

1. Benefits in the Old-Age and Survivors' Division

Old-age and survivors' pensions represent the first layer of the Israeli pension system, and assure a basic income for elderly insurees and their survivors after death. Together with a pension from work, the second layer of the pension system¹, old-age and survivors' pensions are designed to ensure a reasonable standard of living during retirement and old age.

Old-Age Pension

An old-age pension is paid to every insured person universally and without a means-test at the age of entitlement (the absolute age²). At retirement age (the conditional age³) the pension is paid only if the recipient meets the means-test of income from work and capital. The amount of the basic pension per individual is 17.7% of the basic amount.

In mid-2004, the Retirement Age Law was implemented. This law gradually raises the age of entitlement to an old-age pension: for men from 65 to 67, and for women from 60 to 62. These ages have not changed through 2016. In 2017, the retirement age for women will again be increased, to 64.

In 2015 the age of entitlement for women was 68 and 4 months, and it will be raised gradually to 70. The age of entitlement for men was unchanged, and remains 70.

Increments to the Basic Old-Age Pension

- **Dependents' Increment** – Paid to spouse and children dependent on the insuree (in accordance with legal criteria, such as a means-test).

1 See Annual Survey 2007,, Old Age and Survivors' Chapter, Box: Comprehensive Pension Mandatory for Entire Economy in Israel.

2 The age at which entitlement to the pension is not conditional on a means test.

3 The age at which entitlement to the pension is conditional on a means test.

- **Seniority Increment** – Paid to anyone who has been insured for more than 10 years. Its rate is 2% of the pension for each year of insurance beyond the first 10 years, and not more than 50%.
- **Pension Deferral Increment** – Paid to those who deferred receipt of their pension at ages when a means-test of income from work or capital is performed (from the conditional until the absolute age). Its rate is 5% of the pension for each year of deferral of the pension.
- **Increment for Insuree who has Reached 80 Years of Age** – at the rate of 1% of the basic amount.

Survivors' Pension

This pension is paid to the survivors of an insuree after his/her death. Increments are added to the pension of 17.7% of the basic amount, for seniority and for a survivor who has reached the age 80. Widow/ers are entitled to a survivors' pension as long as their children live with them, or they pass the means-test as required by law.

Income Supplement

An income supplement is paid to recipients of old-age or survivors' pensions who have no income or whose income is low, up to the amount defined by the Income Support Law.

Pensions not Based on National Insurance Law

Pensions not based on the National Insurance Law (special pensions are paid to elderly people and survivors who are not entitled to an NII pension, and they are fully financed by the government.

Those entitled to these pensions are mainly immigrants who on the date of their arrival were older than 62, and thus not insured by the National Insurance Law. The amounts of these pensions are identical to the pension rates set by law, subject to a means-test. An age increment is paid to those who have reached 80 years of age, but there are no seniority or pension deferral increments. The maximum income supplement for these recipients is equal to the amount paid to recipients of the pensions based on the Law. The entitlement age-changes for a pension based on the Law also apply to recipients of a pension not based on the Law.

Death Grant

Paid to those entitled to an old-age or survivors' pension (under the National Insurance Law) who leave a spouse, and in the absence of a spouse – a child as defined by the National Insurance Law.

Burial Allowance

All deceased in Israel are entitled to be buried at no charge. The NII pays a burial allowance intended to cover the costs of the funeral day for any deceased buried in Israel by an appropriately licensed burial society. Populations who do not customarily use burial societies can receive this allowance personally.

The burial allowance tariff is set by age of the deceased and size of the town in which the burial society operates. The burial society is authorized in certain circumstances to charge a fee for burial (purchase of a grave while alive, purchase after death of a special plot, and burial in a closed cemetery). If the number of paid burials exceeds the rate specified by regulations, the burial society will be eligible for reduced payments. In 2015, burial allowances were paid for approximately 42,000 burials.

Counseling Service for the Elderly

As part of national insurance, a counseling service for the elderly has been operating since the 1970s, in which elderly volunteers support other elderly people. (See Section 6 below).

