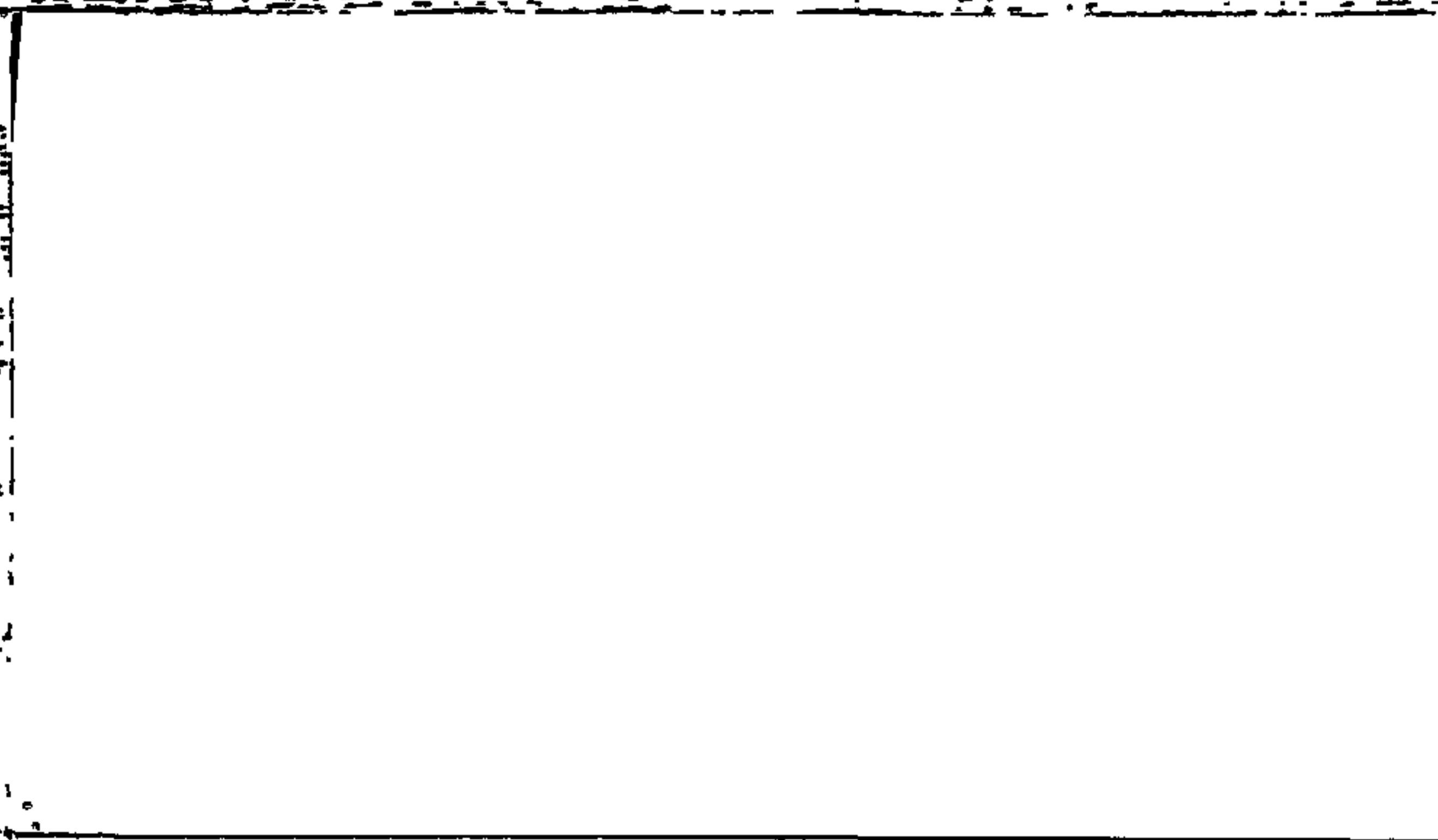




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**The Role of Research in Social Security Policy Making:  
Theory and Application in the Israeli Experience**

by

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## Introduction

The National Insurance Institute is Israel's main organization dealing with social security and transfer payments, the aim of which is the redistribution of the national income. The scope of the National Insurance Institute's activities in the social and economic fields is reflected in the sum of payments it pays to the entire population - approximately 8% of the G.N.P.

