testing, travel restrictions, and closing businesses other than those providing essential services. In addition, restrictions were placed on sport activities and movement outside the house was limited to a radius of 1,000 meters. The impact on the economic activity was very significant.

As of April 17, authorities have taken gradual steps to relax containment measures by authorizing some essential workers to return to their workplaces and by reopening stores partially. In May, they also allowed schools to reopen gradually until the end of the month, movement restrictions were relaxed, malls opened earlier that month and towards its end some restaurants too. Authorities issued safety guidelines for distance keeping and restrictive instructions were given for business sanitation maintenance, while imposing face masks mandate in public places.

In late June, following a renewed increase in infections, authorities imposed new restrictions on gatherings and expanded remote work for public sector workers. Additional restrictions were imposed in early July which involved limiting the number of customers allowed at the same time in restaurants and the amount of public transport buses, as well as closing bars and gyms. During the following months, instructions were given according to the volume of infection and various restrictions were imposed, including in the education system.

Vaccination campaign began on December 20, starting gradually with the elderly population until its achievement with the whole population carried out in the early months of 2021.

The NII reacted immediately upon the official announcement of the Corona crisis and issued guidelines, relating to various benefit recipients as well as the self-employed and employers. The guidelines published on the NII's website were

updated on a daily basis in accordance with the directives and temporary orders adopted by the government.

Updates pertaining to benefits to self-employed workers and freelancers as well as various other allowances are listed below in chronological order.

Self-Employed Workers and Freelancers

Reduction of Advances

Self-employed workers – the payment date for the advances of March 2020 was postponed to May 15, 2020 (instead of April 20, 2020).

Reduction of advances – self-employed workers whose income decreased due to the Corona crisis could apply for a reduction in advances paid to the NII, based solely on a declaration.

An option was given to those who had already requested the reduction of advances during the first quarter of the year, to file another application from 1.4.2020 onwards.

Self-Employed File Closure

Self-employed people who have completely stopped working due to the Corona crisis were able to apply for the closure of their self-employed file at the NII. Closing their self-employed file leads to the discontinuation of their advances as self-employed and the cancellation of their self-employed status at the NII. They were given the possibility to notify their return to work and renew their self-employed status.

Payment of Unemployment Benefits to the Self-Employed

By law, self-employed workers or freelancers are not entitled to unemployment benefits.

However, some groups of self-employed workers may be eligible for unemployment benefits when their workplace had to shut down operations in the wake of Covid-19: Tour guides, instructors, lecturers and teachers, as well as artists engaged in an artistic or entertainment performance, such as show

director, comedian, singer, recitalist, reader, musician, conductor, dancer, pantomime, acrobat and magicians, including any of above performance for recording or photography purposes.

Grant to the Self-Employed

The Ministry of Finance and the Tax Authority have worked to provide as much support as possible to businesses whose operations were disrupted by the Covid-19 pandemic outbreak. It was therefore decided to offer a grant to the self-employed.

Conditions of Entitlement to the Grant – to be submitted by 10.6.2020:

Year of birth 1999 or earlier; businesses operating for the entire period between September 1, 2019 and February 29, 2020; submission of annual tax return for 2018. For businesses established in 2019, the conditions and all income data were reviewed in comparison with the 2020 tax return, liable income from a business exceeding NIS 24,000 in 2018, and total liable income in 2018 reached up to NIS 240,000.

For married individuals, total liable income in 2018, for both spouses, reached up to NIS 340,000, a decrease of at least 25% in the turnover of March-April 2020 compared to these months in 2019, and the submission of periodic VAT declarations for this period.

For a business that started operating after March 1, 2019, the comparison was made with the average turnover, and for a business without irregularities in its accounting books.

Unemployment

Employees Sent on Unpaid Leave or Whose Work Was Interrupted Due to the Corona Crisis

An employee may be entitled to unemployment benefits if placed him on unpaid leave for 30 days or more or dismissed by his employer following the Corona. An employee whose work time was reduced or spending a two-week quarantine, is not entitled to unemployment benefits.

The unpaid leave period was automatically extended:

- An employee placed on unpaid leave is entitled to unemployment benefits from the beginning of the leave. The employee received unemployment benefits even if he did not use up his vacation days.
- Unemployment benefits are not paid for the first 5 days of unemployment for each of 4 consecutive reporting months. These days are not deducted from the quota of unemployment days to which the employee is entitled.
- For those in their first year of unemployment and whose unemployment days were spent from 1.3.20 – the period of entitlement to unemployment benefits was automatically extended until 30.4.20, as long as their first year of unemployment is not over, except for those who ran out of unemployment days by 28.2. 20 – who are ineligible for an eligibility period extension.
- A person who completed his year of unemployment in March – is required to submit a new claim in April, and his eligibility for unemployment benefits will be reviewed according to the rules.
- Those who are not entitled to unemployment benefits and have either low or no income – are allowed to check their eligibility for income support benefit.

Five Conditions of Entitlement to Unemployment Benefits

Residence; age (between 20-67); termination of employment (dismissal or voluntary termination); registration with Employment Service (immediately upon work stoppage) and qualifying period (accumulation of 12 months of work as salaried employee over the last 18 months preceding registration with Employment Service).

The qualifying period will only include months of work spent between the age of 18 to 67. Working months are not required to be consecutive nor from a single employer.

It should be noted that:

- Working a part of the month is considered a full month of work. In other words, even one day of work in the month is deemed as a full working month.
- If the employee did not accrue 12 months of work, months other than working month may be included in the qualifying period, such as: regular military service, months of volunteering in national service, reserve service, unpaid leave, vacation days and holidays, mourning days, sick leave period. A period for which you were paid benefits by the NII: work injury allowance, maternity allowance or pregnancy bed rest benefit, a period for which a compensation was paid due to the lack of prior notice of dismissal, or a period of work abroad for those who worked abroad for an Israeli employer under an employment agreement signed in Israel. However, a person who worked in a country that signed a convention with Israel in the unemployment branch (Austria, Netherlands and Sweden), may add qualifying periods accrued in those countries under certain conditions.
- A salaried employee whose employer is not an Israeli resident or an employee of a foreign country's diplomatic or consular service may be entitled to unemployment benefits even though their employer is not liable to pay insurance contributions on their behalf, and have to pay insurance contributions for themselves.

