

Chapter 5 | Funds and Services

1. Funds of the National Insurance Institute

The main activities of the National Insurance Institute are payment of monetary and in-kind benefits to those entitled to them under law, as reflected in the NII budget, and collection of national and health insurance contributions. However, the benefits do not meet all the needs of the insured population, and in order to meet these other needs, the NII assists in the development of services in the community, mainly for at-risk population groups, by means of its special Funds.

The Funds (Service Development) Division was established in 2002 to gather under one roof the five National Insurance funds¹, all of which promote projects, programs and initiatives² to develop social services and infrastructures according to NII policy and the needs of target population groups.

The five Funds are: The Fund for Developing Services for the Disabled, the Fund to Promote Long-Term Care Programs for the Elderly, the Fund for Demonstration Projects, the Fund for Health and Safety in the Workplace (Manof), and the Fund for Children and Youth at Risk.

The Funds deal with the welfare of children and adults with special needs, frail elderly people in the community and in institutions, families and individuals suffering economic and social distress, the long-term unemployed, children and youth at risk, and workers facing risks of accidents at work.

In 2012 the Fund activities focused largely on helping population groups at risk with educational frameworks, preparation for employment, and work placements – which are the foundation stones of the social security policy of the NII, and the central areas of activity for three Funds: Development of Services for the Disabled, Demonstration Projects, and Children and Youth at Risk. The target populations for this assistance are the disabled, youth at risk, women in economic distress, unemployed young people and other special groups, such as those in peripheral areas, Arabs and the ultra Orthodox.

As mentioned, the authority of the Funds to develop welfare services is anchored in the National Insurance Law, which also defines the Code of Regulations for each Fund under which criteria for accepting projects for assistance are determined. The assistance is financed by means of a certain percentage of the insurance contributions collected for the insurance branch in which the particular Fund operates, up to a maximum annual budget.

Following is a brief description of each NII Fund:

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- 1 Until then, each Fund operated as part of the insurance branch relevant to its activity, apart from the Children and Youth at Risk Fund (set up in 2004) and the Demonstration Projects Fund (which operated within the Research and Planning Administration of the NII).
 - 2 A project deals mainly with construction and equipping of infrastructure, a program deals mainly with operating a service, and an initiative is a system-wide project or program (in terms of its scope or cooperation among a number of Funds).

In order to meet these other needs, the NII assists in the development of services in the community

The Fund for Developing Services for the Disabled assists public organizations to develop services for disabled people in order to help integrate them into society

- **The Fund for Developing Services for the Disabled** assists public organizations to develop services for disabled people in order to help integrate them into the labor market and into society as a whole and to improve their welfare. This Fund is active in the following areas: special and early education, rehabilitation and employment, sheltered housing, leisure and sport activities, improving physical conditions in institutions for the disabled and the purchase of rehabilitation equipment and accessibility to public buildings. The Fund also helps to improve the quality of services in institutions for the disabled.
- **The Fund to Promote Long-Term Care Programs for the Elderly** helps develop and improve services for frail elderly people living both at home and in institutions: setting up day centers, purchasing accessories for special needs, training people to work with the elderly and improving services in long-term care institutions (nursing homes).
- **The Fund for Demonstration Projects** assists both public and private bodies to develop social services that have an experimental or innovative component in a range of fields and for a variety of groups, mostly at risk, such as dysfunctional families, youth and children at risk, people with special needs, and elderly people exposed to violence. Such services are intended to serve as models to be assimilated in the community as a whole and to be replicated in other parts of the country, and therefore are generally accompanied by a research evaluation.
- **The Fund for Children and Youth at Risk** promotes services for children (under the age of 18) who are at risk due to neglect, abuse, violence and/or sexual abuse, including young offenders, drug users and young people exposed to dangerous living conditions. The Fund also develops programs to prepare adolescents for independent living and to prevent their future dependence on benefits by enhancing their work skills. Furthermore, the Fund sponsors projects that treat the attention-deficit disorders that underlie risks, and helps children and youth who have been sexually abused. Programs that provide a strong and rehabilitative foundation for these young people are developed, in order to prevent them from lapsing into poverty and deprivation and help them integrate into educational and welfare frameworks.
- **The “Manof” Fund** finances activities to prevent workplace accidents and encourage programs that reinforce health and safety at work, including research in the field and the implementation of its conclusions through experimental projects, developing and improving new safety measures, and providing training, information and publicity in this field.

In 2012 the Funds signed contracts to develop welfare services through 241 different programs at a total cost of about NIS 180 million

Scope of the Activities

In 2012 the Funds signed contracts to develop welfare services through 241 different programs at a total cost of about NIS 180 million.

