

6. General Disability Insurance

A. General

The following benefits are paid under law in the framework of General Disability Insurance:

- A. *Disability pension*, designed to secure minimum income for subsistence to persons with disabilities;
- B. *Attendance allowance*, designed to aid such persons with functioning in the home;
- C. *Benefit for disabled child*, designed to aid families who tend to their disabled child at home;
- D. *Mobility benefit*, designed to aid persons with disabilities with mobility outside the home.

In addition to these benefits, the law grants eligibility for rehabilitation to those disabled persons who have rehabilitative potential, in order to help them integrate into the labor market. Since 1994, benefits have been paid to radiation-affected persons and since 2007, to poliomyelitis-affected persons as well.

1. Disability pension

Under Disability Insurance distinction is made between two major groups, *earners* and *disabled housewives*, with different conditions of entitlement for the two different groups.

Earner: an insured person who as a result of a physical, cognitive, or mental impairment stemming from an illness, accident, or birth defect meets one of the following conditions: (a) lacks the capacity to earn a living from work or vocation and does not earn an amount that exceeds 25% of the *average wage*¹; or (b) his capacity to earn a living from work or vocation as well as actual earnings were reduced by at least 50% as a result of the impairment.

Housewife: a married woman who did not work outside her household during periods defined under the law and who as a result of a physical, cognitive or mental impairment stemming from an illness, accident, or birth defect lacks the capacity to function and carry out household chores or whose capacity to carry them out has been reduced by at least 50%.

The process of determining an *earner's* or *housewife's* entitlement to disability pension has two stages. During the first stage, a physician on behalf of the NII determines the degree of medical disability. The entitlement to pension is examined only regarding an *earner* for whom a medical disability degree of at least 60% is determined (unless there is at least one impairment for which the medical disability degree is at least 25%, in which case a medical disability degree of only 40%

1 The term *average wage*, when used by itself, refers to the average wage according to the National Insurance Law. It is calculated according to a method determined in this law on January 1st of every year, and afterwards each time that a compensation is paid to employed workers for price rises.

is required) and regarding a *housewife* for whom a medical disability degree of at least 50% is determined. The claim of a person for whom a lower medical disability is determined is rejected forthwith and his capacity to earn or function in the household is not examined.

Once the medical disability degree is determined, the claims officer determines the degree of incapacity to earn or function, after consulting the authorized physician and the rehabilitation officer. In certain conditions the discretion of the rehabilitation officer regarding the incapacity degree may be influenced by other factors such as the rate of unemployment in the area where the disabled person resides. The rate of pension paid to a disabled person with a full incapacity degree is determined by law at 26.75% of the *basic amount*².

In 2002, after a nationwide strike of persons with disabilities in Israel, an *additional monthly pension* was added for disabled persons with an incapacity degree of at least 75% who are not hospitalized and whose medical disability degree is at least 50%. The rate of this payment varies in accordance with the degree of medical disability, ranging from NIS 214 to NIS 316 per month.

2. Attendance allowance

Under the Attendance Allowance for The Disabled regulations, a special benefit is paid to disability pension recipients whose medical disability is at least 60% and who are dependant to a large extent on the help of others in order to carry out daily activities. The benefit has three levels according to the extent of dependency on the help of others: 50%, 100%, and 150% of the full disability pension for a single individual, which stands at 25% of the *basic amount*.

After the 2002 strike, the law was supplemented with a *special benefit* to those eligible for an attendance allowance and who suffer from a particularly severe disability. This benefit too varies in accordance with the degree of dependency on others, ranging from NIS 253 to NIS 769 per month.

3. Benefit for disabled child

This benefit is designed to aid families that care for their disabled children to bear the difficult burden of personal treatment and long-term care, or any other treatment intended to better the child's functional capacity. The legislator further aimed to encourage families to care for these children within the home and the community.

A child is eligible for a *benefit for disabled child* if he meets all the following conditions:

2 The *basic amount* is the amount according to which most of the benefits are calculated as of January 2006.

- a. He is dependant on the help of others, or requires constant supervision, or suffers from a special impairment (such as regression in hearing or in eyesight and Down syndrome), or is in need of medical treatments as set forth in the regulations (detailed below).
- b. He is the child of an insured person who is an Israeli resident (or of an insured person who died while a resident); or he is a new immigrant who immigrated without his parents.
- c. He is present in Israel.
- d. He is not being kept with a foster family or in an institution.

