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1. General Information

Country name:

Israel

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2. Older persons in Israel - Statistics¹:

The number of older persons in Israel aged 65 and over currently stands at 742,000, constituting 10% of the country's population. Of these, 57% are women.

The percentage of older persons in Israel is continuing to rise, at a rate of 2% a year, double the growth rate of the general population.

The annual growth rate for older persons over the age of 75 is 6.3%.

Of this population group, 10% are Arabs, and another 23%, constituting 175,400 older persons, are new immigrants who have arrived in Israel since the 1990's, primarily from the former Soviet Union (146,500), and the remainder from Ethiopia.

48% of older persons live in the center of the country and in Tel Aviv; 94% live in urban locations, and 6% in rural areas.

Life expectancy in Israel: 79 years for men, 83 years for women.

The forecast growth in the percentage of older people out of the total population: will rise to 12% in 2020 and to 14% in 2030.

The main characteristics of this population:

- 20% have limited functioning
- 26% live on a National Insurance pension (benefit) + income supplement
- 20% live below the poverty line.
- The dependency ratio is 180 older persons to 1,000 persons of working age.

Personal status: 57% of older persons are married. 25% live alone.

Approximately 200,000 are Holocaust survivors, with complex medical problems.

The majority of older persons live in the community.

¹ 2009 data from Mashav 2010.



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4% live in special residences and in long-term care institutions.

The population most in need of welfare services is low-income elderly who are frail and lonely.

However, other older persons, and their families, and people over the age of 55, also inquire about obtaining assistance from the welfare services and for information on services, and about inter-generational problems, abuse within the family, financial exploitation, and neglect.

Today 250,000 older persons are handled by the welfare services, constituting one third of the elderly living in the country. This figure does not include all the elders who attend social clubs, members of supportive communities, or those who do not need financial assistance.



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3. Methodology

The sources of information for this review are as follows:

1. Data on demographics, developments, trends and poverty, etc.: from the Mashav book: **Israel's Elderly**, a statistical yearbook, published once a year by the Myers-JDC-Brookdale Institute – the Center for Research on Aging, and by Eshel, the Association for the Planning and Development of Services for the Aged in Israel.

The last yearbook is from 2010, with data updated to 2009.

The sources of information for the yearbook are the Central Bureau of Statistics, the Ministry of Social Affairs and Social Services, the Ministry of Health, the National Insurance Institute, the Eshel NGO which develops services for older persons, and the Israel Police.

2. Data on needs, development of services, programs for the population of older persons, qualitative assessment of the programs, etc. have been compiled from in-house documents at the Service for the Aged in the Ministry of Social Affairs and Services, including information about services under the supervision of and funded by the Ministry in collaboration with other Government Ministries, the National Insurance Institute, the Eshel-JDC NGO, local authorities, and national and local NGOs providing care for older persons and advocacy.



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4. Review and appraisal of National Actions to fulfill Commitments of UNECE MIPAA/RIS

Commitment 1: Mainstream Aging

In recent years, the Government had passed several resolutions emphasizing the need to integrate the elderly into society at large, to prevent age discrimination, and to have older persons participate in the decision-making process at the local level while taking their specific needs into consideration.

Some of these measures were taken following the establishment of the Ministry for Senior Citizens, which raised the banner to integrate older persons in all aspects of society.

The actions taken:

1. Setting up of the Ministry for Senior Citizens, intended to highlight the issue of older persons within Government and to present a positive image of older persons in society.
2. A Government resolution from July 2010. According to which every local authority must appoint a consultant for senior citizens' affairs to assist and advise the head of the authority in promoting programs for the population of older persons in the authority.
3. An amendment to the Senior Citizens Law of March 28, 2011, was made. According to which a public authority shall annually publish the rights and benefits to which senior citizens are entitled from it.
4. A Government resolution of October 3, 2011. According to which- in every municipal local master plan the needs of older persons will must be taken into account, and the municipality will propose programs to develop services to older persons.
5. Integration of NGOs: a large part of the community services currently offered to older persons are run by local nonprofit NGOs and by several national NGOs.

To this end, the NGOs receive a large budget from the Ministry of Social Affairs and Services through its Service for the Aged, and from the National Insurance Institute via the older persons' long term care insurance budget.