Shortened Qualifying Period for Unemployment Benefits Following the Corona Crisis – Temporary Order

If the employee was placed on unpaid leave or laid off beyond 1.3.20, and has accumulated at least 6 months of work in the last 18 months, he may be eligible for unemployment benefits. If so, he is entitled to half the unemployment days normally granted to those who accumulated 12 months of work. As aforementioned, other non-working months may be included in the qualifying period.

Please note that periods of compulsory or reserve military service, and national service are not included in the 6 months of qualification.

Lecturers, Instructors and Teachers

Instructors, lecturers and teachers who work as self-employed, and whose workplace ceased operations following the Corona, may be entitled to unemployment benefits. Eligibility for unemployment benefits is examined according to their compliance with the general conditions of entitlement to unemployment benefits, and the following criteria: any teacher, instructor or lecturer working as self-employed and engaged in training or studies under an employment agreement of at least 3 months or for a series of at least 7 lessons or lectures.

People in the Show Business

The artists whose workplace ceased its activities due to Covid-19, may be entitled to unemployment benefits. Eligibility for unemployment benefits is examined according to their compliance with the general conditions of entitlement to unemployment benefits, and the special eligibility criteria detailed above.

Artistic job – is a job subject to a 3-month work agreement, at least, in the abovementioned artistic fields, or a contract for a series of at least 5 shows within 12 months.

Household Workers

Household workers who were forced to stop working due to the Corona crisis may be entitled to unemployment benefits. Eligibility for unemployment benefits will be examined according to their compliance with the eligibility conditions. Household workers who incurred a reduction in their working hours or are spending a two-week quarantine – are not entitled to unemployment benefits.

Insurance Contributions – Guidelines for Employers

Postponement of the reporting and payment date for employees following the dismissal of workers or their placement on unpaid leave. The date of reporting and payment of insurance contributions for employees on unpaid leave was postponed from 15.5.2020 to 15.7.2020.

Employees Who Worked Six Months (Temporary Order)

One of the conditions of entitlement to unemployment benefits is the accumulation of a qualifying period. A qualifying period of at least 12 months as salaried employee over the last 18 months – entitles to a full period of unemployment benefits (the qualifying period was shortened to 6 months over the last 18 months, by Temporary Order). Additional non-working months may be included in the qualifying period.

The maximum number of days for which an employee can receive unemployment benefits, is determined by his age and the number of dependents (dependent spouse, child).

Age group	Up to 2 dependents	3+ dependents
Up to 25	25 days	69 days
From 25 to 28	34 days	69 days
From 28 to 35	50 days	69 days
From 35 to 45	69 days	87 days
From 45 and older	87 days	87 days

Temporary Extension of Eligibility Period for Benefit Recipients

Beneficiaries:

Long-term care – for recipients of a long-term care benefit for who were granted temporary eligibility until the end of March and April, their entitlement to the benefit has been automatically extended until 31.5.2020.

Recipients of **disability pensions, disabled child allowance, attendance allowance** – whose period of entitlement was due to end during the months of March, April or May, automatically received the allowance for an additional 4 months.

Recipients of **work disability benefits:**

The person whose eligibility ended between 1.1.20 and 31.3.20 – received the allowance until 30.6.20.

The person whose eligibility ended between 1.4.20 and 30.4.20 – received the allowance until 30.7.20.

The person whose eligibility ended between 1.5.20 and 31.5.20 – received the

allowance until 31.8.20.

Regarding recipients of **hostile actions casualties'** allowance – their entitlement to the allowance has been extended by 3 months.

Medical Boards' Functioning

The boards were held without the presence of the insured, and relying as far as possible on medical documents in order to determine eligibility. In some cases the insured or their representatives were contacted to let the board's physician hear their arguments.

Medical Boards in the field of **work disability** were not held unless the insured / his representative gave their consent for holding the Board without their attendance. Without such consent, it was impossible to pay any benefit (or advances) to the insured until having fully returned to normal operation.

Work Injury

- Those infected with Covid-19 as results of exposure to a sick person in the workplace – were recognized as victims of a work injury.
- Those entering quarantine as results of exposure to a sick person in the workplace – are not recognized as victim of a work injury.
- New work-injury allowance claims were approved automatically for at least 30 days (even if the first medical certificated was delivered for a shorter time), unless there was information indicating an earlier date of return to work.

Long-Term Care

- Nursing services beneficiaries in quarantine or living in the same house of a quarantined person – it was possible to receive a long-term care benefit in money.
- Elderly people who stopped visiting a day center due to the Corona crisis – were contacted by the day center to let them choose an alternative program during that period.

Grants

Children

On April 12, 2020, a grant was paid for each child under 18 (who is eligible for child allowance in the month of April) for up to 4 children by family at most, as follows:

One child – NIS 500, two children – NIS 1,000, three children – 1,500, four children – NIS 2,000.

Senior Citizens

A grant of NIS 500 was paid to those who reached retirement age (age 62 for women, and 67 for men) and received for the month of March or April at least one of the following benefits: old-age pension, survivors' pension (above retirement age), allowance to dependents of victims of a work injury.

A grant supplement of NIS 450 was paid to senior citizens who also receive one of the following benefits: income support, long-term care, attendance. In other words, these persons received a grant totaling NIS 950.

Women between the age of 62 and 67, are entitled to old-age pension or unemployment benefit – whichever is higher. It is noted that, if the woman receives a partial old-age pension due to work income, she needs to inform the NII about her work stoppage, in order to recalculate the amount of benefit to which she is entitled.

Adjustment Grant to the 67+

Those who have reached the age of 67 and were dismissed or sent on unpaid leave by their employer due to the Corona crisis, between 1.3.2020 and 30.6.2021, are eligible for an adjustment grant, under the following conditions: Israeli resident; worked as a salaried employee for at least 3 consecutive months before being placed on unpaid leave or laid off; income from retirement pension not exceeding gross amount of NIS 5,000 per month; stopped working until 31.7.2020, for work stoppages lasting 30 days at least. For those who stopped working from 1.8.2020 – work stoppage shall last at least 14 days only (relaxation applicable from 1.8.20 to 30.6.21, or for up to 30 days after the unemployment rate dropped below 7.5%, whichever occurs earlier).