Five groups of children are eligible for a *benefit for disabled child*:

1. **A child between 90 days and 3 years old who suffers from severe development inhibition:** can not perform most actions or movements of the head, limbs, and back that children of his age are capable of.
2. **A child between 90 days and 18 years old who requires constant supervision** in order to prevent a life-threatening situation to himself or to others.
3. **A child between 3 and 18 years old who is depended on the help of others to a greater extent than other children in his age group** in order to perform daily activities (dressing, eating, bathing, mobility at home and control over excretions), or who requires the constant attendance of others as a result of an impairment, illness or impaired comprehension of immediate risk factors.
4. **A child up to age 18 who suffers one of the following impairments:** hearing impairment (since the day of birth); eyesight impairment (since the age of 90 days); psychosis; autism or similar psychiatric conditions (since the age of 90 days); Down's Syndrome (since the day of birth).
5. **A child between 90 days and 18 years old who requires medical treatment** due to a difficult chronic illness, at the frequency prescribed in the regulations.

The amount of the benefit is determined as a percentage of the full disability pension for a single individual for all types of impairments. The benefit includes payment for special arrangements and payment for assistance in education or developmental treatment, which varies according to the child's age and the type of treatment or supervision he receives (Under changes to the regulations in August 2002, the benefit is no longer reduced as a result of the child's maturation. Until then, there were situations wherein the benefit was reduced by virtue of changing age only, without any change in the disabled child's health condition).

A family of two or more disabled children is entitled to a benefit increased by 50% for each of the disabled children, even if one of the children stops receiving benefit upon reaching the age of 18. Beginning in November 1999, a disabled child with a mobility limitation of at least 80% or who

requires and uses a wheelchair may receive the *benefit for disabled child* and the *mobility allowance* at the same time.

Following the 2002 strike, an *additional monthly benefit* of NIS 308 was added for a disabled child whose benefit is at a rate of at least 100%.

4. Benefits to persons with limited mobility

The following payments are made to persons with limited mobility: (a) *mobility allowance* to both car-owners and non car-owners, provided as participation in travel expenses; (b) a *non-recourse loan* for financing taxes on cars. For the first-time purchaser of a car, further assistance is extended – a loan or grant for partial financing of the car, subject to a means test.

The *mobility allowance* is calculated on the basis of a "vehicles' maintenance basket" comprising the costs of insurance, fuel, car service (rates of labor hours in garages), and car repairs according to the repairs index of the Central Bureau of Statistics. The *mobility allowance* is updated by the actual change of cost to these components in the basket. Beginning in October 2000, further components were incorporated into the "vehicles' maintenance basket", such as fortification and repairs to special accessories. In January 2001 it was decided that the allowance shall be updated on the basis of price increases as reflected in the General Price Index in January of each year and whenever the increase rate reaches 4% or over.

5. Payments to radiation-affected persons

In 1994 the Radiation-Affected Persons Law was legislated, whereby radiation-affected persons are eligible for payments of benefits through the National Insurance Institute (persons who fell ill with Tinea Capitis – Ringworm of the Scalp – were given radiation treatments between January 1, 1946 and December 31, 1960 by the State, the Jewish Agency, the sick funds, or the Hadassah Medical Organization, or on their behalf).

An injured person under this law is one in respect of who the experts' committee determined that he was given radiation treatment, and a medical committee or an appeals medical committee determined that he was stricken with an illness as a result thereof. The illnesses set forth in the table appended to this law are: cancer diseases in the head and neck, benign tumors in the brain, leukemia, and lack of hair in areas of scar tissues on the scalp.

The payments to which radiation-affected persons – and the surviving relatives of persons who died as a result of the disease – are entitled to are as follows:

Payments to affected persons:

1. A *lump-sum compensation* of NIS 158,812 is paid to persons with a disability degree of 70%-100% (in December 2007), and of NIS 79,406 to persons with a disability degree of 40%-74%.

2. A *monthly pension*, in addition to the lump-sum compensation, is paid to a person with a medical disability degree of at least 40%. To a person whose medical disability degree is 100%, the amount of pension is 25% of the wage prescribed under the law (NIS 1,884).
3. A *lump-sum grant* is paid to a person with a medical disability of 5% to 40%, calculated as a percentage of the monthly pension (on the basis of his medical disability degree) multiplied by 70.

Survivors' grant:

A spouse with children – 36 pensions at a rate of 25% of the *basic amount* (NIS 67,824).