The Service for the Aged in the Ministry of Social Affairs and Services continues to hold roundtable discussions with representatives from Government and from the various NGOs, in order to discuss policy, funding and development of services, etc.



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Commitment 2: Participation and integration in society

It is Ministry policy to enable the elderly in Israel to remain at home and in their community as far as possible, to help them continue to live active lives, and to contribute to society around them.

For this purpose, several measures were taken:

1. The Senior Citizens Law grants discounts to all senior citizens in order to help them by reducing the cost of services, and to enable them to participate cultural and social activity outside the home and inside the home, in the following areas:
 - a. Public transportation: 50% discount, to afford the population of older persons mobility for social activities, to utilize services, and to visit their families, etc.
 - b. The Israel Nature and Parks Authority: 50% discount on entry to these sites. The sites have also been made accessible to those with disabilities.
 - c. Television levy: 50% discount
 - d. Municipal taxes: 33% discount on first residential apartment, up to 100 square meters in size.

2. Housing programs: the Ministry of Construction and Housing has several programs for low-income older persons without housing: participation in rent for apartments on the open market, social housing, housing complexes and hostels with built-in accessibility for older persons in regular residential neighborhoods.

3. Older person abuse and neglect prevention program: the program already operates in 30 local authorities. Another special program aims for the rural sector where older persons can bequeath their estate to one of their children, which has led to disputes and violence within the family.

Also operating are programs to prevent violence by families and caregivers towards older persons, to raise the awareness of older persons to their rights, and to address violence in general. The programs are based on a series of laws to protect older persons, and these are expanding from year to year.



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4. Providing of information to senior citizens and their families about services and their rights, via national and local information centers, and websites.

Extensive measures are taken to ensure that the rights of older-person Holocaust survivors are exercised to the full.



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Commitment 3: promoting equitable and sustainable economic growth in response to population aging

With the population aging, its expenditure on medical needs and accessories and the need for adapted public transportation, etc. have grown accordingly.

The State has several special programs for populations living in poverty:

1. Supplementing the special needs of poor older persons from the Ministry budget in the following areas:
 - Supplementing furniture and basic equipment for the home, including: water heater for showers, washing machine, oven, domestic heating, etc.
 - Domestic help and personal assistance to older persons whose functioning has declined and who are unable to do housework, to buy groceries or to cook for themselves.
 - Transportation for essential medical treatment at hospitals, by ambulance or taxi.
2. Provision of financial assistance in the winter by the National Insurance Institute to older persons who live on an income supplement only, to heat their apartments.
3. Distribution of heaters and blankets to older persons in the winter by NGOs and volunteer bodies.
4. Dental treatment for needy older persons and provision of spectacles and vision accessories: this activity is based on Government budgets, as well as the budgets of foundations and NGOs.
5. All the services provided by the welfare services are subsidized for low-income older persons in need, according to their income. Including: day care centers, supportive communities, short holidays, clubs, old age homes, etc. In addition, the Ministry of Health subsidizes the residing of needy older persons requiring long-term care in long-term care institutions.



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Commitment 4: Social protection

Israel goes to great lengths to enable the population of older persons to live in dignity and to have their basic needs met.

Sources of income of older persons today are as follows:

1. Universal old age pension that all older person inhabitants of the country are entitled to. The pension is provided by the National Insurance Institute. Supplements are added to this pension in respect of seniority (number of years worked) and if the date of retirement was deferred.
2. Income supplement: provided by the National Insurance Institute to older persons whose income from work and from a pension is lower than the threshold set by the State.
3. Survivors' Pension: provided by the National Insurance Institute, including to widows of any age whose husbands had worked.
4. Income from pension: approximately 40% of older persons receive a pension. Most live off a small pension that is not sufficient to live with dignity. The Pension Law of 2008 requires all the organized employers to provision moneys to insure employees for an old age pension; still, however, the major proportion of older persons does not receive a pension.
5. Savings: some older persons have savings in various funds and provident funds redeemable upon reaching retirement age.

Various groups in the population receive special benefits, such as Holocaust survivors and war veterans, over and above the pensions mentioned above.

