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## **CONTENTS**

**If I am not for myself - who is for me? The centrality of resourcefulness in explaining wellbeing among financially challenged single mothers**

Liat Kulik

**When Mom earns more than Dad: the reflection of new earning patterns on the parenting experience**

Liat Kulik and Dan Ramon

**The deficit crisis in the National Insurance budget: causes, implications and proposed solutions**

Michal Koreh

**Social security contribution evasion in Israel: profiling and characteristic analysis of debtors**

Uri Kandel, Ofir Pinto and Raanan Sulitzeanu-Kenan

**Awareness of and trust in different sector welfare organizations among social work students: the role of educational factors**

Lea Zanbar, Itay Greenspan, Haya Itzhaky and Femida Handy



## **Summaries of the Main Articles**



## **If I am not for myself - who is for me? The centrality of resourcefulness in explaining wellbeing among financially challenged single mothers**

*Liat Kulik*<sup>1</sup>

The aim of the study was to test the contribution of experienced daily hardships on the one hand, and social and personal resources on the other, in explaining wellbeing among financially challenged single mothers in Israel. Two main instruments researching resourcefulness and experienced daily hardships were constructed and applied using a qualitative research method, while data was collected using a quantitative research method. The research sample included 203 single mothers whose monthly income was lower than the mean income in Israel. Findings highlight the centrality of resourcefulness in explaining wellbeing among the participants, both directly and indirectly via its positive relation to social support and its negative relation to experienced daily hardships. Subjective poverty is a significant factor related to the participants' assessment of their personal and social resources, and contributes directly and indirectly to explaining their wellbeing.

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## **When Mom earns more than Dad: the reflection of new earning patterns on the parenting experience**

*Liat Kulik<sup>1</sup> and Dan Ramon<sup>1</sup>*

The study examines three aspects of the relationship between a wife's earning advantage over her husband and the experience of parenthood: cognitive, emotional, and behavioral. The cognitive aspect of the parenting experience was examined through the concept of parental self-efficacy; the emotional aspect was examined through the quality of the relationship with the children, which was assessed by means of two measures: satisfaction with the relationship with the children and the degree of closeness to them; the behavioral aspect was examined through parental daily involvement in child care. The sample included 246 Jewish participants, of whom 85 were men and 161 were women. All participants were married and parents of children aged 3 to 17.

Fathers with traditional attitudes towards gender roles and whose income was lower than that of their wives, scored lower on paternal self-efficacy than other participants, men or women. On the other hand, women who earned more than their husbands and held liberal attitudes toward gender roles tended to be more involved in child care than other participants, men or women. Compared to fathers and regardless of income pattern, mothers estimated their relationship to their children as closer, were more involved in child care and their attitudes towards gender roles were found to be more egalitarian. The findings indicate that fathers who hold traditional attitudes towards gender roles and earn less than their wives, constitute a particularly vulnerable group in terms of their parenting experience. In light of the findings, practical recommendations for professional intervention are presented for fathers and mothers who may experience distress.

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## **The deficit crisis in the National Insurance budget: causes, implications and proposed solutions**

*Michal Koreh*<sup>1</sup>

According to the National Insurance Institute's financial report for 2017, in less than ten years the Institute's expenditure on social programs will exceed its revenues, and in 2035 the reserve fund will be depleted so that it will not be able to meet its obligations. The purpose of this paper is to describe the processes leading to this crisis and to examine its implications.

The article ends with concrete proposals for policy changes that will help stabilize and rehabilitate the system.

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## **Social security contribution evasion in Israel: profiling and characteristic analysis of debtors**

*Uri Kandel<sup>1</sup>, Ofir Pinto<sup>2</sup> and Raanan Sulitzeanu-Kenan<sup>3</sup>*

The National Insurance Institute (NII) finances the payment of benefits by collecting insurance contributions. Every year 300 thousand people evade paying insurance contributions on time, thus creating an annual debt gap of NIS 430 million. Reducing the debt disparity requires a complex collection process based on mapping and analysis of the debtor population and the ability to identify problematic debtors. This study aims to fill the knowledge gap by: (1) examining the influence of personal demographic, social and economic characteristics on contribution evasion (2) Profiling different types with severe contribution evasion tendencies. Up to now, such studies have only been done for income tax debtors. This study is based on administrative NII data, and provides individual, longitudinal, comprehensive and updated monthly information about each person in Israel.

Our findings reveal that the characteristics of gender, age, employment status, income level and ethnicity, all affect non-compliance, as in previous studies in the field of tax debtors. In addition, marital status was also found to have an effect on non-compliance. Profiling indicates that unmarried and unemployed Arab insurees who have no income are the most non-compliant debtors of insurance contributions. To the best of our knowledge, this is the first profiling study in the world in the field of social security contribution evasion. Based on our research findings, the NII and similar authorities all over the world will be able to design targeted collection policies for groups of debtors.

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## **Awareness of and trust in different sector welfare organizations among social work students: the role of educational factors**

*Lea Zanbar<sup>1</sup>, Itay Greenspan<sup>2</sup>, Haya Itzhaky<sup>3</sup> and Femida Handy<sup>4</sup>*

In our day and age of the welfare-mix economy, welfare services are supplied by organizations from the public, private, and the nonprofit sectors. For social workers who are in charge of brokering service to client – that is, matching clients with the welfare services best suited for them – this mix of welfare services requires them to be aware of sectoral affiliation, and build levels of trust in these organizations, because trust and awareness are key to quality of service and social workers' brokering role. These issues of trust and awareness should be considered by social work students in their training phase because academic programs are the hothouses of the social work profession. Students are exposed to organizational knowledge about the three sectors during their academic training and fieldwork. However, the contribution of academic exposure to students' ability to recognize organizations' sectoral affiliation, as well as the resulting levels of trust toward these organizations, has not been investigated.

In this paper, we seek to examine the levels of awareness (the ability to recognize welfare organizations' sectoral affiliation) and trust in these organizations among social work students in Israel, and what academic training factors are associated with trust and awareness of welfare organizations from different sectors. We examine these questions among a sample of 393 undergraduate students in Israeli social work schools. The findings indicate relatively low levels of trust and awareness on the one hand, but influence of academic training factors on the other. In particular,

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the findings suggest a positive association between years of study and levels of knowledge and trust in nonprofit organizations (relative to for-profit organizations), and positive association between training in the community social work academic track and these factors (trust and awareness) relative to the clinical social work academic track. Finally, in some of the variables measuring trust, second-year students performed better than third-year and retraining students, likely because of proximity to the time of acquiring this knowledge in the academic curriculum.

These findings are discussed in the broader context of the retrenchment of the welfare state, blurred boundaries between sectors at a time of privatization and contracting out of services, and in light of theoretical questioning on applicability and of Hansmann's contract failure theory. Implications of our findings to social work academic education, and to social work practice are discussed, and recommendations are offered.