A spouse who does not have children or a child without an eligible spouse – 60% of 36 pensions at a rate of 25% of the *basic amount* (NIS 40,694).

Box 13

Polio-affected Persons Who Received Benefits in 2007

In March 2007, the Knesset passed the Polio-affected Persons Compensation Law to compensate persons who were inflicted in Israel with poliomyelitis, and thus expressed the obligation of the State towards them. The benefits granted to polio-affected persons under the law shall not derogate from the rights of these persons to receive other benefits from the National Insurance Institute.

A polio-affected person is defined in the law as an Israeli resident who was struck with poliomyelitis, as a result of which he became disabled, according to a physician or an appellate medical committee. The polio disease also includes future aggravation (post-poliomyelitis syndrome). Most cases occurred in Israel in the early 1950's, but a number of other cases are known to have manifested in later years.

1,800 persons received benefits under this law in 2007. 44% of these had a disability degree of 75%-94% and they received a lump-sum compensation to the amount of NIS 100,000; 33% had a disability degree of at 95% or over and they received compensation to the amount of NIS 120,000; and the remainder received compensation to the amount of NIS 50,000 (had a disability degree of up to 75%). The rate of the average monthly pension (paid to those with a disability degree of 20% or over) was NIS 3,075 and the average grant (paid to those with a disability degree under 20%) totaled NIS 37,260.

The absolute majority of polio-affected persons (92%) receive at least one benefit in addition to their benefits under the Polio-affected Persons Compensation Law. Of these, 46% receive one additional benefit and 29% receive two additional benefits (see table below).

Benefit Recipients under the Polio-affected Persons Compensation Law, by Additional Benefit, December 30, 2007

Number of benefits	Type of benefit	Number of recipients	Average pension for polio-affected persons (NIS)	Average general disability pension (NIS)	Average attendance allowance (NIS)	Average mobility allowance (NIS)
Total (pension or grant)	Polio-affected persons	1,805	3,075			
Polio-affected persons only	Polio-affected persons	147	1,992			
Polio-affected persons + one benefit	Total	824	2,865			
	Polio + general disability	137	2,332	2,111		
	Polio + attendance	5	3,399		2,556	
	Polio + mobility	682	2,968			1,683
Polio-affected persons + two benefits	Total	519	3,235			
	Polio + general disability + attendance	31	2,819	2,199	1,685	
	Polio + general disability + mobility	353	3,098	2,281		1,676
	Polio + mobility + attendance	135	3,691		2,201	2,973
Polio-affected persons + three benefits	Polio + general disability + attendance + mobility	315	3,659	2,347	2,345	3,022

It is worthy of note that 27% of polio-affected persons who receive also a general disability pension and/or an attendance allowance – work. This rate is relatively high compared to that of general disability pension and/or attendance allowance recipients, among whom the rate of workers is 10%.

82% of polio-affected persons who received benefits in 2007 received also a mobility allowance. A comparison with all mobility allowance recipients shows that the group of persons who drive themselves is particularly large among polio-affected persons (94% as compared to 62% of total mobility allowance recipients). Distribution by type of vehicle indicates that 69% use a medium-size vehicle – constituting 37% of total mobility allowance recipients.

B. Recipients of disability benefits

In 2007 a monthly average of 188,000 persons received disability benefits, representing an estimated 4.6% of the population at the eligible age (from 18 until the retirement age). In this year the number of general disability pension recipients increased by 5.2%.

Table 1
Recipients of General Disability Pension, Attendance Allowance, Benefit for Disabled Child and Mobility Allowance (monthly average), 2001-2007

Year	Disability pension	Attendance allowance	Benefit for disabled child	Mobility allowance
Absolute numbers				
2001	142,440	18,878	16,441	19,318
2002	150,512	20,614	17,510	20,901
2003	157,287	21,660	18,360	22,310
2004	162,382	22,701	19,540	23,524
2005	170,861	24,044	20,955	24,903
2006	178,263	25,648	22,208	26,078
2007	187,525	27,424	23,810	27,306
Rates of change				
2001	5.2	1.4	7.6	15.0
2002	5.7	9.2	6.5	8.2
2003	4.5	5.1	4.9	6.7
2004	3.2	4.8	6.4	5.4
2005	5.2	5.9	7.2	5.9
2006	4.3	6.7	6.0	4.7
2007	5.2	6.9	7.2	4.7

This increase is higher than that of 2001-2006 (4.7% on average). It should be noted that the increase in the number of recipients stems, inter alia, from the raising the age of retirement to 66 and 4 months for men and to 61 and 4 months for women. At the end of 2007, 4,900 women aged 60 and over and 4,100 men aged 65 and over (in total – 4.7% of all pension recipients at the time) received a disability pension. The new pension recipients in 2007 constituted 8% of all disabled persons over 60/65.