As stated, the extent of the assistance provided by each Fund is determined by law. The Fund for Developing Services for the Disabled is allocated the highest amount – more than half the total budget for all Funds – followed in descending order by the Long-Term Care Fund, the Demonstration Projects Fund, the Children and Youth at Risk Fund, and the Manof Fund (Graph 1). The main investment of the Fund for Developing

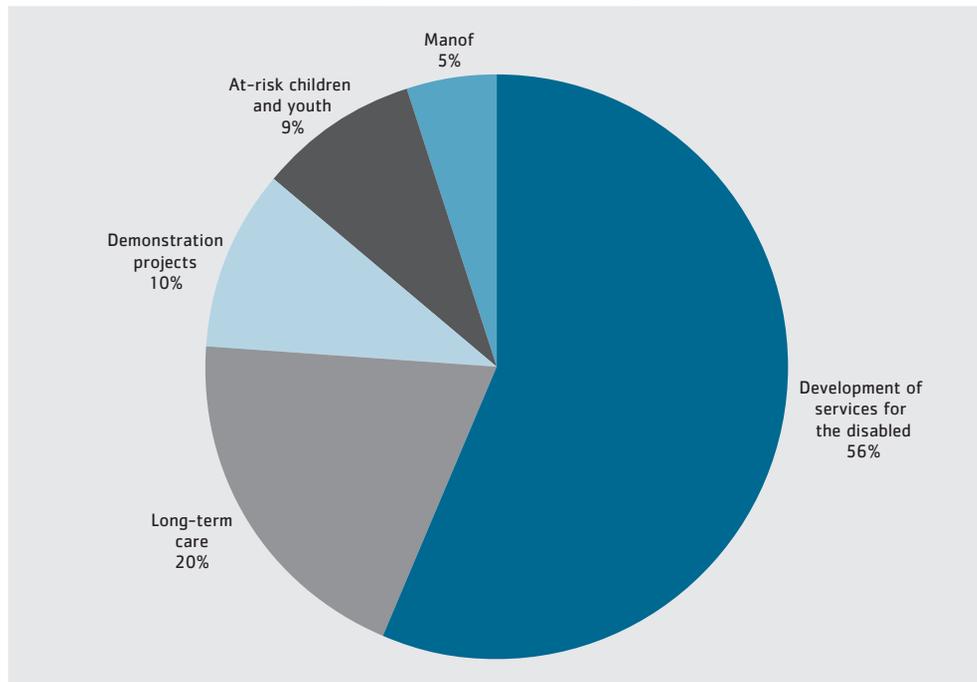
Table 1
Programs Approved and Scope of Assistance Approved
for each Fund, 2012

Fund	Number of programs approved	Amount of assistance approved (NIS)*	Percentage of division's budget	Average budget per program (NIS)
Services for the Disabled	137	101,413,161	56	740,242
Long-Term Care	34	35,285,424	20	1,037,807
Demonstration Projects	29	17,658,826	10	608,925
Children and Youth At Risk	28	16,288,852	9	581,745
Manof	13	8,552,572	5	657,890
Total	241	179,198,835	100	--**

* The financial data shown in the following tables refer to amounts approved in a particular year and not to actual usage.

** This figure is not relevant due to the difference in the nature of the programs of the various Funds.

Graph 1
Amount of Approved Assistance, by Fund, 2012



Services for the Disabled Fund and the Long Term Care Fund is on infrastructure, which is why they require the largest budgets. The Demonstration Projects Fund and the Children and Youth at Risk Fund work on developing and operating services, so that their legally determined budgets are lower. The scope of the activities derived from the stipulations of the Law and the nature of the projects or programs are reflected in the average budget per program in each Fund.

The NII Funds do not fully finance programs, but rather pool resources from various sources. The maximum rate of financing varies from Fund to Fund, and is defined in the Regulations of each Fund. In some Funds the rate is also determined by the social and economic characteristics of the target population or of the local authority, as ranked by the Central Bureau Statistics (CBS)), and in the case of the Long Term Care Fund – according to the economic characteristics of the body that operates the service.

In most cases, the rate of participation specified in the Regulations of the Fund for Developing Services for the Disabled is 80% of the total project cost and in certain conditions may rise to 90%. The maximum amount of assistance is NIS 2,350,000. In the Long-Term Care Fund, the threshold is NIS 3,200,000 per annum (in 2013), updated at the beginning of each year.

There is a distinction between projects in the community (such as day-care centers) and projects in institutions (such as old-age homes). In community projects, the rate of participation is determined according to the CBS clusters³, at 60%-90% of the total cost for all the resources with other bodies⁴. For institutional projects, the percentage of participation is determined according to the recommendation of the accountant who checks the financial stability of the applicant for assistance, and is 50%-70% of the total cost of all resources. The Children and Youth at Risk Fund assists with 50% of the program cost, the Demonstration Projects Fund can finance up to 80% on average of the program cost⁵, and the Manof Fund can even fund the full program cost.

From Table 2, which shows funding rates, it can be seen that the total assistance given by all the Funds together was about NIS 180 million, which was used to develop services for a total cost of about NIS 356 million; in other words, participation by the Funds made it possible to leverage programs to the extent of about 150%.