In addition, care and protection is enshrined in legislation, including:

1. The National Health Insurance Law – 2002: guarantees all residents of the country a basket of health services, including: primary physicians free of charge, specialists, medication, tests and treatments – at very low cost, and hospitalization free of charge. Hearing aids were recently added to the basket. Dental treatment and spectacles are not included in the basket. Poor elderly get 50% discount on medications



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2. The National Insurance Law – Long Term Care – 1988: guarantees a basket of long term care services for the elders whose needs have been assessed and whose functioning has been found to have declined, and who earn up to 150% of the average workers' wage. Today, 16% of the populations of older persons benefit from these services, including personal care at home, visits to day care centers, panic buttons, and absorbent products.



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Commitment 5: The labor market

Israel has several programs that encourage older persons to continue working in order to enable them to benefit from additional income and to maintain their self-image as functioning and contributing persons to society, as well as providing a social framework, and a sense of belonging.

The programs are:

1. Raising the retirement age for men to 67 and enabling women to elect to continue working until the age of 67, encouraging the population of healthy older persons to continue working at their place of work and requiring employers to continue to employ them.
2. Men and women who work past retirement age receive, upon their retirement, a supplement to their old age pension from the National Insurance Institute.
3. Development of employment programs for older persons who have retired from their job, but are willing to work:
 - 3.1 Paid employment clubs at which basic work is done, tailored to the population of low-income older persons who have few competencies. In return, they receive a supplement to their income without adversely affecting their old age pension and income supplement received from the National Insurance Institute.
 - 3.2 Vocational placement of retired older persons in the labor market: two pilot programs are currently under way, and more such programs are planned for older persons with the necessary competencies and education wishing to join the labor market, at factories, organizations, etc.

The program gives them basic competency training, and refers them for placement in various work places.

The aim is to enable these elders to integrate with the workplace in the work of other employees, and to receive the same salary as young employees, commensurate with their role and productivity.



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3.3 A special NGO was recently established to integrate older persons in the world of work.

The NGO held a national gathering for employers and employees, and mediated between appropriate job offers and older person jobseekers.

The gathering was a success and connections were made between those offering jobs and those seeking jobs.



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Commitment 6: Lifelong learning and adapted educational system

Israel has many programs for further prompting knowledge acquirement, in order to enrich the knowledge and general information at the disposal of the population of older persons in many spheres, and to provide them with information on rights, services and possibilities for integration in the workplace, etc.

1. Colleges for the elderly: special colleges for the population of older persons exist throughout the country, providing lectures in many spheres. Thousands of older persons benefit from studies in these frameworks. In some places, the studies are subsidized for older persons on low income.
2. Adjacent to Bar Ilan University and to other universities, there is a college with an academic curriculum for the population of older persons.
3. Older persons are given the option of sitting in on regular academic studies at universities as listeners, against payment, but without having to take exams or do final projects, etc.
4. Computer and Internet usage courses specifically for the population of older persons are held throughout the country. Some are given on a voluntary basis by high school students.

The courses are held at colleges, old age homes, clubs, day care centers, and community centers, etc..

This opens the door to older persons to the Internet, to obtain information and to access websites of interest and of importance to them, as well as to participate in discussion groups on topics of interest to them.

5. Many workplaces have courses that prepare employees for retirement, before they actually retire, and that provide employees with information about their rights, job possibilities, etc.
6. Many community frameworks such as day care centers, clubs and community centers, etc. hold Hebrew study courses, mainly for spoken Hebrew, but also for reading and writing. The courses are important for the integration of new-immigrant elders in the country.



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Commitment 7: Quality of life, health and well-being

Israel has laws and programs that encourage older persons to lead independent, rich, varied, quality lives and offer assistance, as necessary.

The areas of activity are as follows:

G.1. Legislation that guarantees equal opportunity and receipt of services (see below):

- a. The National Health Insurance Law enables receipt of medical treatment, medication and hospitalization for any inhabitant of the country, for a negligible fee, or free of charge.
- b. The Welfare Services Law ensures the provision of social care for every person in Israel, based on their specific needs, including the population of older persons, free of charge.
- c. The National Insurance Law guarantees a minimum old-age-pension for every elder and an income supplement for older persons who do not have any additional income.
- d. The Long Term Care Insurance Law guarantees the provision of long term care for every older person who needs personal care and help with household work, free of charge, for persons with an income of up to 1.5 times the average worker's wage.
- e. Laws protecting older persons guarantee the provision of care and protection for older persons who are victims of abuse (neglect or physical and verbal violence) by welfare officers and social workers.