2. Legislative Changes

Pensions under the National Insurance Law

In 2009, it was determined that the basic old-age and survivors' pensions be gradually increased from 16.5% of the basic amount to 17.7% thereof in 2011- a total increase of 7.3%. The pensions were increased in such a manner that the gap (of 1% of the basic amount) between pensions for those younger than and those older than 80 remained. Pensions for other family members were raised accordingly.

Old-age and survivors' pensions including income supplement

Old-age and survivors' pensions including income supplements also increased in accordance with the rise in basic pensions. Moreover as of August 2009 those aged 70-79 were added.

- In mid-2014 the Disabled Victims of Nazi Persecution Law and the Benefits Law were changed in order to increase the assistance to Holocaust survivors living in Israel and to expand the number of those eligible for assistance. In accordance with these changes the Holocaust Survivors' Authority examines eligibility for a monthly benefit and those who qualify lose their NII income supplement to the old-age and survivors' pension, but eligibility for ancillary bonuses remains if the income supplement ceased on account of the Holocaust Survivors' benefit.
- In December 2015 there was a significant increase in the old-age and survivors' pensions including income supplement, in order to bring them near to the poverty line (corresponding to family situation) and to equalize the position of individuals and couples with regard to the poverty line. In the increase the distinction between the three age groups was maintained.
- From December 2015 the pension for an individual without dependents, plus income supplement, was 32.21% of the basic amount (supplement of NIS 178) for a person under the age of 70; for those aged 70-79- 32.88% (supplement of NIS 155) and for those reaching age of 80 - 34.05% (supplement of NIS 135). The pension for a couple: if the elder is under 70- 50.85% of the basic amount; and if the elder is between 70-79- 51.95% (supplement of NIS 542).

3. Pension Recipients

Old-Age and Survivors' Pension Recipients

In 2015, the NII paid old-age pensions based on the National Insurance Law and old-age pensions not based on the National Insurance Law (hereafter: special pensions) to approximately 803,000 elderly people, and survivors' pensions to approximately 98,000 survivors on average each month. Among the old-age pension recipients were approximately 107,000 who received a full old-age pension and half a survivors' pension and approximately 65,000 disabled elderly people who received a disability pension supplement (see details below). The number of recipients of old-age pensions based on the National Insurance Law increased in 2015 by 5.1%, and the number of recipients of survivors' pensions only (based on the National Insurance Law) dropped by 1.1%.

Table 1

Old-Age and Survivors' Pension Recipients by Pension Type and Legal Basis (Average per Month), 2013-2015

Pension type	Number of recipients (average)			Annual rate of increase (%)	
	2013	2014	2015	2014	2015
Total	833,915	868,346	900,788	4.1	3.7
Old-age					
Total	733,686	769,219	802,716	4.8	4.4
Based on NI Law	675,816	714,181	750,466	5.7	5.1
Not based on NI Law	57,870	55,038	52,249	-4.9	-5.1
Survivors					
Total	100,230	99,127	98,073	-1.1	-1.1
Based on NI Law	99,897	98,822	97,782	-1.1	-1.1
Not based on NI Law	333	305	291	-8.4	-4.6

The number of special pension recipients (usually immigrants) continued to decline in 2015 at a rate of 5.1%, a higher rate than the decrease in 2014 - 4.9%, but lower than 2012 and 2013 - 5.4%. Their share among all old-age and survivors' pension recipients grew from 8.4% in 1990 to 18.7% in 1996, but since 1997 this percentage has gradually dropped to 5.8% in 2015. This development is the continuation of a declining trend in growth for this population since the second half of the 1990s -the result of the drop in number of immigrants arriving in Israel at an advanced age, and of mortality among the oldest of them, which is expected to continue and to reduce the size of this population as the years pass.

The total of all recipients of old-age pensions based on the National Insurance Law and special pensions grew in 2015 by 4.4%. The number of all recipients of old-age and survivors' pensions grew at a rate of 3.7% compared with 4.1% the previous year.

