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CONTENTS

Dark and just around the corner: will the new retirement funds in Israel mark the rise of a new social class of post-employment poverty?

Leehu Zysberg

Satisfaction: a subjective feeling resulting from comparing the service experienced by an individual to his or her expectations

Michaela Assouline, Ofir Pinto and Shaul Nimrodi

Food insecurity: experiences of people receiving food support

Ahuva Even-Zohar

Consumer exploitation and consumer rights protection of the elderly in Israel

Michal Segal and Sagit Mor,

Conceptualizing age-friendliness in workplaces: proposing a new multidimensional model

Raphael Eppler-Hattab, Ilan Meshoulam and Israel Doron

Summaries of the Main Articles

Dark and just around the corner: will the new retirement funds in Israel mark the rise of a new social class of post-employment poverty?

Leehu Zysberg¹

Eighteen years ago, the retirement fund system in Israel went through a major change, based on nationalization, privatization and a shift from the focus on employee welfare to emphasis on economic feasibility. A meager number of voices sounded opposition to this social and economic revolution despite numerous indications as to the destructive potential of the new system. Many sources suggest that the current system will bring whole social strata of relatively well-to-do citizens to the brink of poverty upon retirement. This opinion paper describes the change as unavoidable in a system based on cumulative deficit. That being said, I identify factors and dynamics that have turned this potentially effective change into a cynical and exploitative series of steps that will, even in the near future, create a new social stratum of newly-poor. The implications are discussed and a potential alternative model is presented.

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Satisfaction: a subjective feeling resulting from comparing the service experienced by an individual to his or her expectations

Michaela Assouline¹, Ofir Pinto¹ and Shaul Nimrodi¹

The National Insurance Institute (NII) regularly examines insurees' satisfaction level in three areas: 1) service centers in branches 2) decisions on eligibility for allowances, and 3) medical committees in branches. This study examines the variables that explain the degree of satisfaction felt by insurees, which is important to determine in what areas it is worth investing.

In order to explain differences in satisfaction, we used variables related to three different aspects: 1) Personal variables of the insuree 2) Organizational variables about the service center and insurance branch 3) Variables concerning direct interaction between insurees and the NII.

The results of the study indicate that the effect of personal, service center and branch variables on satisfaction is small (explaining about 1% of the variance each). In contrast, variables that express direct interaction between the insuree and the institution explain about 50% of the variance. Improvement in NII employees' personal attitude/concept of service, raises insurees' satisfaction level by 59%; improving the level of subjective professionalism in insurees' eyes, increasing satisfaction by 36%; while shortening the treatment/waiting time at a service center raises the satisfaction level by 30%.

Improving insurees' satisfaction appears to depend on enhancing the direct interaction between them and the NII, and possibly on changing the attitude of the clerk/doctor who met with the insuree and answered his/her questions within a reasonable period of time.

1 Research and Planning Administration - National Insurance Institute

Food insecurity: experiences of people receiving food support

Ahuva Even-Zohar¹

The aim of the present study is to describe the experiences and perspective of people assisted by organizations due to food insecurity. The study was conducted using a qualitative method, according to the phenomenological-interpretive approach. This approach is suitable for the present study because it facilitates understanding the experiences of food-insecure people, and their reality in receiving assistance. The sample included 16 Israelis who receive food support in different ways: a) food baskets, b) soup kitchens, and c) a loaded money card to buy food items at a supermarket.

After receiving the approval of the University Ethics Committee, the research participants were recruited via social workers in welfare departments, and managers of food-aid organizations. Contact with participants was made by social work students, who explained the purpose of the study. After signing an informed consent form, participants were interviewed using in-depth semi-structured interviews ranging from 40 minutes to an hour and a half, which began with an invitation to describe their experiences.

Six main themes were found: the background for food insecurity included reasons and ways of coping until receiving food support; opinions on the types of support; recipients' relationship with aid organizations and their feelings; contribution in improving their situation; State responsibility for food security and society's attitude.

The main reasons for food insecurity are financial difficulties stemming from low income (salary or State allowance). Findings indicate participants' preference for a loaded card allowing the purchase of food products according to their specific individual needs and tastes, and their expectations of the State's responsibility for food security. Participants noted the warmth they received from individuals and organizations in Israeli society, and emphasized the sense of confidence achieved by being able to receive food support.

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Consumer exploitation and consumer rights protection of the elderly in Israel

Michal Segal¹ and Sagit Mor²

The primary goal of this article is to increase knowledge of the specific characteristics of consumer exploitation of the elderly for professionals interacting with older consumers. These professionals include social workers, volunteers from the Counseling Service for the Elderly and their Families, and long-term care workers who make regular home visits. The article surveys three central topics.

The critical social and theoretical background presented includes (1) the unique health and social characteristics of older consumers that place them at greater risk than younger ones of falling victim to consumer fraud, (2) explanation of the negative social construct prompting business owners and service providers to target the elderly for consumer and economic fraud, and (3) a description of the consumer exploitation patterns characterizing business transactions involving the elderly.

The section on available methods of protection surveys the consumer bodies and enforcement authorities charged with protecting older consumers' rights, together with existing information relating to agency efficiency in defending these rights. Lastly, policy changes intended to help older consumers cope with consumer exploitation and maximize their consumer rights are recommended to professional bodies, policy makers, and legal system officials.

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Conceptualizing age-friendliness in workplaces: proposing a new multidimensional model

Raphael Eppler-Hattab¹, Ilan Meshoulam² and Israel Doron¹

Creating age-friendly workplace environments is considered a central organizational approach for addressing the challenges of supporting an aging and older workforce. However, there are no concrete definitions or theoretical frameworks that explain the full meaning, assumptions and basic processes of this concept. This article critically reviews the conceptualizations of the age-friendly workplace in the fields of organizational psychology and gerontology, and proposes (a) a new working definition of the concept, and (b) a multidimensional model that consists of a typology of age-friendly dimensions, representing the implications of human resource policies and practices demonstrating the ways in which organizational climate and organizational culture support aging workers. This framework enables a better understanding of the organizational-occupational realities in an aging and older labor market, and thus serves as an effective foundation upon which future organizational measurements can be constructed.

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