Grant Rate

Determined based on income from benefits (old-age pension, as well as other benefits and income are not taken into account in the calculating the grant).

Grant rate for the Month of March:

Grant amounting to NIS 2,000 – for those who have no income from pension or below NIS 2,000.

Grant amounting to NIS 1,500 – for those who have income from pension between NIS 2,000 and NIS 4,000.

Grant amounting to NIS 1,000 – for those who have income from pension between NIS 4,000 and NIS 5,000.

Grant Rate for the Month of April:

In April a full grant was paid only to people who were eligible for the grant in March and didn't return to work in April, or to those placed on a 30-day unpaid leave or laid off in April.

Full or Partial Grant for the Months of May 2020 to June 2021:

A full grant for those months was paid to those who didn't return to work.

A person who resumed work in the middle of the month – received a partial grant for that month, depending on the number of days spent on unpaid leave.

Full Grant Rate for the Months of April 2020 to June 2021:

Grant amounting to NIS 4,000 – for those who have no income from pension or below NIS 2,000.

1. Grant amounting to NIS 3,000 – for those who have income from pension between NIS 2,000 and NIS 3,000.
2. Grant amounting to NIS 2,000 – for those who have income from pension between NIS 3,000 and NIS 4,000.
3. Grant amounting to NIS 1,000 – for those who have income from pension between NIS 4,000 and NIS 5,000.

Grant Amount Calculation Based on Unemployment Rate in the Economy

In the period from 1.8.2020 to 30.6.2021, the amount of the grant changed according to the rate of unemployment in the economy, based on the publications of the Central Bureau of Statistics, and under the three stages described above.

Stipulation: If unemployment rate drops below 7.5%, payment of the grant will be discontinued 30 days after its publication.

In practice: unemployment rate did not drop below 7.5%.

During those months, the grant was included in the calculation of income, therefore recipients of an old-age pension with increment of income supplement, even if ineligible for that increment in those months, continued to receive ancillary advantages from other institutions.

Following a legislative amendment, the grant has not been accounted in the assessment of eligibility for a full increment in the months of June, July and August.

Examination of Eligibility for Old-Age Pension

For a person older than 67 (men and women) who stopped working due to the Corona crisis, his eligibility to an old-age pension was checked. If he had low income, a claim for an increment of income supplement to the old-age pension could also be submitted. Those who received a partial old-age pension due to work income, had to inform the NII of their work stoppage in order to reevaluate the amount of pension to which he is entitled.

Grant to Each Citizen

On 15.7.2020, it was decided to pay each citizen, Israeli resident and above 18, a grant of NIS 750, on condition that his annual income did not exceed NIS 651,000. Payment was made in the course of August 2020.

Increased Grant to Benefits Recipients

A beneficiary of one of the benefits listed below was entitled to an additional grant of NIS 750, thereby to NIS 1,500 in total.

Relevant benefits are: general disability / income support / maintenance (alimony) / long-term care or attendance after retirement age / old age and survivors also receiving income support or income supplement / disability following hostile actions, IDF disabled and prisoners of Zion, subject to income tests / disability pension to new immigrants / attendance allowance to new immigrants / disability pension to victims of persecutions and war against Nazis and their widows, from the State Treasury, subject to income tests / benefits to needy immigrant or returning resident, from the Ministry of Absorption.

Eligibility to an Increased Grant When Both Spouses Receive a Benefit

- When both spouses receive an income support benefit, income supplement to an old-age or survivors' pension, maintenance or a benefit for needy immigrant or returning resident – the increased grant was paid only to one of the spouses.
- When both spouses are entitled to other benefits – each one of them received the increased grant.

Important: the NII does not offset debts from the grant and the grant may be withdrawn within 30 days, without seizures by the bank.

Major Legislative Changes – 2020

Employment Stimulus Grant Law – Temporary Order

In the framework of the law, indirect amendments were introduced in the National Insurance Law (Consolidated version) of 1995 and Income Support Law of 1980, providing that "unemployment benefits paid for the months of March, April, May and June will be deemed income from work or vocation (and not an allowance) with respect to the following allowances: income support, maintenance (alimony), general disability, old age and survivors.

One-Time Grant Instead of Increase in Disability Pensions

In 2020, disabled people were paid a grant for each month of eligibility for disability pensions. Payment of the grants was made in October (for the January-October period) and in December (for the November-December period) and were not considered "income". Payments under Section 9 of the National Insurance Law, will not be considered "income" until 30.6.2021.

Income Support Law (Amendment no. 55), 2020 – Retroactive Payment to People Who Reached Retirement Age

People who reached retirement age were determined entitled to income support benefit for a retroactive period of up to 12 months prior to the submission of their claim, on condition that no benefits were paid for a period during which the insured had not yet reached retirement age.

Women's Employment Law (Amendment no. 62), 2021 – Grant to Employers of a Woman Who Stayed in a Center for Abused Women

The employer who employed a female worker for 150 days after she stayed in a shelter for abused women, will be entitled to a one-time grant of NIS 5,000 at the end of the employment period.

Long-Term Care – National Insurance Ordinance (Modification of Table H-2 of the National Insurance Law) (Temporary Order), 2020

The amendment, passed with a 4-year Temporary Order (2021-2024), modified the table H-2 of the National Insurance Law in order to allow the insured, in return of a 0.5 decrease in service units per week, to be entitled to the "supporting community" services detailed in the amendment.

Client Service

The NII service strategy puts focus on the client and the full exercise of his rights in the NII, and sharpens the need to initiate and increase lines of activity in this area.

In 2020, a tender procedure was initiated for telephone call centers – 2 providers were selected to operate 2 call centers: the Safed call center, and a new call center in Netivot, later that year the Netivot center was set up and the Safed call center provider rapidly and efficiently replaced in order to ensure the continuity of service in existing centers.

From the month of March, upon the arrival of "Corona", the year became challenging and required creative and fast solutions for the implementation of many legislative changes, and for providing response to a large amount of inquiries from the insured. Simultaneously, the ongoing digital revolution already taking place in the National Insurance for some years reached its full expression, as the internet channel became the primary channel of service, without restriction on either the number of visitors or human resources!