The Institute's major function is to carry out the government's social policy. However, its great public importance, rich experience in policy implementation, legal status as an independent and public body not belonging to any government Ministry, turn the Institute into a body which takes a considerable part in the formation of social policy in Israel. To a large extent, this activity of the National Insurance Institute is due to the existence of its skilled and well-known research function under the responsibility of the Bureau of Research and Planning, comprising 2% of the Institute's total working staff.

The Bureau's research work covers a wide range of research areas, from current information and administrative statistics on the Institute's input and output, which serves mainly the various directors within the Institute, to basic research meant to enhance the general thinking and legislation in the field of social security as well as to follow up the effectivity of the Institute's activities regarding income redistribution, economic gaps and scope of poverty.

The research activity also includes a special research project aimed at increasing the data bank of various populations, so as to offer a general perspective for further development and planning of social security systems and procedures and follow up research of various experimental services offered to relevant population groups.

Research works carried out by the Bureau of Research and Planning hold much public interest and are quoted by Parliament members and public functionaries, and therefore have a tremendous impact on the introduction of reforms in social policy in general and in taxation and transfer payments in particular. Thus these research works in social security are a classic example of the impact of research on policy making.

The actual research work can be carried out by a wide range of factors, from the Bureau's research workers exclusively to commissioned external bodies - individual academicians or research institutes. Often the research is a joint project of the Bureau's staff together with those who are responsible for the actual planning and implementation of policies.

It is not always possible to directly and precisely evaluate the project's functions and impact on social security. Like in any other area, basic research has more indirect influence on policy implementation than do specific research projects aimed at evaluating the ongoing activities, which are often commissioned by policy makers themselves. Nevertheless, in the long range, even the general attitude towards basic research, which is not necessarily applicable in itself, plays a most important role. It will suffice to mention the considerable and valuable influence of research works dealing with poverty patterns and inequality in Israel on public opinion and on

policy makers. This on-going project, which is updated each year, makes the headlines, causes a stir and determines, to a large extent, the implementation of social security.

The first part of this paper deals briefly with the advantages and disadvantages emanating from a research body's being an integral part of the system responsible for implementing social security policy. We shall review some of the problems arising from this situation, including possibilities of improving the relationship between research and policy implementation and the role of research in policy making.

The second part of the paper will present an example of the impact of social research on long-term care insurance in Israel. It is not easy to select one such example, since almost all the major developments in Israel's social security system during the last 15 years, such as establishing new insurance branches and extending existing ones, were accompanied by research preceding, during and after their implementation. This was the procedure as regards the new insurance branches of Unemployment, General Disability and Income Support.\* The example par excellence of a dominant research impact on policy execution are the studies on poverty and income distribution regarding children, on the basis of which the reforms of 1975 in direct taxation and children's allowances were introduced.\*\* However, we prefer not to deal here with the past and to use instead as an example long-term care, which is today in Israel an actual and rather "hot" subject, presently in the final stages of preparation towards implementation as a regular insurance branch as of April 1988.

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\* The Unemployment Branch began functioning in 1973, General Disability in 1974 and Income Support in 1982.

\*\* See Jack Habib, Children in Israel, The Sold Institute, Research Report 168, 1974.

**Advantages and Disadvantages**  
**in the Integration of Policy and Research**

The integration of a research and planning system into a body of an essentially executive nature may give rise to a number of fundamental questions with regard to patterns of contact and mutual relationships between these two systems:

**a. The Issue of Objectivity**

How may we ensure the existence of a reasonable standard of research objectivity when the professional research evaluation of the executive body's activities is made by an organic unit of the same body? This question has occupied the Institute for many years, in the knowledge that pure scientific truth is liable to suffer, even subconsciously, as the researchers' identification with, and integration into, the executive systems and policy lines of the Institute grows. The solution found to this problem was the separation of research from implementation by having all research carried out by a separate department outside the executive branches and without any administrative or organizational subordination between them. Furthermore, research works of a basic character, aimed at outlining long-term policy, are also carried out in the research department by independent researchers who have no connection whatsoever with the Institute's day-to-day current activity.