The leveraging ratio is the ratio between the total cost of the programs and the amount invested by the Funds. Leveraging the Fund contributions is very important, since it enables the program activity to increase considerably and to develop additional projects – which would be impossible without the pooling of resources between the Funds and the operating bodies. The higher the leveraging ratio, the better the integration

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3 Classification of the CBS from The Face of Society Report No. 5, 5773-2012.

4 Mainly Eshel (the Israel Association for Developing Services for the Elderly) and the Claims Conference.

5 In programs that the Fund finances for a three- year period, participation declines over the course of this period from 100% to 50%.

Table 2
Total Program Costs, Participation of the Funds, and Rates of Assistance By Fund, 2012

The Fund	Program cost (NIS)	Approved assistance (NIS)	Assistance as % of total cost*
Services for the Disabled	169,923,089	101,413,161	60
Long-term Care	73,020,834	35,285,424	48
Demonstration Projects	30,657,586	17,658,826	58
Children and Youth at Risk	72,308,501	16,288,852	23
Manof	10,231,083	8,552,572	84
Total	356,141,093	179,198,835	50

* Taking into account the thresholds of assistance stipulated in the Regulations.

Table 3
NII Assistance to Programs, Percentage of Total Budget and Population*, by Region, 2012

Region	Approved assistance (NIS)	Percent of total budget	Population of region (% of total)
Jerusalem	29,102,863	19	12
North	30,965,599	21	17
Haifa	18,147,324	12	12
Central	20,536,875	14	24
Tel Aviv	30,055,122	20	17
South	21,559,899	14	14
Judea and Samaria	569,879	0.38	4
Total local programs	150,937,561	100	100
National national programs	28,261,274		
Total	179,198,835		

* The percentage was calculated from the total budget for programs in each location.

of sources of funding, and the greater the pooling of resources. Leveraging has many other advantages, apart from economic benefits; for example by enabling nation-wide deployment, providing a strategic perspective and setting standards that can sometimes lead to changes in regulations.

Most (about 85%) of the Funds' budgets is invested in locally run programs (municipalities, local councils and regional councils), and only about 15% in programs at the national level (such as the "computer for every disabled child" program). Table 3 presents the breakdown of the budgets by geographical region, showing that investment in peripheral areas amounts to about 35% of the total budget, and is higher than the percentage of the total population living in these areas (about 28%).

The table further shows that in 2012 the Funds invested in the Jerusalem, Tel Aviv and Northern regions more than the share of their residents in the total population, while in the Central region and in Judea and Samaria the investment was far less than their share of the population. In Haifa and the Southern region, the proportion of the investment matched that of the population in these regions.

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Table 4 shows the total investment by all the Funds by socio-economic cluster⁶. Residents of local authorities in the three lowest clusters of the index (1-3) are defined as having the lowest socio-economic status (12% of investment); clusters 4-7 represent the average socio-economic status (68%), and clusters 8-10 represent the highest socio-economic status (90%).

14% of the budget was invested in low status locations, 74% in average status locations, and 12% in high-status locations

Table 4 and Graph 3 show that 14% of the budget was invested in low status locations, 74% in average status locations, and 12% in high-status locations. In other words, the investment matched the proportion of the population in the various clusters, although in locations with low socio-economic status, it was slightly higher than their share of the total population (14% compared to 12% respectively), and in locations with high socio-economic status it was lower (12% compared to 20% respectively). One can also note that a town was classified as being within a particular socio-economic cluster according to the average of socio-economic indices in that town, and therefore all the town's residents belong to the same cluster, despite individual differences in income levels, so that even in places with medium or high socio-economic status, the Funds help populations in need.

The data on the amounts of assistance are for 2012, while the population data are for 2010.

The financial investment by the Funds in programs by socio-economic clusters is shown also in Graph 2.

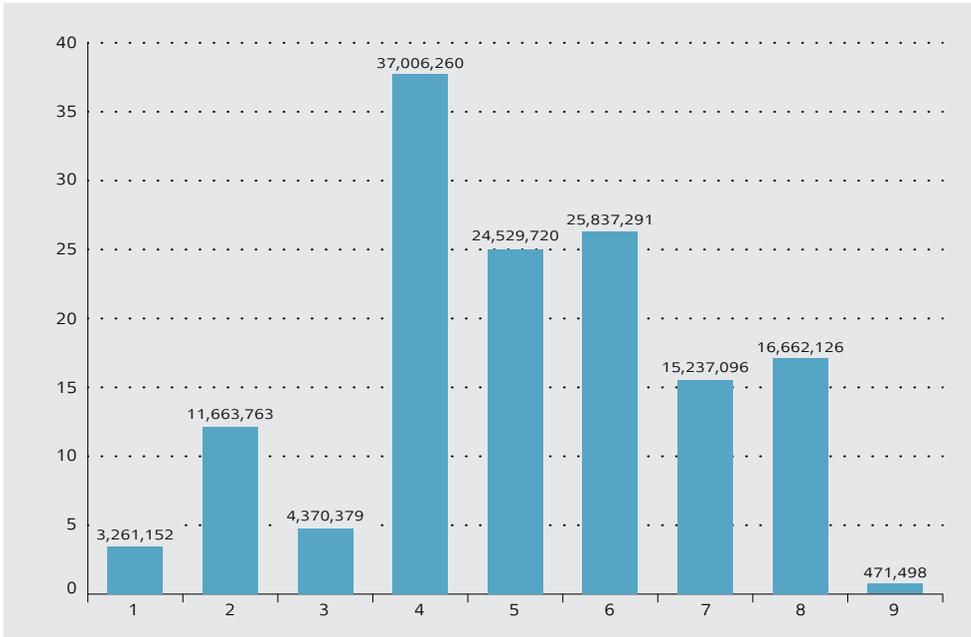
Table 4
Programs by Socio-Economic Cluster, Amount of NII Assistance, and Proportion of the Total Budget, 2012