Recipients of Old-Age and Survivors' Pensions with Income Supplement

Recipients of old-age and survivors' pensions who do not have additional sources of income, or whose income from other sources is extremely low, are entitled to receive a supplement to their pension under the Income Support Law. The number of families receiving income supplements from 1990-2001 grew continuously due to the addition of many new immigrants to the system, who received special pensions with an income supplement. Since 2008 the number has gradually declined, mainly due to a drop in the number of immigrants receiving special pensions. In 2013, for the first time since 2001, the

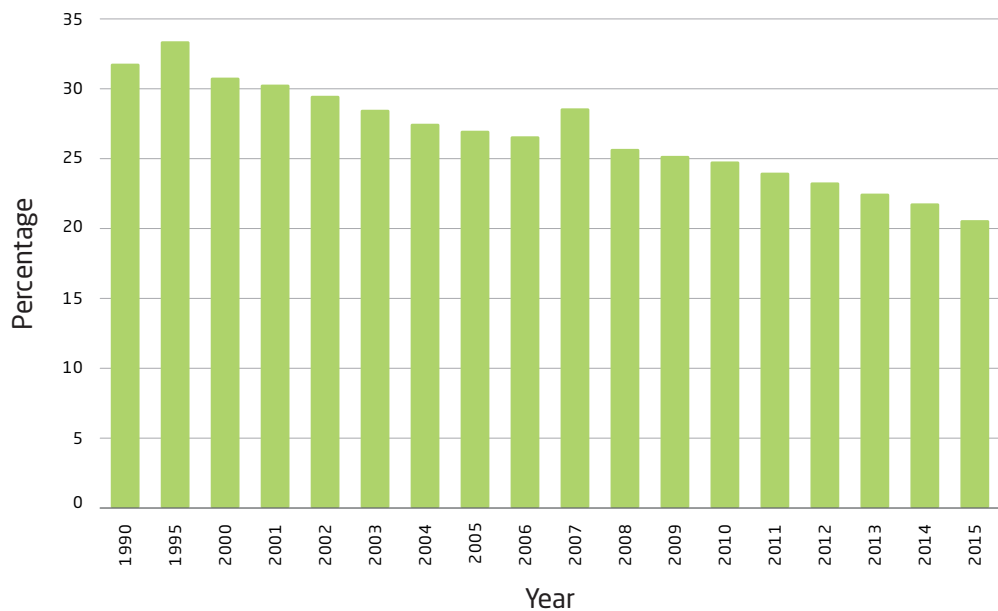
number of families receiving income supplements rose and continued to do so in 2014 – 189.4 thousand recipients on average per month compared with 187.5 thousand in 2013.

As a result of changes in the Disabled Victims of Nazi Persecution Law and the Benefits Law (see section 2 above), the number of income supplement recipients decreased from 190 thousand in December 2014 to 185 thousand at the beginning of 2015. At the end of 2015 their number was 186 thousand and the monthly average was the same in both years.

The percentage of families receiving income supplements among all old-age and survivors' pension recipients reached its height in 1992, 34%, and has since been in decline (except for 2007), which is mainly the result of a drop in the number of special pension recipients (Figure 1). As expected, among recipients of old-age pensions the percentage of families entitled to income supplements rose moderately during the years that the pension rate grew.

Figure 1

Percentage of Recipients of Old-Age and Survivors' Pensions with Income Supplement (Monthly Average), 1990-2015



The percentage of families entitled to income supplements among all recipients of old-age and survivors' pensions decreased from 21.5% in 2014 to 20.4% in December 2015 (Table 2). Their percentage among those receiving pensions based on the Law also dropped: for old-age pensions it was 14.8% and for survivors' pensions 27.5%. The decrease arises partly from the change in the Disabled Victims of Nazi Persecution Law and the Benefits Law.

As expected, in December 2015 the percentage of families receiving income supplements was highest among recipients of special old-age and survivors' pensions, a group which is mainly composed of new immigrants: 89.5% of recipients of special old-age pensions, and 63.6% of recipients of special survivors' pensions. Pensions other than those paid on the basis of the National Insurance Law are conditional on a means-test, and thus it is not surprising that the percentage of those entitled to income supplements is very high among immigrants. Nevertheless, there has been a noticeable drop in the percentage of income supplement recipients since December 2011, when it was 94.4%. This drop increased in 2015 as a result of change of legislation in the Disabled Victims of Nazi Persecution Law and the Benefits Law.