A similar trend is apparent among the recipients of *benefit for disabled child* and of *attendance allowance*. The number of the former reached 24,000 in 2007 – an increase of 7.2% in comparison to the preceding year, while the number of the latter reached 27,000 – a 6.9% increase. On the other hand, the rate of increase in recipients of *mobility allowance* remained as in 2006: 4.7%. It is worthy of note that since 2001, when legislative changes expanded the benefits to persons with limited mobility, the rate of increase of recipients of this benefit is steadily declining: from 15% in 2001 to 2.7% in 2007. It is plausible to assume that the above legislative changes were exhausted among those whose mobility is restricted.

Table 2
Benefit Recipients, by Type of Benefit, December 2007

Number of benefits	Type of benefit	Number of recipients
Total	General disability	189,146
One benefit only	Attendance allowance	28,233
	Mobility	27,964
	Disabled child	24,353
	Disability only	160,612
	Attendance allowance only	5,335
Two benefits	Mobility only	10,339
	Disabled child only	20,891
	Disability + attendance allowance	15,493
	Disability + mobility	6,810
Three benefits	Attendance allowance + mobility	1,229
	Disabled child + mobility	3,462
	Disability + attendance allowance + mobility	6,176

Since November 1999, a disabled person who meets all the required conditions may receive more than a single benefit for the same period. In December 2007 there were 6,176 disabled persons who received three benefits simultaneously – disability pension, attendance allowance and mobility allowance – and 26,994 disabled persons who received two benefits simultaneously (the possible combinations are featured in Table 2).

C. General disability pension

The number of disability pension recipients reached 189,146 in December 2007 (4.6% of the population) – an increase of 4.1% in comparison to December 2006. This rate of increase is within the average range of recent years, yet higher than the growth of the general population at the relevant ages.

Table 3, which features the distribution of recipients by gender and marital status, shows that 49% of the disability pension recipients are married, and that the rate of marriage is greater among men than among women who receive a pension as *earners* (52% as compared to 32% respectively). It is of note that more than 20% of the women receive a pension as *housewives*, i.e., their eligibility is conditional on their being married.

Table 3
**Recipients of General Disability Pension, by Gender and Marital Status,
 December 2007**

	Total		Rate of married
	Numbers	Percentages	
Total	189,146	100.0	48.6
Men	108,197	57.2	51.2
Earning women	64,132	33.9	31.8
Housewives	16,817	8.9	100.0

Table 4 features the total number of persons receiving a disability pension by type of impairment. All impairments of the disabled person are taken into account when determining the medical disability degree, and the impairment which imparts the highest degree is defined as the chief impairment. In reference to the chief impairment of the disabled, it is evident that mental impairments are the most common. The mental impairment can be divided into two groups in adherence to the existing sections of impairment: section 33 – the psychotic disorders, and section 34 – the psychoneurotic impairments. In general, it is possible to say that the psychotic disorders are usually severe functional disorders of a prolonged to chronic nature. Among those who suffer a mental impairment, this is the larger group. Following the mental impairments, the internal impairments appear in the order of incidence.

The distribution of impairments by gender indicates that the rate of mental retardation among housewives is lower than the average (3.1% as opposed to 13.6% with earning women and 10.4% with men). There is a fairly high rate of married women who suffer from an internal impairment – 29% as compared to 24.8% among all of pension recipients. The locomotoric impairment as well appears in a fairly high incidence rate with housewives (13.8% as compared to 6.3% with men).

Table 4
**Recipients of Disability Pension, by Gender and Chief Impairment
 (numbers and percentages), December 2007**

Chief impairment	Total		Gender		
	Absolute numbers	Percentages	Men	Earning women	Housewives
Total - Numbers	189,146		108,197	64,132	16,817
Percentages		100.0	100.0	100.0	100.0
Mental – total	60,389	31.9	32.7	31.9	26.8
Psychotic disorders	38,101	20.1	21.1	19.0	18.0
Psychoneurotic disorders	22,288	11.8	11.6	12.9	8.8
Internal	46,882	24.8	27.0	19.9	29.0
Mental retardation	20,565	10.9	10.4	13.6	3.1
Neurology	23,529	12.4	12.2	12.2	13.2
Eyesight	10,188	5.4	5.3	5.2	7.0
Locomotoric	15,135	8.0	6.3	9.3	13.8
Urogenital	5,945	3.1	2.5	3.7	4.9
Hearing	3,719	2.0	1.8	2.3	1.4
Other	2,794	1.5	1.5	1.7	0.9

Table 5 features the distribution of disability pension recipients by degree of incapacity and chief impairment. Most of the disabled persons (81%) have a full degree of incapacity and 11% – a 60% degree of incapacity.