Social cluster	Amount of approved assistance (NIS)	Percentage of total budget in cluster
1	3,261,152	2
2	11,663,763	8
3	4,370,379	3
4	37,006,260	27
5	24,529,720	18
6	25,837,291	19
7	15,237,096	11
8	16,662,126	12
9	471,498	0.34
Total	139,039,285	78
National programs and in places without a cluster	40,159,551	22

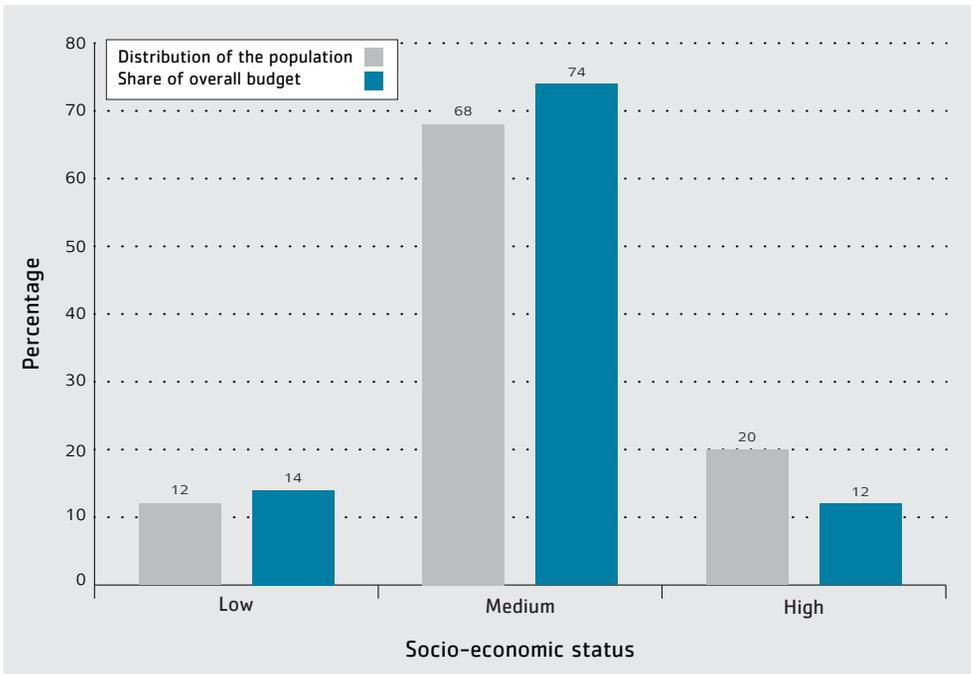
* The percentage was calculated from the total budget for programs in each location.

6 The CBS classification from the Face of Society Report no. 5, 5773-2012.

Graph 2
NII Assistance by Socio-Economic Cluster, 2012



Graph 3
Population and NII Assistance by Socio-Economic Level in Towns



Examples of Programs

In recent years, the NII has promoted several initiatives that involve professional and budgetary cooperation among the different Funds, such as preparing at-risk population groups for employment. While some of these initiatives have already expanded, others are still in the early stages of acquiring experience. Below is a review of some initiatives financed by more than one Fund in recent years.

1. Communication as Integration – Computer for Every Special Child

Familiarity with computers and the Internet is essential for integration into modern society. For the disabled as well, computers are a vital tool for access to information, studies and work, as well as for developing social contacts. While most children are exposed to computers and use them frequently, many children with special needs feel isolated and socially cut off as they are unable to use computers without adaptations to their needs.

The Communication as Integration program began as an experiment some five years ago, and is currently moving to nationwide deployment for pupils with all types of disabilities who learn in special education frameworks. The program is intended to help these pupils with training and assistance in using an adapted computer. Access to computers helps them bypass their handicaps and thus reduce the gaps between them and other children their age and is a tool for developing social contacts.

In the framework of the program, the pupils who meet the criteria are located and their communications needs are diagnosed, adapted computers and aids in their homes are provided, and training on computer use and ongoing assistance by a mentor at home are arranged for. At first (2007), the program helped pupils with serious physical disabilities in the Haifa and Northern region only. About a year ago, the program was extended to the Southern region, and pupils with other types of disabilities participated as well.