Table 2

Old-Age and Survivors' Pension Recipients by Pension Type and Number of Dependents*, December 2015

Pension type	Total	Without dependents	One dependent	Two dependents	Three or more dependents
Old-age and survivors' pension – total	915,555	847,860	56,914	6,330	4,451
% receiving income supplement	20.4	18.8	43.0	21.6	21.2
Old-age pension based on NI Law	766,248	721,435	41,278	2,379	1,156
% receiving income supplement	14.8	13.2	39.5	30.6	45.5
Old-age pension not based on NI Law	51,812	43,572	7,968	141	131
% receiving income supplement	89.5	89.8	88.2	84.4	95.4
Survivors' pension based on NI Law	97,209	82,618	7,646	3,791	3,154
% receiving income supplement	27.5	30.0	14.7	13.5	9.1
Survivors' pension not based on NI Law	286	235	22	19	10
% receiving income supplement	63.6	64.3	68.2	57.9	50.0

* Includes spouse or children – for old-age pension, and children – for survivors' pension.

Recipients of Old-Age Pensions and Half Survivors' Pensions

There are those who receive both old-age and survivors' pensions (hereafter: **both pensions**), which are paid by virtue of the insuree's rights in these divisions. Regardless

of the first pension to which they are entitled, those entitled to both receive the full old-age pension and half the survivors' pension. Only those whose pensions are based on the **Law** are entitled to receive both pensions. Recipients of pensions **not based on the Law** receive their pension because of an agreement, and not through insurance rights in the Old-Age and Survivors' Division.

In December 2015, 108,590 widows and widowers were entitled to both pensions. 93.9 % of them were women (Table 3), representing 14.2% of all recipients of old-age pensions based on the Law. The high percentage of women is not surprising, for several reasons: a) The percentage of male insurees is higher than that of females: only women insured as workers confer insurance with survivors' pensions on their spouses, while all men confer entitlement to insurance on their spouses. b) The right to survivors' pensions for widowers without children is dependent on a means-test. c) Women generally marry men older than themselves, and have a longer lifespan than men.

The growth rate for recipients of half survivors' pensions is lower than that for total old-age pension recipients based on the Law (3.8% and 5.1% annually, respectively). In December 2015, the average total of both pensions together was NIS 3,185, approximately one-third of which was the survivors' pension. The average total of both pensions to which men were entitled was higher than those received by women, since generally men's old-age pensions are higher due to higher seniority increments and retirement deferral increments.

As expected, the percentage of income supplement recipients among those receiving both pensions is not high – only 7.8%, as the total of both pensions is itself generally higher than the total of pension plus income supplement. The percentage of men receiving income supplements is nearly double that of women, because widowers (without minor children) have to pass a means-test to establish entitlement to the survivors' pension, as opposed to widows, who are exempt from it. Since only widowers who meet the means-test requirement are entitled to receive a survivors' pension, the economic position of widowers receiving survivors' pensions tends to be worse than that of widows, who are not required to pass this test as a condition for receipt of the pension.

Table 3
Characteristics of Recipients of Old-Age and Half Survivors' Pensions
by Gender, December 2015

	Total	Men	Women
Total of all recipients	108,590	6,664	100,199
Percentage receiving income supplements	7.8	13.8	7.4
Average pension (NIS)	3,185	3,238	3,182
Of which: half survivors' pension (NIS)	1,082	923	1,092
Average age	78.3	79.2	78.2

The average age of recipients of both pensions is higher than the age of all those entitled to an old-age pension based on the Law: men - 79.2 years compared with 76.0 respectively, and women - 78.2 compared with 72.8, respectively, as the spouse's death usually occurs at a more advanced age.

Recipients of Old-Age Disability Pensions

Disability pensions are paid to the disabled until they reach retirement age, after which they receive old-age pensions. In the wake of the 2002 legislative amendments to improve pensions for the disabled, the old-age pension paid to a disabled person reaching retirement age after 1.1.2002 is level with the disability pension, including **an additional monthly pension** (hereafter: AMP), which was paid before reaching retirement age.