The care is provided free of charge.

In addition, reporting is mandatory if abuse of an older person is known about.

- f. Homes for the aged supervision: requires that every out-of-home residence for older persons comply with care standards and obtain an operating license from the Ministry of Social Affairs and Services.



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- g. National Health Ordinance: requires that every institution providing long-term care be licensed and comply with the terms of supervision by the Health Ministry.
- h. Sheltered Housing Law: the bill passed the first reading last month, and requires the operator of sheltered housing to obtain a license from the Ministry of Social Affairs and Services and to comply with the terms and conditions for the housing and basic services for the tenants of such housing.

G.2. Support programs for older persons:

- a. Social clubs for older persons that provide social, occupational and cultural activity and a meeting place for older people who function independently.

The programs are adapted to the mentality and culture of those attending the clubs, based on their ethnicity and religion. In addition, there are many programs designed to meet social and care needs of older-person Holocaust survivors.

- b. Enriched clubs provide social and enriched activity, including light meals and transportation to the activity, for older persons who are independent or whose functioning is classed as mildly infirm.
- c. Day care centers for frail elders, or elders who have Alzheimer's or other forms of dementia. The day care centers provide transportation, meals, personal care, physiotherapy, and social, occupational and cultural activity.
- d. Supportive communities that provide elders who live in their homes and are members of the SC program with a panic button to summon help every hour of the day. The program includes a community father/ mother, doctor and ambulances for a small fee, and social and cultural activity.
- e. Respite care programs that provide rest, recuperation and assistance for older persons who need short-term care and supervision following release from hospital, rest for the primary caregiver, etc., including older persons who are infirm, recipients of long term care and the mentally frail.
- f. Prevention and treatment programs for neglected or abused older persons.



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- g. Programs for older persons with Alzheimer's: day care centers, programs to preserve cognitive function and prevent deterioration, activities at home to occupy their time, monitoring devices, etc.

All the aforementioned programs are subsidized by the Ministry of Social Affairs and Services for older persons of meager means.

- h. Training is given to all the types of workers employed in these frameworks, before and during such work.

In addition, there are several NGOs that provide legal counseling to older persons free of charge, or for a very small fee, on various issues, including financial exploitation.

Some of the NGOs are supported by the Ministry of Social Affairs and Services and by the local authorities.



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Commitment 8: Mainstreaming a gender approach

In all the aforementioned frameworks, the workers are, for the most part, women, engaged primarily in personal care and domestic help, social workers, nurses, etc.

Wages for those working in personal care and domestic help are very low.

The official wages for the various types of jobs do not differ for men and women, but we do not have precise data in this regard.

The services given to male and female older persons are identical, and the terms of the subsidies are identical, and based on income.



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Commitment 9: Support for care giving families

In Israel, a large part of the day-to-day care and supervision is carried out by the families themselves.

The maximum number of hours of home care provided by the State in the framework of the Long-Term Care Law is 22 hours a week, and therefore, older persons who require supervision and care around the clock need the support, supervision and care of their family, if they want to remain at home.

The Ministry of Social Affairs and Services offers help to families caring for an older person, and eases their burden, but does not replace their role.

The Ministry primarily helps solitary elders, who don't have any family.

Support for caregiver families is given in several ways:

1. Development of programs that free up caregiver families for part of the day, or for certain periods during the year, to enable them to work, study and "recharge their batteries" as they continue to care for the older persons.

Such programs include: day care centers, enriched clubs, and short holidays (see the previous section).

2. Support programs for families by giving them personal or group instruction, workshops, seminars and fun days out.

The aim is to lessen tension and allay apprehensions, and to provide information, knowledge and emotional support.

Such support groups exist throughout the country, and are led by social workers in the local authorities and by volunteers from the National Insurance Institute and from various NGOs.

The primary caregivers participate in these groups: spouses or children, and they are not required to pay for their participation.

A large portion of the support programs are designated for family members who are caregivers for older persons with Alzheimer's and other forms of dementia.



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3. There are several websites and information centers, local and national telephone numbers that provide information and support for family caregivers.



