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**Take-up of Rights and the Social
Security System in Israel**

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and Noam Tarshish



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Summaries of the main articles

Take up of social benefits in Israel: research findings

*Daniel Gottlieb*¹

Exercising social rights at a high rate is one of the goals of a thriving social security system. This article summarizes a series of empirical analyses of the National Insurance Institute from recent years, in collaboration with staff members of the School of Social Work and Welfare at the Hebrew University. The study shows that while the take-up ratio for automatically paid, age-based universal benefits is close to 100%, it is considerably less than half of the estimated potential for important benefits, such as unemployment, income support. This result confirms the fact that conditioning the receipt of a benefit on personal tests, such as means tests, medical tests or tests of earnings capability renders its take-up increasingly challenging. Another important barrier to take-up is a low benefit level relatively to an adequate level.

Take-up ratios are affected by the definition of social rights.

Such cumulative hurdles may lead to a breach of trust in the Social Insurance, causing future non-take up due to despair in the present. Furthermore, belonging to a low-income class is shown to affect take-up ratios negatively. This empirical result was obtained in the study on income support, but it also affected benefits with a solid extraction rate such as maternity benefits. Finally, the present article also summarizes efforts made in the Israeli Social Insurance to improve take-up.

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Factors contributing to non-take-up and coping strategies: The perspective of benefit recipients

*Noam Tarshish*¹ and *Roni Holler*¹

Non-take-up of social rights refers to a situation in which a household eligible for a benefit fails to receive the benefit in practice. In recent years, the academic discourse on non-take-up is becoming increasingly widespread. Studies show that non-take-up of social benefits is a common, far-reaching phenomenon that characterizes many social security programs all over the world. Non-take-up is also considered a multi-dimensional phenomenon, in which different factors influencing non-take-up operate. These factors can be divided into types and operate at different levels: from the client level to the societal level. However, so far only a handful of studies examined the perceptions and experiences of benefit claimants in relation to the factors contributing to non-take-up. This necessity is even more pronounced in the Israeli context, where research on the subject is still in its infancy. Moreover, so far, the academic literature has not addressed the active coping strategies of claimants faced with factors contributing to non-take-up. Therefore, this article examines factors influencing non-take-up and coping strategies as reported by recipients of income support and disability benefits through semi-structured interviews with 20 benefit recipients, 10 of each benefit. The findings show that for most participants, the take-up process was heavily saturated with non-take-up factors of various types: knowledge, bureaucracy, and psychological factors. In addition, participants also point to the “Medical Board” and the need to report to the Employment Service’s bureau as critical points in the take-up procedure. Finally, participants actively used two main strategies to address these factors to non-take-up: developing personal expertise in the procedure, alongside seeking external assistance. These findings are discussed in light of the research literature, the limitations of the study, and possible implications to policy in the field.

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“I know what's best for me”: Self-advocacy of girls and young women in situations of distress as a practice for take-up of rights

*Nour Shime'i*¹

Advocacy is one of the cornerstones of the rights revolution that has taken place in recent decades. Advocacy has diverse definitions and practices (individual, group, socio-political). All definitions have in common three key elements: voice, representation, and rights. Self-advocacy is a practice in which a person speaks or acts for themselves in situations where their needs are not realized, rights are violated, and/or their voice is not heard. The self-advocacy movement for people with disabilities was the first to practice these ideas at the individual, community, and state levels, and developed and promoted the use of this practice. Issues dealing with the lives of girls and young women in situations of distress required a unique observation based on intersectionality of age, class, ethnicity, gender, and more. This article will discuss self-advocacy practices as one method of resistance, among girls and young women in situations of distress. The article is based on interviews with 25 young women (ages 18 to 29) who coped with situations of distress, poverty, and exclusion as teenagers, and received various forms of assistance from the social systems (welfare, law, education, and health). The analysis of the young women's life stories identified three practices of self-advocacy: (1) “Not sitting and waiting”; (2) “I appeal”; (3) “Over my dead body”. The discussion of these practice as take-up of rights and illustration of girls and young women's agency has important practical and theoretical implications.

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Social right advocacy by social workers

Avishai Benish¹ and Idit Weiss-Gal²

This paper examines the perceptions of social workers engaged in social rights advocacy with regard to their goals and practices. The study employed a qualitative methodology based on semi-structured interviews with 40 social workers engaged in taking-up rights as part of their daily work. The findings show that the participants linked their take-up practice to their social work logic and skills. The study identified three ways in which social workers make the link between take-up and psycho-social individual treatment: individual treatment as enabling take-up, take-up as enabling individual treatment, and take-up as individual treatment.