So far, the program has provided over 1,300 pupils with one or more tools (desktop or laptop computer or special aids). All the pupils received training and about half of them received a home mentor.

2. Support Centers for Students with Disabilities in Institutions of Higher Education

The NII encourages the development of services for people with disabilities⁷. In recent years, special emphasis has been placed on improving accessibility to services for disabled people in institutions of higher education. Studies show that the number of years of education is one of the most important predictors for integration of disabled

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7 A disabled person is defined as someone with a permanent or temporary physical, emotional or mental disability, including cognitive disability, which materially restricts his functioning in one or more of the main areas of daily living (Section 5 of the Equality for People with Disabilities Law, 5758-1998).

people in the work force⁸ and that education leads to an improvement in their quality of life⁹.

One of the barriers to the integration of students with disabilities in academic institutions is the lack of suitable support. In order to deal with this problem, the Funds Division¹⁰ has initiated a program – **Revolution in Higher Education** – to develop support centers for such students, which will make higher education more accessible to them and prevent them from dropping out of their studies. The goal of this initiative is to increase the number of students with disabilities accepted at institutions of higher education and acquiring academic qualifications, and as a result integrating into the normative labor force in positions that utilize their abilities and skills.

The support centers help the disabled students build a curriculum, improve their learning skills, make use of advanced technologies, acquire life skills and social skills and take up their rights. In the framework of the program, efforts are made to change the attitudes of staff, teachers and the community at large regarding the integration of the disabled in institutions of higher education, and to publicize the program and encourage the disabled to seek higher education. In the first stage, 12 support centers have so far been approved in various institutions, with NII participation of about NIS 10 million. The Funds are financing a special training and qualification plan for the staff of all the support centers. In 2012 a “public appeal” was published to broaden this initiative, and 23 more institutions responded.

In addition to this initiative, Tel Hai College is hosting a special program that integrates students with severe learning disabilities into employment by providing them with training, diagnosis, guidance and placement.

3. Support Groups for Families Caring for Elderly Members

Both experience and research indicate that the implementation of the Long-Term Care Insurance Law has not reduced the responsibility of the family for their elderly members, but rather has only reinforced their need for assistance. Frail elderly people are formally handled through government services, and informally by family members – usually children or spouses – who often feel a heavy burden that affects their personal and social lives, as well as their functioning at work.

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- 8 Berman, A. and Gaon, D. (2004). Blind and hard of hearing university graduates: Contribution of the Aleh Association during their studies and follow up on their integration into employment. Research report, Brookdale Institute, 2004.
- 9 Pepperman, B. Integration of people with handicaps in the labor market: Changes in perceptions, development of tools and employment programs, access to employment, 10, 2010.
- 10 Sachs, R. and Schreuer, N. (2009), Academic support, human support and physical support as enablers of the participation of students with handicaps in institutions of higher education, in the final report of a study funded by the Research Fund of the National Insurance Institute.
- 10 Through the Fund for Developing Services for the Disabled and the Fund for Demonstration Projects.

20%-25% are their spouses. About two-thirds are women aged 55 and over. Against the background of demographic changes – such as more women joining the workforce, longer life expectancy, lower birth rates, and divorce – the care of aged parents has become an ever-more difficult physical and emotional burden on family members. One way of helping them is by providing them information and emotional support through support groups.

Such support groups, set up in 80 towns throughout Israel, operate according to a variety of models and cater to some 1,300 family carers. The family members participated in 12 sessions that were adapted to the specific population of each particular town (for example, culturally, or based on local needs). The sessions are led jointly by experienced, professional moderators and social workers from the local welfare offices, in order to enable the social workers to assimilate the model and eventually be able to run the program independently. The initiative ended in 2013.

4. Integration of At Risk Populations in the Labor Force

The Demonstration Projects Fund defined as one of its primary objectives the development of programs to integrate at-risk populations in the labor force. Activity in this field began some seven years ago, first as a response to proposals submitted to the Fund, and since 2007 at the Fund's initiative, through publicity in the media directed at the relevant bodies ("Public Appeal"): in 2006 – on social and occupational rehabilitation for the mentally ill; in 2007 – on the integration of vulnerable women into the labor force and the integration of people with disabilities into the open labor market; and in 2009 – on the integration of at-risk youth into the labor force.

Integration of women into the labor force began operating in 2009 in some 20 locations for women facing socio-economic problems: women receiving income supplement, women who had suffered sexual, physical and/or mental abuse and single mothers. The programs provide supplementary education, vocational training, personal empowerment, placement in salaried jobs, help in opening small businesses and in developing incubators for initiatives and on-going assistance after job placement. About 2,000 women are participating in this program.

Integration of at-risk youths into the labor force is aimed at young people (aged 20-35) who are at risk of encountering situations that may threaten their physical or mental health, condemn them to poverty or bring them into conflict with the law. Their number is estimated at around 200,000. These young people generally lack family support and are unable to extricate themselves from their situation on their own. Some of them are young couples in distress stemming from low income, debts and lack of housing and who therefore find it difficult to run a household and raise children. Others, suffering from undiagnosed learning disabilities, are at high risk for crime, living on the streets or engaging in prostitution. In most cases, a combination of factors increases the severity of the risk.