An additional monthly pension is paid to those whose level of medical disability is at least 50%, and whose level of incapacity to earn is at least 75%, and its amount in most cases was NIS 252-372 per month in December 2015, in accordance with percentage of medical disability. Upon reaching retirement age the disabled person continues receiving the amount which was paid to him as a disability pension and the AMP (if he was entitled to it) as an old-age pension.

In December 2015, approximately 65,000 disabled elderly people (48.5% of them women) received old-age pensions with a supplement to the amount of the disability pension or with an AMP (or both) – a rise of 14.1% compared with December 2014 (Table 4). Approximately 83% also received an AMP. The average amount of the old-age pension for the disabled elderly was NIS 2,842, approximately one-fifth of which was a supplement to the disability pension including AMP. Twenty two point three % of recipients of a disability supplement or AMP were also entitled to income supplements, with the percentage of men being slightly lower than that of women: 21.8% and 22.9% respectively.

Table 4
Characteristics of Recipients of Old-Age Disability Pensions by Gender,
December 2015

	Total	Men	Women
Total of all recipients	65,309	33,620	31,689
Of whom: receive additional monthly pension	54,165	28,177	25,988
Average pension (NIS)	2,842	2,852	2,831
Of which: disability supplement and additional monthly pension (NIS)	536	447	630
Average age	70.3	72.7	67.8

Seniority Increment Recipients

A seniority increment to the old-age pension is granted to elderly people who have been insured with the NII for more than 10 years, and its rate is 2% of the basic old-age pension for each additional year of insurance beyond the initial 10, and not more than 50% of the pension. In 2015, the percentage of women and men to whom a seniority increment is paid continued to rise, reaching 79.3% and 95.2% respectively (Table 5). The average increment paid to a recipient of a pension based on the National Insurance Law also rose, from 31.6% of the basic pension in 2014, to 32.1% thereof in 2015. The average increment rate is 37.6%, which means payment for 18.8 years beyond the initial ten years of insurance. Therefore, the data indicate that the percentage of seniority increment recipients rose, and the average number of years for which the increment is paid also rose. The average increment received by men was higher than that received by women – 42.3% compared with only 25.7%, respectively (the average increment rate paid to those entitled is 44.5% for men and 32.4% for women).

The percentage of those receiving a seniority increment among newly entitled men rose slightly compared with 2014, to 98.7%, while among women it decreased to 87.9%. The level of the increment is higher for those now joining the ranks than for the overall group of recipients (men 43.5% compared with 42.3%, women 31.5% compared with 25.7% respectively). The average seniority increment paid to new recipient women and men in 2015 increased compared with the increment for those who were new recipients in 2014, but the gap between women and men remains large: 43.5% for men and 31.5% for women. With the increase in the rate of women's participation in the labor force and their number of years at work, the percentage of women receiving seniority increments is expected to continue to rise, especially the maximum seniority increment.

An examination of the percentage of immigrants (who came to Israel since 1990) among new recipients shows that in the years 2008-2010 their number dropped, but since 2010 it has risen significantly: among the men the percentage of immigrants rose from 10.6% in 2012 to 18.4% in 2013, 19.7% in 2014 and 19.1% in 2015; and among the women the percentage rose to 21.8% in 2014 and 20.6% in 2015. It is clear that immigrants (from 1990 onwards) are entitled to an average seniority increment which is significantly lower than that of veteran citizens (men 19% compared with 49.1% and women 13% compared with 36.3% respectively), but despite this gap we see a rise in the average increment for new recipient men and women.

Recipients of survivors' pensions are granted the seniority increment to which the deceased was entitled. Most recipients of survivors' pensions (both those entitled only to survivors' pensions and those entitled to half survivors' pensions in addition to an old age-pension) – 87.4% – are entitled to this increment, and, as expected, the percentage of female recipients of the increment accumulated by their spouses is higher than the percentage of men receiving this increment: 88.4% compared with 74.1%, respectively.

The average increment of all women receiving the pension is higher than that of men: 29.5% compared with 24.5% respectively. The average increment among those entitled to it is 33.4%, which translates into an increment for 16.7 years beyond the initial ten years of insurance.