Research projects of a broader and more comprehensive nature with implications for other systems outside the National Insurance Institute's sphere of responsibility are generally carried out

jointly with other factors concerned and by means of neutral research bodies with pure professional research expertise, such as the Central Bureau of Statistics or the Brookdale Institute of Gerontology. This integrated system, even if it does not guarantee absolute scientific objectivity, has proven itself in the course of time to be a reliable professional system whose data, information and know-how constitute the main professional and empirical basis for decision makers and social policy makers.

**b. The Interrelationship Between Research and Execution**

Another basic problem involved in the existence of a research body within a large executive body is that of the mutual relationships and extent of cooperation between them, as the executive body sometimes feels that it is controlled by another body which is not always familiar with the mysteries of implementation and is perhaps unaware of the problems, difficulties and variabilities which are an integral part of dealing with such a broad and ramified system. This problem is liable to become more serious if these feelings are accompanied by a basic lack of understanding on the part of the executive level with regard to the importance, contribution and role of research in changing and improving systems and in formulating short-term and long-term policy. Conflicts and misunderstandings between the two levels in the Institute have existed for many years, but in recent years, as a result of numerous persuasive activities, increasing consciousness on the part of the executive grades of the researcher's importance and, in particular, presentation of outputs, results and achievements in improving the systems as an outcome of research activity, tension has lessened considerably and one may say that the research function occupies an honourable place in the Institute and is generally duly respected.

**c. Determining Priorities**

Nevertheless, at times of severe manpower shortage or need to cut human or other technological resources, the opinion is often heard from the executive level that in the Institute's scale of priorities, preference should be given to current implementation and service to the public on the account of these functions which, despite their importance, can be temporarily reduced until the situation changes for the better. In recent years the National Insurance Institute has managed, despite various limitations, to prevent any serious harm to the research system and to preserve a high human-professional standard in this sphere. However, priority in technological means and computer resources has been granted, and rightly, to the system of payments to the public. This is one of the main disadvantages of the existence of a research function within an executive system, a disadvantage which is not apparent in bodies whose entire functioning, specialization and activity lie in the sphere of research only.

**d. Application of Data Bases**

Another question of special significance for the relationship between research and executive levels coexisting under one roof is that of the data bases and the possibilities of applying the researchers' findings. It seems to us that in this matter an integrated system has a great advantage and can make a considerable contribution. As stated, the National Insurance Institute encompasses almost the entire population of Israel both in the framework of its insurees and in the cycle of its beneficiaries within its various insurance programs. As a result, the Institute possesses a tremendous personal data base on the whole population



in various fields - demographic, medical, employment and the like - which constitutes a great potential for a widespread program of research. All this information is at the disposal of the Institute's research function and, for reasons of individual privacy, cannot be transferred to any external body. Furthermore, since these data bases are based on personal data received from each insuree claiming a right to benefit, researchers have a possibility of inserting into the administrative forms additional data needed for developing the research system. This is done, of course, carefully, unassumingly and discreetly, in order to avoid unnecessary clumsiness of the administrative tools, which is liable to affect the nature and quality of the service to the public.

The experience of the National Insurance Institute shows that the cooperation of research staff in drawing up forms and various administrative instruments has enriched the Institute's data bases, has helped to improve the quality of decisions and has facilitated follow-up of implementation. Unfortunately, the possibilities of transferring personal data to external factors are very limited for legal reasons, but file processes which do not identify the individual's data which are produced from the Institute's files for the purposes and needs of various research and executive bodies make an important contribution to the development of research and welfare services in Israel.

e. Applicability of Research Findings

One of the principal issues raised in every discussion and which play a part in every decision on the allocation of resources to research is the possibility of applying the research findings to the formation of policy and their contribution to the efficient operation of this policy. Researchers are often attacked for enclosing themselves within the narrow confines of their theoretical research, without their being able to foresee the practical needs of the user due to their lack of acquaintance with the implementation system or with the "rules of the game" in forming policy. The result is liable to be the existence of a quantitatively and qualitatively rich research system with limited practical use.