An examination of impairments by degree of incapacity shows that among persons with an incapacity degree of 100%, those with a mental impairment represent 36% as opposed to 12%, and 20% among persons with low incapacity degrees (60% and 65%, respectively). In contrast, persons with the locomotoric impairment constitute only 6% of the total number of disabled persons with a full incapacity degree and 16% of those with lower incapacity degrees. These differences reflect the ability of disabled persons with various disabilities to integrate into the labor market. It is worthy to note that those with an internal impairment constitute 45% of all those with an incapacity degree of 60% and only 21% of all those with a full degree of incapacity.

Table 5
**Recipients of Disability Pension, by Degree of Incapacity and Chief Impairment
 (numbers and percentages), December 2007**

Chief Impairment	Total	Degree of incapacity			
		60	65	74	100
Total - Numbers	189,646	21,526	10,908	2,521	154,191
Percentages	100.0	100.0	100.0	100.0	100.0
Mental – psychotic disorders	20.1	3.7	10.0	15.7	23.2
– psychoneurotic disorders	11.8	7.8	9.8	10.1	12.5
Internal	24.8	45.3	39.3	30.3	20.8
Mental retardation	10.9	1.4	2.0	2.9	13.0
Neurology	12.4	9.3	10.4	13.7	13.0
Eyesight	5.4	5.3	5.2	7.1	5.4
Locomotoric	8.0	16.0	15.4	14.4	6.3
Urogenital	3.1	5.5	4.5	3.5	2.7
Hearing	2.0	4.3	2.4	1.2	1.6
Other	1.5	1.4	1.2	1.3	1.5

The average disability pension in 2007 was NIS 2,394 per month – a slight real decrease (0.7%) as compared to 2006.

Table 6
**Average Monthly Disability Pension, in Current Prices, in 2007 Prices
 and as a Percentage of Average Wage, 2001-2007**

Year	Current prices	2007 prices	Percentage of average wage
2001	2,193.0	2,417.6	31.0
2002	2,219.0	2,314.2	31.5
2003*	2,325.0	2,408.0	33.9
2004	2,352.0	2,445.7	33.4
2005	2,340.0	2,402.0	32.4
2006	2,398.0	2,410.9	32.1
2007	2,394.0	2,394.0	31.4

* Beginning in 2003, the payments include the amounts paid for the *additional monthly pension*, introduced following the amendment to the law effected thereafter the strike of the disabled.

D. Attendance allowance

28,233 persons received an attendance allowance in December 2007 – 7.1% more than in December 2006. 77% of these were also eligible for a disability pension, 4% were not eligible for a disability pension due to their incomes, and an additional 19% – due to their being over the age of eligibility (61 and 4 months for a woman; 66 and 4 months for a man). 6,176 disabled persons received a mobility allowance in addition to the disability pension and attendance allowance.

Table 7, which features the distribution of attendance allowance recipients by type of recipient and eligibility level, shows that there are hardly any differences among the different groups of eligible persons in eligibility levels, aside from those who are not eligible for a disability pension due to their incomes from work. Within this group, persons with an eligibility level of 50% carry a greater weight.

Table 7
**Recipients of Attendance Allowance, by Type of Recipient and Eligibility Level
(absolute numbers and percentages), December 2007**

	Total		Eligibility level		
	Numbers	Percentages	50%	100%	150%
Total	28,233	100.0	52.1	27.5	20.4
Recipients of attendance allowance and general disability	21,669	100.0	51.6	27.2	21.2
Recipients of special attendance allowance	1,280	100.0	56.5	27.0	16.5
Elderly recipients of attendance allowance	5,284	100.0	53.1	28.8	18.1

Table 8 features the distribution of disability pension and attendance allowance recipients, and among these, the recipients of attendance allowance coupled with mobility, sorted by the type of chief impairment. Differences may be found among the different groups. For example, persons with a neurological impairment constitute 12% of disability pension recipients, 36% of attendance allowance recipients and 72% of attendance allowance + mobility recipients. Persons with internal impairments, who constitute about a quarter of disability pension recipients and 21% of attendance allowance recipients, constitute only 9% of special attendance allowance + mobility allowance recipients. A similar trend, albeit sharper, was observed among persons with mental impairments (32% of recipients of disability pension as compared to 1.5% of recipients of mobility allowance).