This population faces a number of central barriers to employment: their lack of basic work skills, the absence of family support, frequent technological changes and discrimination and prejudice on the part of employers, family members and the community – which reinforce negative norms on the subject of work – and the absence of suitable services for them.

In 2009-2012, 16 programs aimed at young people at risk were approved, and they are operating in towns throughout Israel, mainly in the periphery and in distressed neighborhoods. About 2,000 young men and women have participated in these programs.

Adults – Since 2005 the Demonstration Projects Fund has been helping to develop programs to integrate those aged 50 and over in the free labor market, and since 2009, the activity has extended to the 60+ age group. Centers set up in Tel Aviv and in Nahariya recruit employers and train and place people aged over 60 in work. The Fund is continuing to develop this activity in other regions of the country.

5. **Day Care Center Upgrade Program: Extending the use of a public resource**

In recent decades, day care centers for the aged have been set up and upgraded all over the country. Here frail elderly people can receive personal nursing care (washing, meals, laundry and other services) as well as relief from loneliness through social activities.

An investigation found that only 8% of recipients of a long-term care benefit visit the day care centers. In spite of efforts to improve the perception of the service at the centers, there were no changes in terms of objectives and attitudes. Today, after new thinking, a number of changes have been made in the traditional day-care center model, to extend their activity. Below are some examples:

Extending the activity of day centers in the afternoons to populations not requiring long-term care. This innovative program, operated through the Demonstration Projects Fund in conjunction with Eshel and the Ministry of Welfare, provides leisure and social activities and promotes a healthy lifestyle among the older population. In the framework of the program, the day centers are open in the afternoons for people aged 50 and over, based on the thinking that the centers should provide social and communal services to all the older population, and try to change the existing perception that they are designed only for the disabled. The program operates in Beer Sheva, Kiryat Bialik and Bnei Brak, and is being accompanied by a research evaluation.

Developing a model for flexible operation of day centers: Under the proposed model, elderly people who are eligible to attend day care centers for a certain number of hours under the Long-Term Care Insurance Law will be able to choose their hours (not necessarily in the morning) and receive the same range of services.

6. **The “Secure Future” Initiative: promoting employability among at-risk youth**

The term “employability” covers a whole range of abilities and skills that help people

One of the principal aims of the Fund for Children and Youth At Risk is to develop and promote a broad-based program, in conjunction with the Ministry of Welfare, the Ministry of Education and the IDF, to provide employment skills to at-risk young people

find work, attend work regularly and either gain advancement or move to another workplace for such advancement.

One of the principal aims of the Fund for Children and Youth At Risk is to develop and promote a broad-based program, in conjunction with the Ministry of Welfare, the Ministry of Education and the IDF, to provide employment skills to at-risk young people. The aim is to give them vocational skills that will enable them to find work or obtain further education, or integrate into IDF military service. The program is aimed at young people who have dropped out or who fail to function in regular study frameworks, those on the fringes of society and those who are exposed to abuse and poverty.

The **Secure Future** intervention model – developed by the Fund – gives these at-risk young people tools to integrate into employment and society at large, providing solutions that broaden their employment horizons, on the basis of the belief in their ability to function as independent adults and restricting their dependence on State institutions. So far this model has been introduced in about 40 local authorities covering some 2,000 young people. As part of this initiative, the **Leap into Industry** program was developed, to work with pupils at risk of dropping out of school and help them complete 12 years of school with a recognized technological matriculation certificate. In this framework, the pupils study engraving and metalwork, administration, electricity and computers at academic colleges or in recognized workshops, combined with paid work in industry, after which they enlist in the IDF. Partners in this initiative are the Ministry of Education, the National Insurance Institute and the **Heznek** Association, and some 1,000 pupils are participating.

The NII's total assistance to these two initiatives (Secure Future and Leap into Industry) is about NIS 30 million.

7. Treating children and youths affected by sexual abuse

This, a joint initiative of the Children and Youth at Risk Fund, the Rashi Foundation, and the Ministry of Welfare, has been active since 2007 and serves as a model for the structure of financing centers treating children who have suffered sexual abuse.

Over the last 30 years, the public both in Israel and abroad has become increasingly concerned with the extent of sexual abuse of children and young people and its consequences. It is vital to give these children proper treatment, as we now know about the long-term damage such abuse causes without suitable intervention, and of the positive effect the right treatment can have.

A national plan was drawn up to deal with minors who suffered sexual assault, based on education and information to prevent the abuse, locating affected youngsters and providing treatment. The program conforms to the professional standards formulated by the Ministry of Welfare, the Ministry of Health and the Ministry of Education. So far, 12 regional treatment centers have been opened, and in 2012 they treated 1,399 children.