There is a grain of truth in this argument, and in certain cases there is indeed a rift between researchers and policy executors due to a mistaken concept of research workers that too close a connection between or identification with implementation processes are liable to affect the professional purity of research and distort its results.

Nevertheless, it appears that this subject is grossly exaggerated. The fact that many research works lie like an unturned stone due to lack of exploitation does not indicate lack of potential for application, but rather the unwillingness or perhaps inability of policy makers and policy implementors to invest the required resources in thought, initiative and material means for the optimum exploitation of the possibilities offered by the research. It seems that the strengthening of the ties between the researcher and the

user, greater familiarity with the needs, limitations, and possibilities of the other party, involvement and cooperation between them in the course of the research work with a certain degree of flexibility and readiness to make changes in accordance with the developing needs, can all improve the level of applicability and exploitation in policy formation and execution.

Other factors that determine the extent to which the research data are used are the nature of the research and the initiating body. Research works of a continuous nature which accompany the implementation process or are intended to provide a solution to a limited and defined problem have the greatest chances of application and use, in contrast to long-term research works in which the element of uncertainty regarding the future is greater. Research works initiated by policy makers or by executive levels in order to study an issue or problem that arose in the course of implementation are more precisely definable, being based on empirical data that are familiar to the user, so that there is a greater chance of a stronger connection between the research findings and their potential applicability and use. On the other hand, research projects carried out on the initiative of researchers are based more on suppositions, assumptions, forecasts and theoretical professional models which are not always known to or understood by the policy makers and policy executors. Thus their level of exploitation is liable to be affected, although from a merely professional viewpoint they contain great possibilities for developing correct policy.

To sum up this section, we would like to stress that any expectation of full and unequivocal use of research data and research recommendations in policy making is impractical. There always were and always will be irrelevant considerations in the

decision making process which originate in global, political and public aspects of the issue, which are inconsistent with the objective professional findings. Yet despite these limitations, there is no doubt that research helps to moderate these trends and at least place the professional findings at the basis of the discussions leading to policy decision-making, so that it may be assumed that the decisions reached are based also on professional and pertinent considerations.

### CASE STUDIES

#### 1. The Case of Establishing the Long Term Care Insurance Branch\*

The State of Israel is presently in the process of establishing a new insurance system in the framework of the Long-Term Care Insurance Law, which was passed in April 1986 after five years of preparation, fruitful both intellectually and scientifically. We are still faced with the difficult task of ensuring the effective implementation of the law in accordance with its objectives, targets and intentions. In our opinion, this law, in its evolutionary process, embodies all the elements relating to the connections and mutual relationships among the researchers, policy makers and policy executors, and serves as a concrete example of the role of research in social security. We shall

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\* The Israeli Long Term Care Insurance Law, as a case study of linking policy and research, was first presented in a joint conference held in Miami by Israel and the State of Florida in December 1986.

illustrate briefly the above connection as they expressed themselves in the process of legislation and preparation for the implementation of the law.

a. Objectives of and Motivation Behind Research

Like other countries in the world, Israel also faces the problem of the growing old-age population. In 1950, two years after Israel's establishment, the old-age population amounted to 3% of the entire population. Towards the end of this decade it is expected to grow to 10%.

Awareness of the old-age population has increased, not only as a result of its tremendous growth, but also due to the change in the demographic structure of this population. At the beginning of the 1970's the 75+ age group amounted to about 27% of the old-age (65+) population. Towards the end of the decade the expected percentage is 47. This increase necessarily creates new needs for social services, especially for those too disabled to carry out regular daily functions on their own.