Table 8

Recipients of Disability Pension, Attendance Allowance, and Attendance Allowance plus Mobility, by Chief Impairment, December 2007

Chief impairment	Total number of disability pension recipients	Recipients of attendance allowance	Recipients of attendance allowance and mobility
Total – Numbers	189,146	28,233	6,754
Percentages	100.0	100.0	100.0
Internal	24.8	21.4	8.7
Urogenital	3.1	8.0	1.3
Neurological	12.4	35.6	72.3
Mental	31.9	7.6	1.5
Locomotoric	8.0	8.4	9.5
Eyesight	5.4	8.4	1.7
Mental retardation	10.9	9.9	4.8
Hearing	2.0	0.3	0.1
Other	1.5	0.4	0.1

Table 9

Rate of Attendance Allowance (monthly average), in Current Prices, in 2007 Prices, and as Percentage of Average Wage, 2001-2007

Year	Current prices	2007 prices	Percentage of average wage
2001	1,522.5	1,678.9	21.5
2002	1,533.0	1,598.9	21.8
2003	1,853.0	1,919.2	27.0
2004	1,855.7	1,868.0	26.4
2005	1,869.1	1,918.3	25.9
2006	1,932.7	1,943.1	25.9
2007	1,947.0	1,947.0	25.5

The average attendance allowance (including the special benefit for one who suffers from a particularly severe disability) was NIS 1,947 per month in 2007: it went up slightly – by 0.2% in real terms – since 2006, but went down in terms of the average wage: from 25.9% in 2006 to 25.5% in 2007. This change emanates from the fact that beginning in January 2006 NII benefits are linked to the *basic amount* and not to the *average wage*.

E. Benefit for disabled child

An average of 23,810 children per month received a *benefit for disabled child* in 2007 – an increase of 7.2% from 2006. Table 10 shows most of such children (67%) are over the age of eight and 8% are under three. 73% of the recipients received a benefit at a rate of 100% (a benefit

equivalent to a full disability pension for a single individual) or over and 16% received a benefit at a 50% rate. Out of all disabled children who received a benefit in December 2007, 3,541 received the *additional monthly pension* due to there being more than one disabled child in their family. It should be noted that in 2007 as well, this group grew at a greater rate than that of the total number of recipients of *benefit for disabled child* (10.4% and 7.2%, respectively).

Table 10
Recipients of Benefit for Disabled Child (monthly average), by Age, 2001-2007

Year	Total	Age		
		Up to 3	3-8	8-18
2001	16,440	1,500	4,047	10,893
2002	17,510	1,545	4,290	11,675
2003	18,360	1,465	4,576	12,672
2004	19,540	1,584	4,863	13,093
2005	20,955	1,708	5,202	14,045
2006	22,208	1,812	5,478	14,918
2007	23,810	1,898	5,847	16,065

The eligibility for a *benefit for disabled child*, unlike eligibility for *disability pension* or for *mobility allowance*, is not determined by the impairment clauses, but rather by the child's functional gamut. Table F/4 in the Appendix of Tables sets forth the recipients of *benefit for disabled child* in December 2007 by cause and by the child's age, while making a distinction between children who study and those who do not. It is evident from this table that 41% of the children who are eligible for a benefit are thereby eligible by virtue of their dependency on others, about 17% suffer from PDD (pervasive developmental disorders) and 21% are eligible for benefit by virtue of a sensory disability (hearing or eyesight).

The *benefit for disabled child* is calculated as a percentage of the full disability pension for a single individual. In 2007 the average benefit was NIS 1,893 per month, down slightly in real terms from 2006 (by 0.7%).

Table 11
**Rate of Benefit for Disabled Child, as Monthly Average, in Current Prices,
 in 2007 prices, and as Percentage of Average Wage, 2001-2007**

Year	Current prices	2007 prices	Percentage of average wage
2001	1,462.3	1,509.0	20.6
2002	1,488.5	1,552.4	21.1
2003	1,798.4	1,862.6	26.2
2004	1,809.1	1,881.2	25.7
2005	1,802.0	1,849.7	25.6
2006	1,842.0	1,851.9	24.6
2007	1,838.9	1,838.9	24.1

Beginning in 2003 the benefit includes the *additional monthly pension*.