How does change occur? The emergence of the National Insurance Institute's benefit take-up policy

Noam Tarshish¹ and John Gal¹

During the second decade of the new millennium, the take-up of rights became the focus of policy by the National Insurance Institute (NII), Israel's social security agency. In particular, during the period between 2012 and 2016, the institution underwent an organizational transformation which underscored the need to expand the access of citizens to NII cash benefits. This move towards the take-up of rights was motivated primarily by a desire to respond to a crisis of legitimacy and a growing perception in public opinion that the NII was a bureaucratic body alienated from citizens. This article draws upon the Discursive Institutional framework in order to examine the adoption of a pro-take-up policy by the NII. The findings of the study presented in the article reveal that a major factor in the adoption of the idea of take-up of rights by the NII leadership was the efforts of a

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discourse coalition, comprised of university-based academics and researchers within the NII, which formed in the second half of the first decade of millennium. Its members sought to underscore the problem of non-take-up and advocated directly and indirectly for the adoption of policy changes by the NII intended to enhance take-up of benefits. The leadership of the NII, headed by the incoming director-general, Shlomo Mor-Yosef, embraced the take-up idea as a means to address the lack of trust of citizens towards the NII and to deal with external pressures, particularly efforts by for-profit and civil society organizations engaged in encouraging take-up of benefits. Given their inability to introduce major changes in benefit structures due to Ministry of Finance opposition, the NII sought to increase take-up by introducing changes in work procedures, establishing agencies (funded by the NII) to assist in take-up, and adopting automatic access to benefits without the need to apply for them.

Gender perspective on take-up of rights: The case of intimate partner violence

Dalit Yassour-Borochowitz¹, Orly Benjamin² and Arianne Renan-Barzilay³

In response to public criticism and research and survey findings indicating significant social disparities in the take-up of rights, a “rights take-up” approach has been established in recent years as an institutional policy with concrete guidelines for street-level bureaucrats. In conjunction with the adoption of a rights take-up approach as an organizational discourse, representative bureaucracy theory argues that take-up of rights is best practiced when resemblances occur in social categories between street-level bureaucrats and applicants. This approach is based, for example, on studies showing that in the American context women are more likely to receive institutional assistance in obtaining child support from their spouses if they are served by women clerks rather than men. The National Insurance

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Institute of Israel (NII; Bituach Leumi) is an institutional space that has embraced the rights take-up discourse, and whose employees are mostly women, who often deal with women survivors of intimate partner violence (IPV). Consequently, it provides an opportunity to develop a gender conceptualization of the take-up of rights. The unique space of NII raises the question of how its women employees perceive the organizational space in which they are employed. Does this space allow them to express their solidarity with and commitment to women survivors of IPV, or do they criticize it for not providing them with adequate remedies for these women?

Until recently, this prism of the gender relationship between women NII employees and women survivors of IPV was not systematically examined. This article focuses on the case of women street-level bureaucrats employed by the NII at a time of the rights take-up discourse being adopted and explores their identification with the organizational attitude during encounters with women survivors of IPV. Our study examined their familiarity with the rights take-up discourse, and how they experience their competence to utilize and expand the rights of women victims of IPV. Our findings suggest that the rights take-up discourse triggers an effective, albeit somewhat bureaucratic, process on the one hand, and a process of dissociating street-level bureaucrats from clients who are survivors of IPV on the other. The implications of this dual process are discussed, and more accurate practices for the treatment of IPV victims are considered.

The missing link: The role of take-up agents in realizing social rights

Avishai Benish¹ and Roni Holler¹

Take-up agents (professionals or semi-professionals who actively help their clients realize their rights) mediate between service users and welfare state agencies. However, despite their central role in the take-up process, these agents are still a missing link in research and theories of taking-up social

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rights. This article seeks to turn the spotlight on the role of take-up agents. Through semi-structured interviews with 25 Israeli take-up agents from different sectors (public, business, and non-profit), the present study examines the role of these agents through their own perspective – their goals, role perception, and strategies. It finds significant differences between them in terms of their goals, how they perceive their role, and how they use and mix different strategies. By discussing these similarities and differences, and outlining the diverse role of the take-up agents in the take-up process of social rights, we try to complete the missing part of the picture.

Older adults' navigation in on-line platforms for the take-up of rights: cognitive barriers and navigation strategies

Shirly Bar-Lev¹, Daniela Aisenberg¹ and Adi Luria¹

Background: The Covid-19 pandemic of 2020 highlighted the importance of digital literacy as a necessary skill for participating in all aspects of public life. However, many elderly individuals face insurmountable hardships when attempting to effectively navigate government websites.

Research objectives: The current study traced the navigation patterns of elderly individuals trying to complete common rights-claiming procedures using the National Insurance Institute website. Adopting a gerontechnological approach, the study focuses on finding apt technological solutions tailored to the cognitive characteristics of aging so to enable independent use by the elderly.

Methodology: This article is based on a field study and included 102 elderly participants over the age of 65. We employed a “think aloud” protocol along with quantitative and qualitative data collection. Participants were asked to navigate the National Insurance Institute website to carryout

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common procedures regarding rights realization relevant to the elderly population. Each participant was asked to complete two such tasks. Data collection comprised of a detailed observation protocol as well as self-report questionnaires and participant interviews.

Results: The results reveal significant barriers to successful task completion rooted in the reliance on cognitive skills which are significantly hampered by age (working memory, choice selection, episodic memory, inhibition). These barriers were related to high levels of participant attrition. Feelings of helplessness and confusion predicted failure to complete the task on hand, whereas self-efficacy predicted successful completion of first task only. Few participants completed both tasks successfully. In response to the difficulties participants encountered in the tasks, they employed three main strategies: Naming, Contextualization, and Avoidance. For the large majority of participants, these strategies were not effective in aiding the successful completion of the navigation tasks.

Contribution: results of this study yield operational recommendations for decision makers and designers of governments websites. Our recommendations combine reference to digital governance policy and efficient website design.

