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## **Summaries of the Main Articles**



## **Debt, Poverty and Financial Exclusion**

*Michal Krumer-Nevo<sup>1</sup>, Anastasia Gorodzeisky<sup>2</sup> and Yuval Saar-Heiman<sup>2</sup>*

Over-indebtedness of impoverished households and its relevance to the social work profession have not received sufficient attention in the professional discourse. It is the intention of this article to put over-indebtedness on the professional agenda, to review the literature about it and to present initial data from a study on over-indebtedness in Israel carried out with special attention to debtors' coping with their debts. The research was conducted as a door-to-door survey in a neighborhood with low socio-economic characteristics, and included questions about the nature of the debts, the strategies people use to cope with debts and the obstacles they face while doing so.

The research findings indicate a severe debt problem among the participants. Out of 142 interviewees, 61% had debt that was overdue, and 27% did not have an active bank account – a parameter of financial exclusion. Moreover, the proliferation of debts per household and the high level of debt-to-income ratio also indicate high risk for financial exclusion. Notwithstanding, the findings indicate that most debtors made active efforts in order to close their debts, using two distinct strategies, namely: trying to reach a payment arrangement with the creditor or paying off the debt by increasing their financial resources. Most debtors used the first strategy, although it was found to be the less successful one.

The article discusses these findings in the framework of the concept of financial exclusion, and proposes policy and direct interventions as well as further research on the topic.

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## **People with Disabilities and the Israeli Welfare State: The Case of Relief Work**

*Roni Holler<sup>1</sup>*

Disabled people and, more broadly, disability, have rarely been the foci of research examining the historical development of the Israeli welfare state. By analysing the case of relief work (*avodot d'hak*), this paper seeks to address this empirical and theoretical gap and to underscore that, similar to other categories such as gender and ethnicity, an understanding of the Israeli welfare state cannot be complete without a reference to the role of disabled people in it. More specifically, by implementing a social perspective of disability, the present study seeks to highlight ways in which the disability category has become an effective tool in allocating resources and protection under the relief work system.

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## **Factors Affecting Family Caregivers to Participate in Support Groups<sup>1</sup>**

*Ayelet Berg-Warman<sup>2</sup>, Michal Laron<sup>2</sup>, Tal Spalter<sup>2</sup>,  
Shirli Resnizky<sup>2</sup>, and Jenny Brodsky<sup>2</sup>*

As part of the growing recognition of the important role of family caregivers in providing care for their elderly loved ones, the National Insurance Institute, in cooperation with the Ministry of Social Affairs and various NGOs, initiated a project to support family caregivers. The project included 77 groups offering support and information. Group meetings took place between the end of 2011 and the beginning of 2013. Each group held 12 weekly meetings.

This article explores the factors affecting family caregivers to participate in support groups.

The findings are based on telephone interviews with a representative sample of 408 of the project's participants. The interviews took place at the onset of the group activities.

The findings reveal that the caregivers joined the support groups in order to receive socio-psychological support and in order to gain information on the rights, services and diseases of old age. They attributed secondary importance to the wish to have some respite and take a "time-out" from caregiving. Attendance of males, Haredi (ultra-Orthodox) and Arabs was relatively low. If there was a formal caregiver, the family member was able to attend the meeting.

These findings may assist in structuring programs for group meetings in a way that is best suited to the needs and preferences of the caregivers.

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1 The study was funded by the Fund for Promoting Long-term Care Programs, Department of Funds for Service Development, National Insurance Institute.  
2 Myers-JDC-Brookdale Institute.

# **Fiscal Expenditure and Regulation as Means for Promoting Welfare Policy: Neonatal and Early Childhood Daycare Centers in Israel and the UK**

*Smadar Moshel<sup>1</sup>*

The following research analyzes daycare policy in Britain and Israel between 1997 and 2013. The paper considers the differences in policy in the two countries, emphasizing the differential choice of policy tools – fiscal expenditure on the one hand and regulation on the other. The paper describes British policy, which combined regulatory-universal tools (standards setting, inspection, and legislation) designed to improve the quality of services, with fiscal-categorical tools (tax benefits for working parents) which were designed to increase participation in the labor market. In Israel, attempts to promote regulatory-based reforms generally failed (for example, the Daycare Inspection Act and the recommendations of the Standards Committee which were not implemented). Nevertheless, Israel did manage to promote fiscal-categorical policy which targeted increasing women's participation in the labor market.

The study examines three explanations for the differences in British and Israeli policy: (1) institutional – reflecting government stability in the two countries; (2) functional – disparate national needs with respect to promoting women's employment, improving children's scholastic achievements and encouraging fertility; and (3) multicultural – reflecting the emphasis policy makers place on inclusion or exclusion of minorities in UK and Israeli society.

The research concludes that in childcare policy, the use of regulatory-universal tools primarily improved the quality of services while the use of fiscal-categorical tools enabled better access to services among target groups. While the entire population benefits from the improvement in services, only target groups (usually low-salaried workers) benefit from the fiscal policy.

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## **The Impact of Multi-method Field Training on the Practice Orientations of Social Work Students**

*Dorit Segal-Engelchin<sup>1</sup>, Roni Kaufman<sup>1</sup>, and Efrat Huss<sup>1</sup>*

This article explores the issue of why social work programs in Israel and abroad have difficulty in creating graduates who are motivated to engage in both micro- and macro-level practice, rather than just in micro-level practice. The study presented in the article examined the influence of a unique fieldwork program that integrates fieldwork in social change organizations and fieldwork in micro-oriented field placements, in the initial practice orientations of first-year social work students. The findings show that over the first year of study, there was a drop in the number of students who were interested in engaging in macro-oriented practice and a rise in the number of those who preferred to deal with micro-level practice. Additionally, at the end of the year, most students felt less competent to engage in policy practice and in work related to social change. The article suggests several strategies that may enable social work programs to generate graduates who are willing and capable of engaging in both micro- and macro-level practice.

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