The idea of solving the problem of distress of elderly people with serious functional disabilities by placing them under State responsibility appeared at first in the mid-1970's at the initiative of the National Insurance Institute and with the inspiration of the Minister of Labour and Social Affairs. The lack of basic and systematic data on the scope and components of the phenomenon led the N.I.I. to the conclusion that it was necessary to carry out a comprehensive basic research among a representative sample which would present a general picture of the phenomenon of functional disability, its dimensions, solutions that existed or were lacking in the community, the division of responsibility for care among formal and informal services, a draft supplementary care

program for the disabled who did not benefit from proper assistance, etc.

The research was carried out in two representative settlements in Israel, under the auspices of hospitals which served the population and with the participation of the medical and nursing staff of these hospitals. The findings of these surveys became, in the course of time, the main source of data for studying the phenomenon of functional handicaps and they underwent a long series of processing, analyses and research which helped to crystallize a set of rules and principles for eventually passing a Long-Term Care Insurance Law.

In the course of these years a multi-professional public committee operated with the participation of representatives of the government, the public and experts in the field of long-term care. The committee was appointed to formulate rules, principles and procedures for the introduction of a Long-Term Care Insurance Law in Israel. The committee's discussions lasted longer than usual due to the absence of basic and reliable data on the long-term care system in Israel and its aspiration to base its conclusions on a purely professional basis. The professional requirements of the committee, which was coordinated by the National Insurance Institute in consultation with the best research forces in the country, gave a tremendous impetus to research in the field of long-term care. At times, the committee ceased discussions for long periods while it waited for the results of research works which had been commissioned and without which it was impossible to advance. Research projects carried out jointly by the National Insurance Institute and the Brookdale Institute on the distribution of long-term care services, the process of care of the disabled aged in the community, costs of nursing services in the community compared with their costs in nursing institutions, quality of care

in nursing institutions and surveys on the experience of other countries in the field of long-term care of the aged, supplied the committee with a stream of important data and determined to a large extent the patterns of the system that it finally recommended.

**b. Results and Impact of the Research**

It seems that the Long-Term Care Insurance Law can serve as a classical example of the useful and fruitful influence of research on the decision-making process. The fact that the discussions took place against the background of a serious lack of data as well as the open and professional approach adopted by most of the participants created fruitful ground for the crystallization of a system on the basis of professional and scientific data. Thus, for example, the first concept which was accepted as self-evident by most of the participants, namely that the Long-Term Care Insurance Law should concentrate mainly on providing institutional solutions to the disabled, gave way to an entirely opposite approach of a community law which would provide long-term care solutions for the population dwelling within the community, in its natural surroundings. This revolution in thinking was the result of research findings which clearly proved the lack of symmetry between community and institutional care, with relatively large resources being diverted to institutional care in contrast to lesser resources being devoted to community care. The economic research projects on the costs of institutional care compared with the costs of community care and the findings that all indicated the family's involvement and functioning in devoted care and support for the elderly maintained by it, led to the conclusion that the Long-Term Care Insurance Law should regard the family as a central link in the elderly person's care in the future as well whilst formal services should be intended to encourage and reinforce the family's ability to continue to bear the burden of care. The research also

exercised a strong influence in the crystallization of the aims of service development both in terms of order of priorities in developing services and in terms of their distribution over the country's various regions, all in accordance with the findings which attempted to locate foci of distress and shortage of services.

Much research effort was invested in the construction of organizational models for the process of testing entitlement to long-term care and the way in which it would be materialized. Survey and studies of existing systems and patterns of cooperation between the various bodies led to the conclusion that the Long-Term Care Insurance Law should be based on existing local systems whilst strengthening and promoting the ties between them and delegating authority to joint local committees to determine the care-for-the-aged program, as a statutory body operating under the law.