F. Mobility allowance

The number of mobility allowance recipients increased from 26,078 in 2006 to 27,306 as monthly average in 2007 – an increase of 4.7%. Table 12 features the distribution of mobility allowance recipients in December 2007 by age and earning status. 15% are adults over 65 (the majority of whom are not earners) and 13% are children (under age 18). The trend of reduction in the rate of earners in favor of the non-earners continued in 2007: 20% in 2007 compared to 21% in 2006.

Table 12
**Recipients of Mobility Allowance, by Earning Status and Age,
 December 2007**

Age group	Total		Earner		Non-earner	
	Numbers	Percentages	Numbers	Percentages	Numbers	Percentages
Total	27,964	100.0	5,665	100.0	22,299	100.0
3-18	3,690	13.2	0	0	3,690	16.5
18-35	4,058	14.5	536	9.5	3,522	15.8
35-44	2,960	10.6	757	13.4	2,203	9.9
45-54	5,245	18.8	1,764	31.1	3,481	15.6
55-64	7,715	27.6	2,183	38.5	5,532	24.8
65+	4,296	15.3	425	7.5	3,871	17.4

Table 13 shows the distribution of mobility allowance recipients by age and by whether they drive a car, as well as those who do not own a car. The table shows that 42% of those who do not have a car and 29% of those who do not drive are children (up to the age of 18). Among those who drive themselves, the weight of the 45-64 age group is fairly high. The elderly of 65 and over represent 15% (21% among those who drive and 8% among those who do not drive). In this context it is of

note that since 2002 the eligibility for continued benefit to persons who reach the age of 65 is no longer conditional on their having a valid driving license, and thus the category of persons aged 65 and over who do not own a car and who do not drive is fairly new.

Table 13
**Recipients of Mobility Allowance, by Driving Status and Age,
(absolute numbers and percentages), December 2007**

Age group	Total		Driving		Not driving		Does not own a car	
	Numbers	Percentages	Numbers	Percentages	Numbers	Percentages	Numbers	Percentages
Total	27,964	100.0	17,185	100.0	6,234	100.0	4,545	100.0
3-18	3,690	13.2	3	0.0	1,802	28.9	1,885	41.5
18-34	4,058	14.5	1,752	10.2	1,623	26.1	683	15.0
35-44	2,960	10.6	2,019	11.8	550	8.8	391	8.6
45-54	5,245	18.8	3,998	23.3	693	11.1	554	12.2
55-64	7,715	27.6	5,813	33.8	1,080	17.3	822	18.1
65+	4,296	15.3	3,600	20.9	486	7.8	210	4.6

Table 14 features the distribution of mobility allowance recipients by characteristics of their driving in December of each of years 2002 to 2007. This table indicates that the group of non-drivers constitutes 37% of all recipients of mobility allowance, while the group of those who drive themselves constitutes 63%. This distribution between drivers and non-drivers remained as it was in 2006. The weight of those who do not own a car also remained as it was in 2006, after a rapid growth that characterized this group in the early 2000's.

57% of the drivers own a medium-size car (1,300 to 1,799 cc), 37% own a smaller car and the remainder own a big car. There has been a significant increase in the rate of car-owners whose car is over 2,000 cc., mainly due to the expanded use of vans. In 1999, 219 mobility allowance recipients owned a van; in 2001– up to 640; and in December 2007 – 3,551 recipients.

Table 14
**Recipients of Mobility Allowance, by Driving Status (absolute numbers),
December 2002 - December 2007**

	2002	2003	2004	2005	2006	2007
Total	21,493	22,785	24,243	25,491	26,619	27,964
Driving	14,519	15,072	15,761	16,041	16,808	17,493
Not driving	6,974	7,713	8,482	9,550	9,811	10,471
Thereof: persons who do not own a car	3,697	3,817	4,028	4,213	4,373	4,545

The average mobility allowance in 2007 was NIS 1,533.6 more than in 2006 in real terms.