Table 5

Recipients of Old-Age Pensions Based on National Insurance Law, by Rate of Recipients of Seniority and Pension Deferral Increments, and Rate of Average Increment, 2011-2015 (December)

Year	Rate of increment recipients among all recipients (percent)			Rate of average increment for all pension recipients (percent)		
	Total	Men	Women	Total	Men	Women
Seniority increment						
2011*	82.2	93.7	74.8	30.3	41.7	23.0
2011**	89.2	98.2	83.6	34.2	44.6	27.7
2012*	83.0	94.0	76.0	30.7	42.0	23.7
2012**	90.9	98.2	85.9	35.0	44.0	28.7
2013*	83.5	94.4	76.7	31.0	42.1	24.2
2013**, ***	92.2	98.3	87.3	35.6	42.9	29.7
2014*	84.5	94.8	78.1	31.6	42.2	24.9
2014**	94.1	98.5	90.3	36.8	42.9	31.4
2015*	85.4	95.2	79.3	32.1	42.3	25.7
2015**	92.7	98.7	87.9	36.8	43.5	31.5
Pension deferral increment						
2011*	13.2	14.5	12.5	2.3	2.4	2.2
2011**	11.4	11.1	11.6	2.0	1.4	2.4
2012*	13.1	14.2	12.5	2.3	2.3	2.2
2012**	11.1	10.4	11.6	1.8	1.2	2.2
2013*	13.0	13.8	12.5	2.2	2.2	2.2
2013**, ***	11.5	9.7	12.3	1.9	1.2	2.4
2014*	13.1	13.6	12.8	2.2	2.1	2.3
2014**	13.2	10.6	15.4	2.1	1.3	2.8
2015*	13.4	13.6	13.2	2.2	2.1	2.4
2015**	15.0	13.5	16.2	2.4	1.6	2.9

* All recipients

** New recipients that year.

*** Not including housewives born prior to 1931 (Law Amendment 138)

Recipients of Pension Deferral Increment

The old-age pension in the range between retirement and the entitlement age is conditional on a means-test. An individual whose income from work does not exceed

57% of the average salary is entitled to a full pension (for a couple – 76% of the average salary). High level income from capital is also taken into account for the means-test (as specified in the Law and regulations). For each additional shekel, 60 agorot are deducted from the old-age pension (reduced pension) up to a pension of zero. Those with higher income are not entitled to a pension and receive a retirement deferral increment at a rate of 5% of the basic pension for each year of deferral. Those entitled to a reduced pension are permitted to choose not to receive the pension and will be entitled to a retirement deferral increment. This increment is less significant than the seniority increment, in respect of both number of recipients and rate.

In 2015, the percentage of men who received a pension deferral increment remained as it was in 2014 - 13.6%, after years of slow decrease, and so also the average increment – 2.1%. The percentage of women rose and reached 13.2%, and the increment increased to 2.4%. The average increment rate for women was higher than for men because women may delay the pension for more years than men (explanation below). The average increment for its recipients was 16.8%, in other words an average deferral of retirement for 3.3 years.

Among new recipients the percentage of increment recipients rose, as did the average amount. The percentage of women rose to 16.2%, and the increment rate rose to 2.9%. The percentage of men rose to 13.5%, and the rate of increment rose to 1.6%.

The increment paid to new recipient men for pension deferral in 2015 was lower than the increment paid to all men, 1.6% compared with 2.1%, respectively, and so also the percentage of those receiving this increment – 13.5% compared with 13.6%. The conclusion from this is that new retirees are entitled to fewer years of pension deferral than earlier retirees, whether because they prefer to receive the pension earlier or because of the reduction of the number of years for which it is possible to defer the pension from 5 to 3. This is not true among new women recipients, who tend to defer receipt of pension more than earlier women recipients and can defer it for more years than in the past, 5 compared with 6 or more (see explanation below).

The new recipient men who delayed their retirement are entitled to an increment of 12.1% on average, in other words the average pension deferral is 2.4 years – nearly the entire deferral period – three years. Among women, the maximum deferral period is longer (see explanation below), and the new recipient women who deferred their retirement were entitled to an increment of 18.2%, in other words 3.6 years.