The legislative process in the Knesset and the discussions of its Labour and Social Affairs Committee which finally formulated the law constitute another good example of the dynamics existing in the context of various bodies with rival interests and budgetary and organizational limitations which are not always consistent with a crystallized ideological concept. The Long-Term Care Insurance Law, in its final form, is not fully consistent with the recommendations of the public committee; it constitutes a compromise between the committee's purely professional approach, devoid of any irrelevant considerations and the more pragmatic approach, influenced by budgetary considerations, which aimed at reducing the amount of public expenditure to a minimum. However, it should be noted that in the course of all the discussions held by the Knesset's Labour and Social Affairs Committee, great weight was attached to the professional approach and the objective research data, and the



researchers of the Brookdale Institute, the National Insurance Institute and the universities were active partners in all the discussions. There is no doubt that the strong research base acquired in the course of recent years helped to preserve the basic principles of the law as recommended by the public committee, even if economic constraints caused a reduction in the number of beneficiaries and the level of benefits provided for by the law.

c. Future Perspective

Today, the Long-Term Care Insurance Law is gradually being implemented. Preparation towards operation of the system of personal rights to come into effect in April 1987 necessitates the systematic construction of an organizational and administrative network for determining entitlement and supplying services, the final crystallization of the professional issues and an operative definition of all the law's articles. It also necessitates construction of the tools required to materialize entitlement in the various stages of the process, construction of instruments of control and a system of reporting and the carrying out of a series of experiments to examine alternative models for the process of determining entitlement and to create patterns of activity for the local community that will decide on a long-term care program.

These activities must be accompanied by current and systematic research on the collection, analysis and feedback of information to the system until its optimum crystallization. This stage will be carried out mainly by means of the research forces in the National Insurance Institute. Implementation of the Long-Term Care Insurance Law will also open the way to more basic research activity with more global implications beyond the narrow sphere of current follow-up activity. If expectations of a change in the structure of services and development of modern integrated work patterns

centered on the elderly and his problems and needs are met, then there is definitely room for analyzing these processes and evaluating the contribution of the Long-Term Care Insurance Law to changes in the system of long-term care in Israel. Research bodies which have proven their ability and efficiency in recent years in developing available research systems which help to crystallize policy, such as the Brookdale Institute and the Central Bureau of Statistics, will be able to integrate into these research programs and contribute their professional skills to improving the systems and guiding them onto more effective lines.

## 2. The Case Study of Income Guarantee Law

The various aspects of the role of research in social security can be seen rather clearly in the process which led to the enactment of the Income Guarantee Law in Israel which came into effect in 1982 and unified in one legal and organizational framework, under the responsibility of the National Insurance Institute, all the major financial programs for guaranteeing a living. The law creates a continuum of all social security programs, acting as a "safety net" for the population not covered by National Insurance or whose income from benefits (for guaranteeing income) is not sufficient for a minimum living.

Income guarantee for the population exposed to economic risk attracted permanent attention of the researchers and policy makers. In the beginning of the 70's the Bureau for Research and Planning of the National Insurance Institute started an extensive research on income distribution and patterns of poverty in the Israeli economy. Thanks to this research a new approach to the minimum income guarantee was developed, its principles being: a. the determination of a minimum level as percentage of the average wage in the economy and in accordance with the family dependents' composition; b. the linking of

the minimum level to developments in the wage level, so as to guarantee the weak population's relative standard of living.

The approach advocated by the National Insurance Institute recommended that the entire responsibility for guaranteeing the weak population's income should be in the hands of one and only body rather than left to the numerous authorities who were until then in charge of it, mainly the welfare bureaus and the National Insurance Institute. The unification of all services in this sphere within one framework could provide a more efficient administration, avoid duplications and offer a better service to the individual. The research also led to the conclusion that eligibility to minimum income should be determined by law, and that equal eligibility conditions and a determined benefit level should be guaranteed to the various needy groups.

The preparatory work for the unification of the services started in the National Insurance Institute in 1975 with the setting up of a committee who submitted a preliminary draft of its proposal regarding the income guarantee program. Following this draft the additional preparations included more research as well as the testing of the program's principles in two settlements.

In the light of this experiment and following the lesson drawn from it, in 1978 the proposal was submitted to the Parliament who gave it final approval in 1980. According to the enacted law all the basic programs for income guarantee were unified in one legal and administrative framework under the responsibility of the National Insurance Institute. Eligibility conditions were anchored in the law, which also determined one level benefit to the entire population.