Table 15
**Average Monthly Mobility Allowance,
 in Current Prices and in 2007 Prices, 2001-2007**

Year	Current prices	2007 prices
2001	1,284.0	1,415.4
2002	1,353.4	1,411.5
2003	1,440.9	1,492.3
2004	1,461.0	1,519.3
2005	1,481.0	1,520.3
2006	1,513.3	1,521.5
2007	1,533.6	1,533.6

G. Radiation-affected persons' benefit

3,351 radiation-affected persons received benefit in December 2007 – 6.0% more than in December 2006. Table 16 indicates that all these benefit recipients are 45 or older, that women constitute 61% of all recipients and that the men are slightly older than the women.

Table 16
Radiation-affected Benefit Recipients, by Gender and Age, December 2007

Gender	Total	Age		
		45-54	55-60	60+
Total numbers	3,451	287	949	2,115
Thereof: women (Percentages)	61.0	66.9	64.1	58.9

Table 17
Radiation-affected Benefit Recipients, by Chief Impairment and Degree of Medical Disability, December 2007

Chief impairment	Total	Degree of medical disability					
		40-49	50-59	60-69	70-79	80-89	90-100
Total - Numbers	3,351	1,478	687	476	286	191	233
Percentages	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Internal	14.1	3.9	11.1	22.3	26.9	26.7	45.1
Neurological	10.6	2.8	9.3	14.7	17.5	32.5	29.6
Mental	25.4	27.9	31.0	24.0	21.0	17.8	7.3
Scars, diseases, and skin injuries	33.5	44.4	36.2	29.0	19.6	10.0	2.2
Other*	16.4	21.6	12.4	10.0	15.0	13.0	15.8

* Including locomotoric impairments, eyesight, mental retardation, hearing, etc.

Table 17 indicates that 44% of persons who receive the pension have a medical disability degree of 40%-49% and that an additional 21% have a medical disability degree of 50%-59%. 34% suffer from skin problems and an additional 25% suffer from mental problems. Among the most severely disabled (a medical disability degree of 90%-100%) 75% suffer from internal or neurological problems.

25% of radiation-affected benefit recipients receive at least one additional benefit at least, as we can learn from Table 18.

Table 18
**Radiation-affected Benefit Recipients by Type of Additional Benefit,
December 2007**

Number of additional benefits	Type of benefit	Number of recipients
Total	Ringworm	3,351
Do not receive an additional benefit		2,523
One additional benefit	General disability	568
	Attendance allowance	62
	Mobility	31
Two additional benefits	General disability and attendance allowance	83
	General disability and mobility	34
	Attendance allowance and mobility	12
Three additional benefits	General disability, attendance allowance and mobility	38

The average benefit was NIS 1,084 in December 2007 – an increase of 1.4% in real terms in comparison to 2006.

H. Scope of payments

NIS 8.8 billion were paid in the disability branch in 2007, 7.6% more in real terms than the amount paid in 2006.

Table 19
**Total Disability Branch Payments and Their Portion out of Total NII Benefits,
 2001-2007**

Year	NIS million (2007 prices)	Real annual growth rate (percentages)	Percentage of the branch's benefit payments out of all benefit payments
2001	6,522.9	18.0	13.4
2002	7,102.3	8.9	14.9
2003	7,321.6	3.1	16.4
2004	7,390.7	0.9	17.2
2005	7,697.9	4.2	18.0
2006	8,144.3	5.8	18.3
2007	8,765.4	7.6	19.2

Table 19 shows that the percentage of disability branch benefit payments out of all benefit payments grew steadily since 2001, reaching 19.2% in 2007. The reason for this growth is that the branch's benefit payments were not reduced during this period and they even went up due to improved benefits to the disabled as a result of their strike. On the other hand, there were substantial cutbacks in recent years in some of the other branches (such as Children, Unemployment and Income Support).

Table 20
Payments of Disability Branch, by Type of Payment (percentages), 2001-2007

Year	Total	Disability and rehabilitation	Mobility	Attendance allowance	Disabled child	Fund for development of services
2001	100.0	77.9	8.9	5.9	6.0	1.3
2002	100.0	75.9	9.2	7.1	6.4	1.4
2003	100.0	75.0	9.1	7.3	7.3	1.3
2004	100.0	74.2	9.5	7.5	7.4	1.4
2005	100.0	73.9	9.5	7.6	7.6	1.4
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

A review of the distribution of expenditure in the branch shows that payments of disability and rehabilitation benefits went up in 2007, reaching 73.4% of the branch's expenditure. The reason for this increase after many years of a steady decline is the beginning of payments to polio victims – 2.7% of the branch's expenditure.