In the wake of the Retirement Age Law, the rate of increment among women is expected to grow in the future. Until 2016, the retirement age for women will remain 62, while the entitlement age will continue to rise gradually and reach 70 in 2020. Thus, the number of years for which women can be entitled to a retirement deferral increment has gradually grown from 5 to 8, and will reach 6 at the end of the process. On the other hand, a man is able to defer his pension for only 3 years, and thus it is possible that the

average increment rate for women will be higher than the rate for men (as has already been observed over the last 5 years among new recipient men and women).

4. Pension Levels

In 2015, the basic old-age and survivors' pensions without income supplements remained as they were in 2014 (Table 6), because the consumer price index (based on the November 2014 CPI in comparison with the November 2013 CPI) decreased. The rate of the basic pension as a percentage of average salary for a salaried employee decreased to 16.4% for a pension without dependents for a person under the age of 80 and this is evidence of the erosion of the pension arising from the continued increase in average salary. Old-age and survivors' pensions with income supplement remained unchanged until December 2015, when they were increased by 6.9% for a pension without dependents up to the age of 70, by 5.4% up to the age of 80 and by 4.5% for those aged 80 or more. The pension with a dependent spouse increased by 13%, 12.2% and 11.4% respectively.

Table 6

Amount of Basic Old-Age and Survivors' Pensions by Composition of Dependents, 2011-2015

Year	No dependents		With dependent spouse		Widow/er with two children*	
	2015 prices (NIS)	Percent of average salary	2015 prices (NIS)	Percent of average salary	2015 prices (NIS)	Percent of average salary
Not yet 80 years old						
2011	1,489	16.9	2,237	25.3	2,885	32.7
2012	1,501	16.9	2,256	25.3	2,910	32.7
2013	1,500	16.7	2,253	25.1	2,905	32.4
2014	1,521	16.7	2,286	25.1	2,948	32.4
2015	1,531	16.4	2,301	24.6	2,967	31.7
At least 80 years old						
2011	1,573	17.9	2,322	26.3		
2012	1,586	17.9	2,342	26.3		
2013	1,584	17.6	2,338	26.0		
2014	1,607	17.7	2,372	26.1		
2015	1,617	17.3	2,387	25.5		

* Does not include child allowances.

Despite the information in Table 6, most recipients are entitled to a pension amount which is higher than the basic pension, and which includes the increments in accordance

with the entitled person's characteristics (increments for spouse, child, seniority, pension deferral, age, income supplement, etc.). Table 7 presents the average pensions for selected family compositions.

Table 7
Amount of Average Old-Age and Survivors' Pensions by Selected Family Compositions, December 2015

Family composition	For pension recipients without income supplement		For pension recipients with income supplement	
	2015 prices (NIS)	Percent of average salary	2015 prices (NIS)	Percent of average salary
Individual	2,344	25.0	3,060	32.7
Couple	3,212	34.3	4,819	51.5
Widow/widower with 2 children	3,971	42.4	6,236	66.6

5. Total Payments

In 2015 the amount of the payments from the Old-Age and Survivors' Division (not including administrative expenses), at fixed prices, rose by 4.2%. Benefit payments based on the National Insurance Law rose at a real rate of 6.3%, and benefit payments not based on the National Insurance Law decreased at a real rate of 2.7% (mainly because of the increase in the grant to Holocaust survivors and the transition of this population from income supplements to payments by the Holocaust Survivors' Authority). The share of benefit payments not based on the Law (including income supplements for those receiving a pension based on the National Insurance Law) among all old-age

Table 8
Pension Payments in the Old-Age and Survivors' Division
(Not Including Administrative Expenses, in Millions of NIS), 2011-2015

	2011	2012	2013	2014	2015
Current prices (millions of NIS)					
Total of all payments	23,238	24,524	25,690	27,218	28,174
Based on NI Law	19,383	20,689	21,911	23,465	24,544
Not based on NI Law	3,855	3,835	3,779	3,753	3,630
2015 prices (millions of NIS)					
Total of all payments	23,957	24,859	25,649	27,046	28,174
Based on NI Law	19,983	20,972	21,876	23,316	24,544
Not based on NI Law	3,974	3,887	3,773	3,730	3,630

and survivors' payments reached 12.9% in 2015. The total of all payments for National Insurance allowances (not including administrative expenses) grew in real terms in 2015 at a rate similar to the rate of increase in payments in the Old-Age and Survivors' Division – 4.3%, and therefore the share of the Division's payments among NII payments in 2015 remained as it was in 2014 – 38.9%.