In spite of the recommendations given on the basis of research, the alimony program was not included in the new law and remained under a separate one. This is an example of the sometimes limited effect

which research has on policy making in the field of social security. Political constraints, pressure groups and various compromises of policy makers breed deviations from the research recommendations.

The Income Support Law came into effect in 1982, after the period preceding its final enactment was used for further preparations towards its implementation in the entire population and for a gradual extension of the research and the experiments.

At present, after 5 years of implementing the law, the N.I.I. is in the process of carrying out various evaluation research studies so as to examine the efficiency of the law as well as the necessary changes that it may require.

### **3. The Case Study of Child Allowances**

Another example illustrating the impact of research on policy makers in the sphere of social security is that of child allowances and their relationship to the direct tax system in Israel.

For many years Israel was struggling with the problem of helping families with children. Until 1975 the system supporting families in terms of in-cash income guarantee was operating in several areas. There were exemptions for children in the direct tax system, and at the same time uniform allowances were paid to each child in families with 3 children and more. Whenever prices rose, low wage earners received special grants from their employer as compensation, and a minimum wage was determined in the economy.

Various research projects carried out in the late 60's and early 70's indicated that the poverty incidence and distress were highest in families with many children. 40% of the families with 4 children or more lived in economic distress with an income lower than the poverty

line. Research also showed that 80% of the poor children lived in families whose head was employed, and in which the combination of a low wage and a high number of children led to low income level per capita.

Exemptions in the direct tax system did not alleviate the distress of these families, since in the frequent cases due to the low income these exemptions could have no effect.

The determination of a minimum wage in itself somewhat improved the relative situation of a rather large number of families with children, but examination of the minimum wage in itself yielded that this wage does not satisfy the need to guarantee income to families with many children.

Research based on field surveys showed that the system of grants paid when prices rise had only a limited impact on the economic situation of families with many children. At least one third of those entitled to these grants did not materialize their right, and about 15% of those who received the grant were not entitled to it.

In 1972 the Prime Minister's Committee for Children and Youth in Distress was set up. In its framework sub-teams were formed, including one for income guarantee. This sub-team adopted the principle according to which child allowances should be at a rate which will prevent the income decline of a family with only one breadwinner earning the minimum wage, to a lower level than that of the minimum guaranteed income.

In 1974 the Minister of Finance set up a professional committee to examine possibilities for reforming the direct tax system in the economy. The committee submitted in 1975 its recommendations,

suggesting, inter alia, to reform not only the tax basis but also the exemptions and child allowances system.

Following preceding research and other committees' work, the specialists' committee concluded that the exemptions for children within the income tax framework and the entire system of benefits paid to families with many children should be substituted by a unified and integrated system of equal child allowances paid according to family size. In fact, this system has a two-fold role. On one hand child allowances serve as tax relief, (substituting the previous exemptions in the tax system), thus contributing to an increased horizontal equality between families. On the other hand, child allowances are a kind of "negative income tax" aimed at supplementing the income of low income families, mainly families with 3 children or more, up to a certain minimum.

It is beyond doubt that the preliminary research had a decisive impact on the creation of a universal child allowances system which proved to be effective both in content, i.e. reducing quite considerably the poverty incidence in families with many children, and administratively due to the simple procedures and the low cost involved in operating this universal system.

To sum up, the experience accumulated in the National Insurance Institute as a body which combines within itself all aspects of social experience, which generates information and at the same time uses it and participates in crystallizing social policy whilst being responsible for its implementation, indicates the tremendous importance of the existence of a strong scientific basis for the creation of a consolidated social system based on sturdy foundations. A necessary condition of this is the coexistence of a direct and uninterrupted connection between the researcher and the decision maker, the openness of the researcher to the needs, circumstances,

considerations and framework of activity of the decision maker and the policy executor and the existence of a certain degree of flexibility in adjusting the findings of research to the needs of the user whilst preserving the professional principles of research.

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