

Policy Profile for Compensating Family Caregivers

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*A project of the "Hidden Costs/Invisible Contributions:
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Introduction and Overview

Hidden Costs/Invisible Contributions: The Marginalization of "Dependent" Adults' (HCIC) is an international, collaborative program of research designed to create a deeper understanding of the place of those characterized as "dependent" in society, specifically, older adults and those persons with disabilities or chronic illness.

The research is divided into four Themes. Theme 3 – Impact of Public Policy on Costs and Contributions – includes a critical examination of national level policies and programs aimed at financially compensating caregivers of dependent adults in ten countries. Policy Profiles have been developed for Australia, Canada, France, Germany, Israel, Netherlands, Norway, Sweden, United Kingdom, and the United States.

These Policy Profiles describe national level direct compensation (e.g. allowances) and indirect compensation (e.g. tax relief) policies for family caregivers. National labour policies that support employed caregivers are also included. Information presented is the result of a systematic review of articles, reports, and websites. The Profiles were reviewed by decision makers and researchers familiar with the country's public policy.

This Profile describes national level policies and programs that offer compensation for family caregivers in Israel, and summarizes the social policy context for supporting family caregivers.

Home Care in Israel

Israel is a parliamentary democracy with Hebrew and Arabic as official languages. The modern state of Israel was established in 1948 and now has a population of over 6.6 million. About 5% of the population belongs to rural cooperative settlements - the kibbutz and the moshav.

Israel began to fully implement its Long-term Care Insurance (LTCI) Law in April 1988. One of the main concerns leading to the development of the LTCI law, was the inadequacy of home care services at the end of the 1970's. The primary purpose of the law is to provide disabled elderly living in the community with homemaking and personal care services. These services are contracted out to authorized voluntary and privately-owned organizations and are provided by paraprofessionals.

Disabled adults are able to access care through other programs. Since 1979, cash benefits have been provided under the Attendance Allowance Law to disabled adults who require assistance with daily functioning. Those who have reached the eligibility age for the LTCI law, are able to choose to continue to receive the cash benefits under the Attendance Allowance Law or to receive services through the LTCI law.



Highlights

- % 65 years and older – 9.8% (2001)
- % of 65+ institutionalized – 4.3% (2001)
- % of disabled persons – 15.2% (2001)
- % of women in labour force – 41% (2000)
- % of people requiring daily care – 5.4% (2000)
- % gdp for long term care – not available

Caregiver Highlights

- In 2000:
- 66% of primary caregivers were women.
 - about 40% of primary caregivers were spouses.
 - about 50% of primary caregivers were adult children, most of them were married with families of their own.
 - primary caregivers invested between 20-45 hours a week in the actual provision of care.

National Compensation Initiatives for Caregivers

Direct Compensation

Initiative	Long Term Care Insurance Law (Exceptional Cases)
Target Group	<ul style="list-style-type: none">• Elderly care receiver – women aged 60 and over, men aged 65 and over.
Eligibility Criteria	<ul style="list-style-type: none">• When formal services cannot be provided, care receivers can receive cash benefits.• In Arab communities where it is not acceptable to have non-family caregivers provide care, family members who do not live in the same household (usually granddaughters) can be paid.
Income Tested	<ul style="list-style-type: none">• Information not available.
Entitlement	<ul style="list-style-type: none">• Information not available.

Initiative	Attendance Allowance
Target Group	<ul style="list-style-type: none">• Non-elderly disabled adults.• Elderly disabled adults who prior to reaching eligibility age for Long Term Care Insurance were receiving the Attendance Allowance.
Eligibility Criteria	<ul style="list-style-type: none">• Care receiver requires help with daily activities or requires supervision to prevent risk to his/her life or the life of those around him/her.• Care receiver receives a disability pension and has been classified as having a disability at a rate of at least 60%.• Care receiver is not eligible for a disability pension and has been classified as having a disability rate of at least 75% and meets other income criteria.
Income Tested	<ul style="list-style-type: none">• Information not available.
Entitlement	<ul style="list-style-type: none">• Information not available.

Indirect Compensation

Initiative	Tax Credit
Target Group	<ul style="list-style-type: none">• Caregivers of an elderly person.
Eligibility Criteria	<ul style="list-style-type: none">• Must be caregiver of an elderly person in a nursing home or of a severely disabled elderly parent who lives with their adult children.
Entitlement	<ul style="list-style-type: none">• Information not available.

National Compensation Initiatives for Caregivers

Labour Policies

Initiative	Sick Leave (Absence due to parental sickness) Act of 1993
Target Group	<ul style="list-style-type: none">• Employed caregivers caring for an elderly parent.
Eligibility Criteria	<ul style="list-style-type: none">• Caregiver must be providing care for an elderly parent or in-law.• Parent receiving care must be aged 65 or older.• Parent receiving care must be ill, which is defined as a condition in which the care receiver is sick and completely dependent upon the help of others for daily functioning.
Entitlement	<ul style="list-style-type: none">• Provides up to six days of paid leave a year to care for an ill parent or in-law.• These sick days are taken off of the employee's total allotment of sick days.

Initiative	Severance Compensation Act of 1963
Target Group	<ul style="list-style-type: none">• Caregivers who must leave work to provide care for a family member.
Eligibility Criteria	<ul style="list-style-type: none">• Care receiver must be employee's spouse or partner, child, or parent, grandchild, grandparents, or a live-in parent-in-law who is financially supported by the employee.• Work conditions cannot be adapted to enable the employee to continue working while providing care.
Entitlement	<ul style="list-style-type: none">• Resignation from workplace considered a dismissal.• Full severance compensation and all rights of a worker who has been dismissed.• Full unemployment benefits (without delay of deducted days).

Current Issues and Debates

Israel has a low rate of institutional care. Even among the disabled and those suffering from dementia, the vast majority live at home and are cared for by their family and the network of formal services. There is a strong cultural value placed on family caregiving.

Since the introduction of the Long Term Care Insurance Law there has been a significant reduction in the purchase of private home care services, which suggests that the law has reduced the financial burden on disabled elderly and their caregivers. While the financial burden has been lessened, the number of hours of care provided by informal caregivers has not decreased. In a follow-up study of 400 disabled elderly, it was found that one year after the implementation of the Long Term Care Insurance Law, primary caregivers were providing an average of 23 hours of care per week. Prior to implementation of the Law these caregivers were providing 21 hours of care per week. While the amount of time spent caregiving increased, 43% of primary caregivers reported that they felt less burden.

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For additional information on the HCIC project, please visit

<http://www.hecol.ualberta.ca/rapp/mcri.htm>

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The author accepts full responsibility for any errors or omission in the information presented in this profile.