- Three additional service centers with 250 agents were opened, for the purpose of expanding our capacity to receive more calls from the insured, which culminated at 1.2 million inbound calls per month (compared to some 0.5 million calls on average in normal circumstances).
- The "Contact us" section of the website went from marginal to the prime channel in terms of volume of inquiries and, to a large extent, replaced public reception or telephone inquiry. This channel increased from 447 thousand inquiries per year, to about 2.6 million inquiries – a 491% surge (this data is included under public reception and call centers channels, depending on the unit receiving the inquiry).
- Instruments of implementation of legislative changes were developed, such as forms intended for insured people to let them submit an adjustment grant claim and update employment status with respect to unemployment.
- A large amount of information was displayed in relation to legislative changes either on the insured's personal accounts directly, or to service

representatives in call centers and branches to enable them to provide a professional response.

- Optimized information tools were developed for workers to help them provide accurate and timely response to the insured.
- The pilot project connecting representatives to benefits has been expanded to 20 additional offices.
- A new online-scanning pilot was launched in 5 branches, allowing documents sent to branches in physical form to be registered in a service center and scanned online, thereby making them available to the handling officer who will also receive notice of receipt of the documents.
- Approximately 60 new service representatives were commissioned in branches.

Number of inquiries by service channel in years 2019-2020:

Service channels	2019	2020	Change rate (%)	Channel usage rate (%)
Reception	3,215,361	3,281,838	6.0%	4%
Call centers	5,018,047	8,675,455	-1.3%	11%
Internet	20,871,836	64,740,620	39.0%	82%
Self-service stations	2,400,536	2,362,283	1.1%	3%
Total	31,505,780	79,060,196	23.5%	100%

Old Age and Survivors

The old-age and survivors pensions constitute the first layer of the retirement system in Israel and guarantee a basic to an insured elderly, and to his survivors after his death. Together with work retirement pension, which constitutes the second layer of the retirement system, these benefits are intended to secure a decent quality of live to people in time of retirement and old age.

In 2020, the number of recipients of old-age and survivors' pensions was 1,070,109, about 3.5% higher in comparison with 2019.

Monthly old-age pension (NIS)

	Without children	With one child	With two children
Individual	1,558	2,051	2,544
Couple	2,342	2,835	3,328

A person over the age of 80 receives an additional NIS 88.

Old-age pension plus income supplement

Increased rate – for those under 70 (NIS)

	Without children	With one child	With two children
Individual	3,237	5,445	6,396
Couple	5,117	6,068	7,019

Old-age pension plus income supplement

Increased rate – for those who have reached 70 and are under 80 (NIS)

	Without children	With one child	With two children
Individual	3,269	5,495	6,446
Couple	5,166	6,117	7,070

Old-age pension plus income supplement
Increased rate – for those who reached 80+ (NIS)

	Without children	With one child	With two children
Individual	3,301	5,545	6,496
Couple	5,216	6,168	7,119

In 2020, the number of recipients of old-age pension was **977,868** – an increase of about 4% in comparison with 2019.

170,015 of them were recipients of an income supplement to the pension – 6% more than in 2019.

Survivors' pension

Survivors' pension (NIS)

Young widow	Single adult	Single adult +1 child	Single adult + 2 children	A child without parents	Two children without parents	Age 80+ supplement
1,171	1,558	2,289	3,020	968	1,936	88

Survivors' pension plus income supplement for those under 70 (NIS)

Single adult	Single adult +1 child	Single adult + 2 children	A child without parents	Two children without parents	Supplement per child
3,237	5,445	6,396	2,059	3,018	880

Survivors' pension plus income supplement for those who have reached 70 and are under 80 (NIS)

Young widow	Single adult +1 child	Single adult + 2 children	A child without parents	Two children without parents
3,296	5,495	6,446	2,059	3,018

Survivors' pension plus income supplement for those who have reached 80+ (NIS)

Young widow	Single adult +1 child	Single adult + 2 children	A child without parents	Two children without parents
3,301	5,445	6,496	2,059	3,018

The total number of recipients of survivors' pension in 2020 was **92,014** – a decrease of about 2% compared to the previous year.

26,450 of them were recipients of an income supplement – a 6% decrease in comparison with 2019.

Long-Term Care

The **long-term care** program was approved in 1980 in the framework of the National Insurance Law and its implementation commenced in 1988. The long-term care insurance is intended to allow the elderly to keep living in the community as long as possible, by providing personal care to those of them who need help in daily functioning or supervision, and thereby help the families who care for them. The Law applies to all persons insured with old age and survivors insurance, to housewives (married women who are not taking part in the labor market) and to new immigrants who are not covered with old age and survivors' pension.

Long-Term Care – Amendment to Table H-2 of the National Insurance Law, Temporary Order

The table H-2 of the National Insurance Law has been modified through a 4-year Temporary Order (2021-2024), thereby, as a counterpart to a 0.5 decrease in weekly service units, the insured will be entitled to "supporting community" services detailed in the amendment.

In 2020, the number of eligible persons for long-term care benefit (including those waiving the benefit) was **240,577**, an increase of about 22% in comparison with 2019.

Unit of service = one hour per week. Rate of one hour of personal care – NIS 59.55.

Beneficiaries of a half benefit as results of income test are given a half unit of service.

Long-term care money benefit (NIS)

From November 1, 2018 onwards, benefit levels are changed as follows:

Pension levels	Number of weekly service units	Israeli or non-Israeli caregiver	Pension amount (NIS)
Level 1	5.5		1,408
Level 2	10		2,049
Level 3	12	Non-Israeli	2,458
	15	Israeli	3,073
Level 4	16	Non-Israeli	3,482
	19	Israeli	4,097
Level 5	19	Non-Israeli	4,302
	23	Israeli	5,122
Level 6	24	Non-Israeli	5,326
	28	Israeli	6,146

General Disability

In the General Disability Branch the Following Benefits are Paid by Law:

- ❖ **Disability Pension** – a minimum subsistence income for disabled people whose ability to earn a livelihood from work or their occupation has been affected (paid since 1974).
- ❖ **Attendance Allowance** – paid to the disabled who are dependent on others to perform daily activities or require constant supervision, as an aid for help in these activities (paid since 1979).
- ❖ **Disabled Child Benefit** – paid to families caring for their disabled child at home (paid since 1981).