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The responsibility for treating young victims of sexual assault is shared among a number of government ministries. The total investment by all partners in this initiative is about NIS 40 million.

8. Promoting safety among young people

Young people are society's future workers. As part of the preventive approach, the Manof Fund decided to reinforce awareness of workplace safety among youth.

Each year about 20,000 young people work during their summer vacation, and are exposed to the same risks as are adult employees, but their awareness of the risks and their rights is much lower. In 2006–2008 some 1,000 young persons were taken to hospital ERs after being injured at work, and 32 of them were kept in hospital. In 2011, 504 young people received injury allowance following work accidents.

Various frameworks of the Children and Youth at Risk Fund and Miftanim schools (operated by the Ministry of Welfare) hold workshops to train youngsters for the world of work, and to deepen their awareness of how to deal with workplace hazards. For that purpose, the Manof Fund, in conjunction with the ORT school network, has developed educational software dealing with safe behaviors at home, in school and in work, and this is available to everyone over the Internet.

The Manof Fund paid for an information campaign dealing with safety at work produced by the **Beterem** organization. The campaign was aimed at young people working during their vacation, and included a Facebook page with links to the ORT application for distribution to all youth sites. There was also training for young people working in summer camps for children.

2. The NII Research Fund and the Research Room

The National Insurance Institute supports research by giving grants for studies in the fields of social security, the labor market, social conditions, and social policy. Research is funded pursuant to Section 36 of the National Insurance Law (1955). Researchers submit proposals for research studies in these fields by December each year, and decisions about whether or not to approve funding for the studies and to what extent are made the following year. The approval process consists of several stages: a discussion of the proposals in the NII's internal research committee with recommendations, discussion in the research sub-committee of the NII Council based on the recommendations of the internal committee, and a decision by the Council's finance committee. Approved research proposals must be approved also by the Minister of Welfare and Social Services. Preference is given to proposals that are closely related to the NII's objectives and its fields of activity, to proposals that will generate knowledge that will help to shape and assess socio-economic policy, and to proposals that have other sources of funding apart from the NII Research Fund.

The National Insurance Institute supports research by giving grants for studies in the field of social security

The types of assistance provided by the Fund:

- Regular research grant – partial or full funding for a study that meets the required criteria.
- Comprehensive research grant – The NII can initiate comprehensive research in its areas of responsibility, or make its participation in a proposed study contingent on the involvement of other bodies, including the NII, in the case of a subject included in its work plan and list of priorities.
- Grant to set up and maintain large databases relevant to the NII's work.
- Student grants – To encourage young researchers to engage in the fields mentioned above, grants are given each year to two or three students in Israel who are submitting doctoral theses.

When completed, the research is published on the NII internet site, indicating that it was supported by the Fund. This year, the site contains all the studies carried out with the Fund's support since its establishment: about 160 research projects, assistance to databases and research grants for students, some of whom are still involved in the work. The criteria for obtaining funding from the Fund and guidelines on submitting applications can be found on the NII website under the **Funds** tag.

Since its establishment, the NII has funded partially or fully about 160 research projects, assistance to databases and research grants for students

Research Room

As a way of expanding research options, in 2011 the NII's Research and Planning Administration (in the head office in Jerusalem) opened a research room, where researchers can make use of the Institute's databases by means of files prepared specially for this purpose without identifying details. The Research Room has three workstations with applications suitable for data processing, such as STATA, SPSS and SAS. Arrangements regarding use of the Research Room are still being finalized, as this is a new activity whose scope cannot be accurately foreseen.

Use of the Room is subject to a procedure that requires all researchers wishing to use the room to undergo a security check, including signing a confidentiality document.

As is the practice in the Research Fund, when their work is completed the researchers are asked to coordinate publication of the findings with the National Insurance Institute.

3. Counseling Service for the Elderly

The rights granted to the elderly by the National Insurance Institute – such as monetary benefits and benefits in kind – are an important foundation for their subsistence in dignity. The elderly are also eligible for a range of benefits and services provided by other public and government organizations. The Counseling Service for the Elderly

improves access to services for the elderly, helps them exercise their rights and provides a permanent and supportive social contact for those who need it.

a. Counseling

Notwithstanding technological advances, many elderly people still have difficulty in exercising their rights, whether in the NII or in other organizations. Furthermore, supplementary services granted to the elderly by local authorities and others are not always consistent and are not sufficiently accessible. The volunteer advisers in the Counseling Service for the Elderly collect all the relevant information and pass it on to the elderly by various means (translation, discussion, active referral and practical assistance). The counseling is given in local NII branches during reception hours or by telephone at the national call center (in various languages) or through initiated calls, mainly to people living in the periphery. In 2012 some 170,000 elderly people received such counseling.

b. Initial home visits

Initial home visits are paid to those elderly who are defined as being at risk, such as those aged over 80, those receiving a long-term care benefit, those for whom a benefit recipient has been appointed, or those whose claim for benefit has been rejected, as well as widows and widowers. The visits are a tool for monitoring and locating those suffering neglect and other problems, and the information obtained helps the NII ensure that the benefits it pays are indeed being used for the right purposes. The initial visits are also an important tool for ensuring that elderly with physical handicaps receive what is due to them (income support and long term care benefit).