6. Counseling service for the elderly

The rights granted to the elderly by the NII- whether in money or in kind (services) – form a significant basis for their maintenance: old-age pension, survivors' pension, income supplement and long-term care. The Counseling Services for the Elderly generally focus on making services accessible, on assistance in fully exercising rights and on providing regular and supportive social contact for those who need it, as will be set out below.

Counseling

Because of the characteristics of old age, many elderly people have difficulty exercising their rights both at the NII and other bodies in the community. A volunteer from the Counseling Service for the Elderly assists them to do so in various ways – translation, conversation, active referral and practical assistance. Counseling is provided at branches or by telephone – at a national telephone center in various languages or by initiated calls, mainly in the periphery. In 2015 approximately 196 thousand elderly people received counseling, compared with approximately 197,500 in 2014 (Table 9).

Initial home visits

Initial home visits take place at the homes of elderly people who have been defined as risk groups, such as those over the age of 80, invalids, elderly people for whom a pension recipient has been appointed, elderly people whose claim for long-term care has been rejected and widow/widowers. The visits are a means of control and of locating elderly people who are at risk and neglected. The information which is received enables the NII to verify that the pensions being paid are indeed being used for the elderly person's benefit. The initial visits are also an important tool for the full exercise of the rights of those who

have difficulty in taking them up due to physical handicaps (income supplement to the old-age or survivors' pension and long-term care benefit).

Volunteers for the initial visit receive regular training and guidance. Their impressions form the basis for an assessment of the elderly person's situation by a professional, for the purpose of continued involvement and referral to appropriate parties at the NII and in the community. In 2015 there were approximately 27,600 initial home visits compared with 26,400 visits in 2014 – an increase of 0.7% (table 9).

Regular home visits

Elderly people who are confined to their homes and do not have regular and supportive social contact may feel lonely, even if they meet caregivers or service providers or there is a spouse who takes care of them. The volunteers from the Counseling Service for the Elderly pay regular home visits to those who have expressed a wish for this and maintain personal contact with them. Over the years the relations which are established between elderly people and volunteers, sometimes close friendships, have proved their great contribution to the quality of life and welfare of the elderly. In 2015 there were more than 340 thousand regular weekly home visits to approximately 8,900 different elderly people, approximately 6,500 visits on average per month. These data are similar to the 2014 data.

Support groups for widows/widowers

Losing one's spouse in old age is a crisis which affects quality of life in various ways. For the past 30 years the Counseling Service for the Elderly has been running support groups for aged widows/widowers at all branches of the NII, which accompany, support and advise them during times of crisis and assist with organization to continue their lives. The contact is usually established shortly after the crisis. In 2015 there were 86 support groups all over the country – an increase from 2014, when there were 80 groups (Table 9).

Information days

Information days are a means of providing information and establishing direct and ongoing contact with insurees on various subjects concerning old age: information

for new retirees, widows' and widowers' rights, Holocaust survivors' rights, support for dementia patients, etc. The departments send personal letters to the target group and invite them to a day-long meeting at which information is provided about National Insurance rights and about the various services in the community (Table 9). In 2015 167 information days were held - a considerable increase from 2014, when 125 information days were held.

In the periphery, where services and representatives of the official institutions are lacking, information days specially geared to these towns are held – in cooperation with social service departments in the area, which provide individual replies to each member of the audience who approaches them.

Local and national projects

Departments providing counseling for the elderly at the branches sometimes initiate projects in cooperation with parties at the NII or with others. The aim is to promote new services such as support groups for main caregivers of elderly invalids or to increase awareness of life situations in old age, such as Alzheimer's disease. In the field there are projects intended to develop services for the benefit of the aged in the community.

Table 9

Number of recipients of counseling services for the elderly by type of service, 2014-2015

Type of service	2014	2015
Counseling	197,480	195,805
Initial home visits	27,435	27,638
Regular home visits	6,534	6,549
Support groups	80	86
Information days	125	167