One-time Grant Instead of Augmenting Disability Benefits

In 2020, disabled people were paid a grant each month they were eligible for disability pensions. The grants were paid in October (for the January-October period) and in December (for the November-December period), and were not deemed "income". Payments made under the agreement set forth by Section 9 of the National Insurance Law, are not deemed "income" until 30.6.2021.

General Disability Pension per Month – 100% Disability (NIS)

Disabled individual	Disabled person with a spouse			Dependents' supplement	
	Without children	With one child	With 2 children	Spouse	Child
3,321	4,513	5,467	6,421	1,192	954

In 2020, the number of recipients of disability pension and housewife allowance was **269,362** – an increase of 3.8% in comparison with 2019, and 14,359 of them were housewives.

Attendance Allowance to the Disabled

An attendance allowance is available to men and women up to retirement age who are insured by the National Insurance and who require a great deal of assistance by another person for routine activities (dressing, eating, washing, mobility within the home and control of bodily functions), or who require constant supervision to prevent danger to their lives or to the lives of others.

Monthly Allowance for the Disabled and Housewife Dependent on Extensive Help from Others for Daily Functioning (NIS)

	Disabled individual and housewife largely dependent on others		
	For most daily activities, most hours of the day	For all daily activities, most hours of the day	Completely dependent, for all daily activities
	1,115	2,496	4,191
Additional Monthly Allowance*	312	838	1,150

* A disabled person on ventilator receives an increment of NIS 1,850.

In 2020, the number of recipients of attendance allowance was **69,313** – an increase of 6.3% in comparison with 2019, and 5,347 of them were housewives.

Disabled Child Allowance

The NII is aware of the care burden associated with raising a disabled child with severe impairments, and participate in the expenses of the family in order to facilitate the child's care, and enable the family to maintain as good a lifestyle as possible when the child lives within the family and the community.

In 2020, the number of disabled child allowance recipients aged 0-2 was **75,707** – an increase of about 12.5% in comparison with 2019.

In 2020, the number of disabled child allowance recipients aged 3-7, 8-18 was **19,729** – an increase of about 14% in comparison with 2019.

Allowance for a disabled child (NIS)

Benefit type	50%	100%	188%
Monthly pension without additional monthly allowance	1,115	2,229	4,191
Special pension	153	379	582

Mobility

The NII provides various benefits to people with lower body impairments that limit their mobility, to help them integrate into the community and develop independent lives. Although most of the benefits are granted to car owners, some benefits are also given to non-car owners. The benefits are paid for by state funds of the Ministry of Finance, under a Mobility Agreement signed between the Ministry of Finance and the NII.

Mobility allowance for earners with 80%-100% mobility disability (NIS)

	Small vehicle	Medium vehicle	Large vehicle	Very large vehicle
Driver	1,544	2,103	2,610	2,880
Non-driver	1,540	2,099		

In 2020, the number of mobility allowance recipients was **46,171** – an increase of approximately 3% in comparison with 2019.

Income Support

The Income Support Law is intended to provide a last safety net to families without income from work or any other sources, or with low income. The Law, which came into force in 1982, integrated in a uniform framework the relief payments previously paid by the Ministry of Labor and Social Affairs and payments of social benefit made by the NII to the elderly and survivors. The payments are financed by the State Treasury.

Income Support Law – Retroactive Payment to People who Reached Retirement Age

The eligibility of those who reached retirement age for income support benefit is determined based on a 12-month retroactive period preceding the submission of the claim, provided that the insured has not been paid any allowance before reaching retirement age.

In 2020, the number of income support benefit recipients was **83,936**, a decrease of 16% in comparison with 2019.

Income support benefit rates for people under the age of 55 (NIS)

Individual adult	Single parent		Other		Couple		
	With one child	With two children	With one child	With two children	Without children	With one child	With two children
1,761	2,949	3,434	2,641	2,949	2,421	2,641	2,949

Income support benefit rates for people over the age of 55 (NIS)

Individual adult	Single parent		Couple with a non-working wife			Other	
	With one child	With two children	Without children	With one child	With two children	With one children	With two children
2,201	3,600	4,480	3,302	3,830	4,358	3,160	3,688

Maintenance

The Maintenance (Alimony) Law secures payment to divorced, separated and common-law spouse women or remarried women, who were awarded alimony payments by a Court, but their male spouse liable to alimony payments fails to fulfill his obligations toward them. The amount of payment equals the sum awarded in the judgment or prescribed in the Regulations of Maintenance Law – whichever is lower: when awarded alimony payments are higher than the amount liable under the Regulation, the sum prescribed by Regulations will be paid, subject to income test. The rate of maintenance payments prescribed by Regulations is similar to that of income support benefit for single-parent families.

In 2020, the number of maintenance recipients was **14,452** – unchanged in comparison with 2019.

Maintenance rates for women under the age of 55 (NIS)

Woman married to the debtor or unmarried woman				Remarried woman or children only		
Without children		With one child	With two children	One child	Two children	Each additional child
New	Existing					
1,761	1,981	2,949	3,434	2,059	3,018	880

Maintenance rates for those over the age of 55 (NIS)

Woman married to the debtor or unmarried woman			Remarried woman or children only		
Individual	With one child	With two children or more	One child	Two children	Each additional child
2,201	3,600	4,480	2,059	3,018	880

Maternity

The Maternity Insurance is among the first five branches of insurance in the National Insurance Law, in force since April 1, 1954, provides, in its framework, the payment of various benefits to new mothers and a hospitalization grant to hospitals.

The hospitalization grant is designed to finance the costs of hospitalization of the new mother and the newborn, and is paid to hospitals directly. In 1995, when the State Health Insurance Law came into force, the hospitalization of the new mothers giving birth and newborns, preterm included, was comprised in the basket of health services prescribed by the Law.

The birth grant is intended to cover the purchase of first supplies for the newborn, and is paid to the new mother directly, even to foreign workers staying in Israel with a permit. The sum of the grant is calculated based on the basic amount.

The maternity allowance aims to compensate the working new mother for the loss of her wage during the mandatory maternity leave she has to take under the Employment of Women Law. Are eligible for maternity allowance a working new mother – whether as salaried, self-employed or in vocational training, including foreign workers staying in the country legally – for whom were paid, prior to childbirth, insurance contributions for periods of time set forth in the Law (qualifying period). Maternity leave is paid for 8 or 15 weeks according to the qualifying period accrued by the woman, birth and parenthood period for a spouse, and the number of children in the birth.