Volunteers are provided with regular training and guidance on home visits. Their impressions are the basis for professional evaluation of the elderly and for decisions on further intervention or referral to other departments of the NII or community services. In 2012 there were some 30,000 initial home visits.

c. Regular social home visits

Elderly people confined to their homes and those who live alone are deprived of regular social contacts and support. Meetings with carers or service providers are not perceived by them as social contacts, nor are contacts with a spouse who looks after them. The regular home visitors maintain personal contact with those who have requested such visits or who have reported feelings of loneliness. The visit is also an important source of information about the individual's situation.

The elderly people and the volunteer visitors form relationships – sometimes close friendships – that over the years have made an important contribution to the elderly

The Counseling Service for the Elderly improves access to services for the elderly, helps them exercise their rights and provides a permanent and supportive social contact for those who need it.

In 2012 there were some 30,000 initial home visits. Some 9,000 elderly people received regular home visits

person's quality of life and wellbeing. The visits are arranged on the basis of existing resources and professional judgment. In 2012 some 9,000 elderly people received regular home visits.

d. Support groups for the widowed

Becoming widowed in old age is a crisis that affects many aspects of quality of life. For some 30 years, the Center providing counseling for the elderly in all local NII branches have arranged support groups for elderly widows and widowers, to assist, support and advise them at times of crisis.

Other activities for widow/ers involve trained volunteers: telephone calls to offer sympathy and make contact, invitations to special events that provide information about their rights, and offers to participate in support groups. Contact is usually made soon after the crisis.

In 2012 there were about 50 such support groups dispersed throughout Israel.

e. Information days

Information days are a means for providing information through direct contact with the elderly on a range of subjects: information for the newly retired, the rights of widows and widowers, Holocaust survivors' rights, support for dementia sufferers and so on. The Counseling Service sends personal letters to the target populations for each subject, inviting them to an encounter where they can learn about rights and services in the NII and in the community at large.

Information on rights in the periphery: Elderly people living in the periphery of the country often do not have easy access to the whole range of services, and lack representation in official bodies. Therefore special events have been arranged in these places, in conjunction with the local social services departments, in which individuals can obtain answers to all their questions.

Table 5
**Number of Recipients of Services from the Counseling Service
for the Elderly, by Type of Service, 2011-2012**

Type of service	2011	2012
Advice	151,900	168,416
Initial home visits	25,566	26,832
Regular social home visits	8,577	8,458
Support groups	45	51
Information days	92	112

Contact is usually made soon after the crisis. In 2012 there were about 50 support groups dispersed throughout Israel.

Table 6
Number of Recipients of Services from the Counseling Service for the Elderly by Branch, 2011-2012

Local NII branch	2011					2012				
	Advice	Initial home visits	Regular social visits	Support groups	Information days	Advice	Initial home visits	Regular social visits	Support groups	Information days
Ashdod	4,219	861	204	2	1	4,056	1,007	213	1	2
Ashkelon	3,627	508	294	2	5	3,923	566	282	2	6
Beer Sheva	5,646	648	322	2	11	6,994	770	337	2	9
Bnei Brak	1,669	191	38	0	3	2,099	315	38	0	4
Hadera	3,418	710	279	1	3	5,354	707	273	1	2
Holon	5,528	764	144	2	5	5,324	907	140	1	5
Haifa	7,800	1,068	559	3	1	8,398	1,044	557	6	2
Tiberias	5,827	619	620	4	2	5,694	634	571	3	2
Jaffa	12,264	1,490	420	3	9	10,628	1,213	431	2	5
Jerusalem	9,752	2,495	698	2	5	11,316	2,441	722	3	6
Kfar Saba	6,356	898	388	2	1	6,902	697	341	2	2
Karmiel	3,207	630	247	1	2	4,430	741	236	1	4
Nahariya	3,739	1,346	396	1	2	3,931	1,381	389	1	3
Nazareth	5,559	3,086	190	3	1	6,420	3,913	177	1	3
Netanya	11,249	1,829	685	2	10	12,337	1,878	692	3	5
Afula	2,337	774	228	0	0	3,908	956	230	3	4
Petach Tikva	7,248	1,354	466	3	2	9,078	1,051	431	2	7
Krayot	5,386	1,126	498	2	4	5,506	1,274	512	2	4
Rishon Lezion	9,216	1,347	469	2	3	9,263	1,752	507	4	3
Rehovot	9,792	885	447	1	4	10,147	860	451	1	10
Ramle	5,076	794	256	0	1	6,523	645	262	1	4
Ramat Gan	10,542	937	340	2	5	11,315	1,164	317	2	8
Tel Aviv	12,443	1,206	389	5	12	14,870	916	349	7	12
Total	15,1900	25,566	8,577	45	92	168,416	26,832	8,458	51	112