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Commitment 10: Regional and local implementation and follow-up

a. **Local cooperation**

Generally speaking, all the Government Ministries dealing with older persons are coordinated and collaborate with each other: the Ministry of Social Affairs and Services, the Ministry of Health, the National Insurance Institute, the Ministry for Senior Citizens, as well as the Ministry of Immigrant Absorption, the Ministry of Construction and Housing, and the Israel Police, etc.

The services are planned jointly, with the aid of information from research bodies, such as the Central Bureau of Statistics, the Myers-JDC-Brookdale Institute, universities, etc.

The planning and running of the services, rights advocacy and legislation are undertaken in collaboration with civil society, and with national and local NGOs, operating in a non-profit framework.

- b. **Cooperation between countries** are undertaken from time to time through participation in international conferences in Israel and abroad, including UN conferences, and through exchanges of delegations of professional workers, and professional visits by activists in the field.



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5. Conclusions and priorities for the future

In view of the considerable growth in the predicted number and percentage of older persons in Israel in the coming years, the State is pressing ahead on certain issues, including:

- a. Continued development of community programs that enable older persons to continue living at home, in a protected and adapted environment.

In this framework, supportive community programs are being developed that provide a safety net in emergencies for older persons living at home, respite care programs breaks for older persons who are frail or in nursing conditions that provide short-term care and supervision in times of crisis, enriched clubs that provide light meals as well as social and cultural activities, frameworks for preventing and treating neglect or abuse of older persons, and day care centers that provide personal care for older persons whose functioning has declined, plus meals, physiotherapy, social care and social activity, etc.

- b. Continuing the legislative process, to ensure the existence of high quality services for older persons residing in old age homes and in sheltered housing.
- c. Supervision and enforcement of the law in respect of community and institutional frameworks, including closing of pirate homes, and bringing to justice of institutions and persons who neglect or abuse older persons.
- d. Support for families: by means of support and self-help groups, individual counseling and instruction, development of support care frameworks (day and night care centers, weekend vacations, etc.), and development of activities to keep older persons with limited functioning occupied at home.
- e. Assistance for low-income older persons, by developing paid employment frameworks, commensurate with their competencies that also provide a social framework.

Weaknesses in the array of care for older persons:

- Poverty and large disparities in incomes: many older persons do not have pensions or have only small pensions, and consequently many older persons live solely off the pensions received from the National Insurance Institute.



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- The maximum support provided by the Government for the personal care of someone living at home is not sufficient to allow that person to remain at home without family help.
- Poor integration in the labor market, and low percentage of older persons working beyond retirement age.
- Privatization of a large part of the services given to older persons, without sufficient supervision and controls.

Strengths

- Extensive legislation, guaranteeing the rights of older persons in various spheres, including social security enshrined in the law for every inhabitant, health services, protection against violence, social care, etc.
- Guaranteed basic basket of services for older persons at home, and community support.
- Considerable inter-organizational collaboration: inter-ministerial, and also with civil society and nonprofit organizations.

Future plans

- Continued development and expansion of community services, including extending the hours of day care centers to afternoons, nights and weekends.
- Increasing the number of hours of personal care given to older persons in need of long term care living at home.
- Development of paid employment frameworks, and addressing the needs of low-income older persons.
- Development of job programs and activities to keep older persons who are housebound occupied.
- Development of day care centers and programs to sustain the memory of older persons who are mentally frail and those suffering from cognitive decline.
- Expanding and deepening supervision of the quality of services given to older persons in the community and in special residences.
- Expanding legislation in the areas specified above.



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Appendix: Existing legislation (applicable to older persons)

1. National Health Ordinance, 1940
2. Welfare Services Law, 1958
3. Capacity and Guardianship Law, 1962
4. Control of Residences Law, 1965
5. Proteges Protection Law, 1966
6. National Insurance Law - Long Term Care, 1986
7. Senior Citizens law, 1989
8. Penal Code, Minors and Incapacitated, Amendment 26, 1989
9. Prevention of Family Violence Law, 1991
10. National Health Insurance Law, 1994
11. National Insurance Law – Old Age and Survivors, 1995
12. Patient's Rights Law, 1996

As well as regulations from later periods in all the aforementioned areas.