Maternity Allowance

- Due to the Covid-19 crisis, a woman who gave birth between 1.8.20 and 30.6.21, and was eligible for maternity allowance until the date of childbirth – was entitled to maternity allowance.
- A self-employed new mother who gave birth during the aforesaid period, will see her eligibility determined based on her income in the quarter of the year of birth, or in the quarter of the previous year or in the quarter of 2020 – whichever records the higher amount of income.

- A new mother who is ineligible for maternity allowance and did not accrue a qualifying period, will be entitled to a special benefit amounting to the sum of unemployment benefit for which she would have been eligible if she did not give birth. This benefit is paid over a 15-week period since the day of birth, and only if its period of eligibility is not concurrent with a period when the new mother is entitled to maternity allowance.
- The conditions of the amendment (Temporary Order) will also apply to an adoptive parent, an intended adoptive parent and a foster family parent.

This amendment entered into force on 1.12.2020

In 2020, the number of **birth grant** recipients was **177,799**, about 2% less than in 2019.

In 2020, the number of **maternity allowance** recipients was **133,693**, approximately 0.02% less than in 2019.

Hospitalization Grant (NIS)

Period	1.1.2020	1.4.2020	1.7.2020	1.10.2020
Regular grant	14,327	14,320	14,367	14,593
Grant in case of premature birth	227,328	227,214	227,964	231,543

Grant rates are updated each year, in January, according to a formula set forth in the National Insurance Law, and whenever the price of a "general hospitalization day" is modified by the Ministry of Health.

Birth grant for one birth (NIS)

One infant			Two infants	3 infants	Each additional infant
First infant	Second infant	Third infant or more			
1,783	802	535	8,915	13,373	4,458

Maternity allowance for a multiple birth (NIS)

	1-3 Months	4-6 months	7-9 months	10-12 months	13-20 months
Three children	11,411	8,915	7,132	5,349	3,120
Four children	15,156	12,025	9,807	6,686	3,923
Five children	22,288	17,830	13,373	8,915	5,082

Maximum maternity allowance for salaried or self-employed women

The maximum maternity allowance per day is NIS **1,485.83**, and maximum amount of maternity allowance NIS **145,611**.

Children

The child allowance is paid each month to all families with children up to the age of 18 in Israel, and aims to help in bearing the costs of raising children. Since it came into force under the Children Insurance Law of 1959 as a fixed payment to large families, children allowances went through many changes designed to adapt them to supports provided by fiscal policies in the country. Among other, changes were made regarding the amounts and conditions of entitlement applying to allowance beneficiaries.

Child allowance for a child born after June 2003:

First child	NIS 152
Second child	NIS 192
Third child	NIS 192
Fourth child	NIS 192
Fifth child and above	NIS 152

Child allowance for a child born before June 2003:

First child	NIS 152
Second child	NIS 192
Third child	NIS 192
Fourth child	NIS 340
Fifth child and above	NIS 359

In 2020, the number of families receiving child allowances was **1,223,139** – an increase of 1.5% in comparison with 2019.

Study grant: the NII helps in bearing the costs of studies for families headed by one parent only (single-parent families) as well as families with 4 or more children, receiving a general disability pension, income support benefit, maintenance, old age or survivors' pension. These families are paid by the NII a study grant at the beginning of each school year.

In 2020, the people entitled to the grant are those born from January 1, 2003 to December 31, 2014. Grant rate remains identical – **NIS 1,021** per child.

In 2020, the number of **children** who received a study grant was **175,491** – an increase of about 4.8% in comparison with 2019.

In 2020, the number of **families** receiving a study grant was **102,576** – unchanged in comparison with 2019.

Work Injury

According to the National Insurance Law, all workers in Israel (salaried and self-employed) are insured against the risk of work injury and occupational diseases. According to the law, the employer is required to insure his employees (except for police officers, prison guards and security service employees) against these risks. Employers cover permanent and temporary employees in daily or monthly insurance. **Work injury insurance** is intended to assist insureds who were injured at work and to compensate them for the loss of income during the period after the injury, in which they were rendered unfit to work. For this purpose, the NII pays them a work injury allowance for a period of up to 3 months. If the injured person remains disabled because of the injury, he will be entitled to a work disability pension or a grant, as decided by a Medical Board. Moreover, the work-injured person is entitled to receive medical treatment for his injury, free of charge. If the injured person dies as a result of the work injury, a pension or a grant is paid to his family.

Benefits to work-injured victims (NIS)

	Maximum daily benefit day	Maximum monthly work disability and dependents benefits
Employee injured before 31/12/1994	666.63	20,059
Self-employed or employee injured after 1/1/1995	1,114.38	33,431

In 2020, the number of **work disability** pension recipients was **46,269**, an increase of about 4.5% in comparison with 2019.

In 2020, the number of **work-injury** allowance recipients **54,335**, a decrease of about 7% in comparison with 2019.

Reserve Service

The NII pays **reserve service benefits** to all those called for reserve service under the Defense Service Law and for training under the Emergency Work Service Law. The NII also pays grants to working youth up to the age of 18 who were absent from work due to their participation in pre-military education (provided they took part in an activity as part of pre-military education for at least two consecutive days, and worked at least 30 working days in the three months preceding the activity).

No legislative changes were made in 2020.

In 2020, payments were made in the amount of NIS **1,046,107**, a decrease of approximately 10.5% in comparison with 2019.

Maximum and Minimal Reserve Service Benefits (NIS)

	Per month	Per day
Maximum for employee/self-employed	44,020	1,467.33
Minimum benefit	5,987	199.56
Minimum grant for Gadnas (youth brigades)	2,638	87.93

Unemployment

The NII provides the unemployed with a source of subsistence for the duration of the period of unemployment until he achieves to be hired. **The unemployment benefit** is paid to a person who was a salaried employee and is registered at the Employment Service Bureau as unemployed, and who reports to the Employment Service to look for work. He must contact the Employment Service immediately upon termination of his employment and then report at fixed times as instructed by the Service. The Employment Service transfers the data on the number of unemployment days recorded each month to the NII, and the NII pays the insured unemployment benefits based on this information.

On 15.3.2020, a state of emergency was declared due to the Covid-19 outbreak in Israel and around the world. Workers were sent on unpaid leave and small businesses closed down. Temporary Orders were adopted in accordance with the developing situation in the country, which are presented in a chronological list at the beginning of this document under the topic of Corona.

In 2020, the number of unemployment benefit recipients was **532,130**, an increase of about 613% in comparison with 2019.

Unemployment benefit rates per day, 2020 (NIS)

Daily basic amount	352
Daily average wage for a discharged soldier	176.10
Maximum daily unemployment benefit for a soldier who did not work since discharge	120.02
Unemployment benefit for soldiers in vocational training	84.01
Daily ceiling for calculating supplement for a soldier sent to unsuitable work	132.10
Full grant to a discharged soldier who worked in a "preferred job"	9,722
Maximum amount (maximum daily wage)	1,761
Maximum daily unemployment benefit for initial period	422.04
Maximum daily unemployment benefit for the second period	281.39

Prisoners of Zion

Under the Compensation for Prisoners of Zion and their Families Law of 1992, a resident or citizen of Israel, recognized by the certifying authority as a **Prisoner of Zion**, as a relative of a Prisoner of Zion who is in prison, or as a member of the family of a Martyr, is entitled to benefits from the NII. The benefits are contingent on an income test.

Disabled Prisoners of Zion are also entitled to a benefit in kind (advantage), such as medical treatment and vocational rehabilitation. Relatives of a Prisoner of Zion who is in prison or died may also be entitled to benefits.

No legislative changes were made in 2020.

Vocational Rehabilitation

Under the National Insurance Law (1968) and Amendment No. 13 to the Law (1974), the following groups are entitled to **vocational rehabilitation**:

- Those injured at work.
- Persons with disabilities (since birth, caused by accident or illness), and when they are unsuitable for rehabilitation – their spouses.
- Widows and widowers.

Vocational Rehabilitation is also given to victims of hostile action and bereaved families, as part of the benefits granted under of the Compensation for Hostile Actions Casualties Law (1974).

Vocational rehabilitation services are provided by social workers in rehabilitation departments located in local branches of the NII. These include diagnosis and evaluation, pre-vocational training, vocational training, career counseling, customized rehabilitation programs, academic education and job placement. Most services are provided by the NII, and some by designated frameworks, such as rehabilitation centers. The rehabilitation process begins with self-referral of the insured person, referral by community representative, or at the initiative of the NII.

No legislative changes were made in 2020.

Hostile Actions Casualties

Victims of hostile actions and their families are entitled, under the law, to cash benefits and various benefits in kind intended to assist them and support their recovery – such as monthly allowances, rehabilitation, annual grants and one-time grants. Eligibility is determined according to the Compensation for Victims of Hostile Actions Law of 1970. Monetary benefits are prescribed by the Disabled Law (Benefits and Rehabilitation) of 1959, and are usually calculated based on the salaries of civil servants in the administrative ranking and are updated according to economic updates (work agreements or increased cost of living).

A family member of a victim of a hostile action who was killed is entitled to a monthly pension (at the same rate as the pension paid to the family of a soldier who was killed in action), vocational rehabilitation and a one-time grant.

Workers' Rights in Bankruptcy and Corporate Liquidation

The Employees' Rights in **Bankruptcy and Corporate Liquidation** Law was enacted in 1975 in order to protect workers whose rights were harmed because of difficulties encountered in their workplaces, consequent to which a liquidation or bankruptcy order was issued.

Under the law, a salaried employee whose employer went bankrupt or whose company underwent liquidation is entitled to receive a benefit from the NII that includes these payments, to which his employer remains liable, up to the maximum amount stipulated by law:

1. Wages
2. Severance pay
3. Payment to provident fund.

No legislative changes were made in 2020.

Payment of Insurance Contributions

Postponement of the date of reporting and payment for workers due to employees being laid off or sent on unpaid leave – the dates of reporting and payment of insurance contributions were postponed each month until it was decided, in March 2021, to give an exemption of payment for employees on unpaid leave in the months between 4/2020 and 3/2021, while maintaining the obligation to report. In addition, regarding self-employed workers, the date of payment for the month of March 2020 was postponed from April to May.

Women's Employment Law – Grant to the Employer of a Woman who Stayed in a Center for Abused Women

The employer who employs a female worker for 150 days after her stay in a shelter for abused women, will be eligible at the end of the employment period for a one-time grant amounting to NIS 5,000, applicable as of 1.1.2021. The grant will be paid by the State Treasury through the NII.

Insurance contributions collected from employers for employees by branch **(% of wages)**

As of 1.1.2019	Full rate	Reduced rate
Total	19.60	7.05
Total under the National Insurance Law	14.60	3.95
Old age and survivors	5.89	1.52
Long-term care	0.33	0.05
General disability	2.28	0.37
Accident victims	0.13	0.02
Work injury	2.06	0.47
Maternity	1.40	0.15
Children	2.08	1.32
Unemployment	0.37	0.04
Bankruptcies	0.06	0.01
Health insurance contributions	5.00	3.10

Insurance contributions collected from the self-employed by branch
(% of wages)

As of 1.1.2017	Full rate	Reduced rate
Total	17.83	5.97
Total under the National Insurance Law	12.83	2.87
Old age and survivors	5.95	1.32
Long-term care	0.21	0.05
General disability	2.12	0.47
Accident victims	0.09	0.03
Work injury	0.78	0.17
Maternity	0.94	0.24
Children	2.74	0.59
Health insurance contributions	5.00	3.10

Change in State Treasury's Participation Rate in Insurance Contributions Collection

In 2020, the participation rate was as follows: In January, 55.96%, and as of February, the rate decreased to 55.74% following legislative changes relating to the Agreement with the Disabled Organization as well as changes in several insurance branches, such as old age and survivors, long-term care and others.

Counseling Service for the Elderly

The Counseling Service for the Elderly was established in 1972 as a demonstration project for pensions volunteering to assist other elderly. The Service began modestly with a few volunteers in five local branches, expanded tremendously over the years, and today there are about 1,000 volunteers throughout the country.

Service volunteers maintain regular supporting social connections with the elderly and assist them in exercising their rights in the NII and in other organizations. The fact that a pensioner volunteer is also an elderly enables him to understand the feelings of the elderly person seeking counseling, as well as old age related problems.

The volunteers are required to undergo a four-month training course in which they learn about the special needs of the elderly and the changes taking place at this age, and develop the skills required to work with the elderly. The Service is managed by social workers specializing in gerontology and volunteerism.

All services of the elderly counseling service are provided free of charge.

No legislative changes were made in 2020.

International Conventions

An international social security convention is an agreement signed between the State of Israel and another State in order to protect the social rights of those who have moved from one country to the other, and to prevent double payment of insurance contributions by Israelis living and working abroad.

Israel has signed conventions with the following countries: Great Britain, Holland, France, Belgium, Austria, Germany, Sweden, Switzerland, Denmark, Finland, Uruguay, Czech Republic, Norway, Bulgaria, Slovakia, Romania and the Russian Federation. An agreement regulating the prevention of double payment of national insurance contributions alone was signed with Canada.

The conventions apply to residents of Israel and citizens of the other countries and their families, and in each convention are detailed the branches of insurance it covers. The broader conventions include most branches of insurance: old age, survivors, disability, work injury, children and maternity.

National Insurance Funds

National Insurance funds are government funds designed to reduce social gaps and to foster, empower and improve the quality of life of populations at risk. Together with partners in the public, tertiary and business sectors, the funds work to develop, expand and strengthen social services in Israel.

The funds provide funding and professional support to social projects and programs, developing professional education for new programs and promoting changes in the field of welfare policy in Israel. The NII operates through five funds: Fund for the Development of Services to the Disabled, Long-Term Care Fund, At-Risk Children and Youth at Risk Fund, Demonstration Projects Fund and the Manof Fund.

A central element of the funds' activities consists in helping organizations and municipalities to set up and upgrade social services. In addition, as central bodies in the social ecosystem, the funds are always attentive to innovative ventures in the area, as well as leading and participating in innovative development processes for the welfare and benefit of populations at risk.

The Fund for Development of Services to the Disabled

This Fund helps public entities to develop services for people with disabilities in order to let them integrate society and workforce, and improve their well-being. The Fund operates in the following areas: special education and early childhood; vocational rehabilitation for the disabled; sheltered housing in the community; leisure and sports activities; improvement of physical conditions in institutions for the disabled and rehabilitation equipment purchase; and assistance in making public buildings accessible for the disabled. The Fund also helps improve the quality of life and services in institutions. The Fund assists in establishing exclusive services for a wide range of populations with disabilities, such as: the mentally impaired, persons with intellectual limitations, the head impaired, persons with vision loss or impairment, with deafness or hard

hearing, in autistic continuum, with severe mobility disability, victims of diseases, persons with severe learning disability and ADHD, etc. The Fund's activity is governed by the National Insurance Law (Consolidated Version) 1995, Section 220, and its operation comply with regulations approved by the direction of the NII in consultation with the Disability Committee of the NII's Council.

Long-Term Care Fund

This Fund helps organizations to develop services for the disabled elderly, in the community and in institutions, in order to improve the health and welfare of elderly across Israel and minimize their functional decline. The assistance is granted for investment in infrastructures and equipment in community frameworks (such as daycare centers and model fraternities) and institutions (public and private retirement homes), and to establish innovative models and services for the disabled elderly, in the community and institutions. The fund's operation is anchored in the National Insurance Law of 1995, Section 237.

The Fund for Demonstration Projects

The Fund for Demonstration Projects helps social organizations and local authorities to develop social services with an innovative and experimental element for a range of at-risk populations, among them: families living with poverty and unemployment, the 39 elderly, people with special needs, at-risk youths and so on. The Fund operates as a "Social-Risk Capital Fund" providing professional knowledge and experience in development of welfare services and improvement of social security, and participates in financing planning and scientific evaluation. The Fund's operation is undertaken in conjunction with Government ministries, public organizations and philanthropic funds, and is anchored in the National Insurance Law of 1995, section 36, and its statutes approved by the NII's administration, in consultation with the committees of the NII's Council.

Fund for Development of Services for At-Risk Children and Youth

The Fund for At-Risk Children and Youth acts since 2004 to promote work with children and youth under the age of 18 who are at-risk due to neglect, abuse, violence or sexual abuse, including juvenile offenders, drug users and young people exposed to dangerous living conditions. The Fund is working to expand its target population to young people up to age 23. The Fund's activity aims to the development and assimilation of models and programs tailored to the target population's needs. The Fund has significant collaborations with the Ministries of Welfare, Education, Health, Immigrant Absorption and Economy, as well as joint-ventures with private funds, public and commercial organizations. The Fund's operation is anchored in the National Insurance Law of 1995, section 74, and undertaken according to its statutes which were approved by the NII's administration, in consultation with the committees of the NII's Council.

The Manof Fund for Work Accidents Prevention

The Manof Fund is designed to finance activities for the prevention of work accidents and programs to encourage health and safety at work, finance researches in the field of health and safety at work and implementation of the findings in the workplace; developing and improving innovative safety measures; identifying occupational risks and hazards in the workplace; participating in the purchase of innovative safety measures; and providing information, training and publicity on these matters. Its activity is anchored in the National Insurance Law of 1995, section 149, and is managed according to secondary regulations and its statutes which were approved by the NII's administration.

No legislative changes were made in 2020.

Covid-19 Crisis Aid

In late March 2020, soon after the state of emergency was declared due to the Covid-19 pandemic outbreak, the Funds Division issued an appeal for proposals dedicated to third sector organizations in order to support funding of special programs increasingly needed due to the Corona crisis. And this, insofar as we understand the utmost importance of the action carried out by these organizations in support of vulnerable populations, whose situation worsened and needs increased because of the crisis. As part of this endeavor, aid was provided to non-profit organizations for the operation of goods purchasing programs. The programs proceeded to help hurting population to deal with challenges that became only greater, such as: isolation, domestic violence, food insecurity, unemployment and gaps in digital literacy. Overall, the Funds provided an aid of approximately NIS 47 million which was distributed to some 600 organizations, whereas the highest amount of aid handed to an organization reached NIS 100,000.

The populations targeted by these programs were at-risk groups for which the National Insurance Funds support the development of services on a regular basis, in accordance with the respective purpose of each Fund.



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