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POPULATION AGING AND ISRAELI SOCIETY

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D-129-86

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Population Aging and Israeli Society

DISCUSSION

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A revised version of a paper presented at the
Conference on Societal Aging in Western Europe and the United States
Bellagio, Italy - June, 1984
Sponsored by the Carnegie Foundation

Abstract

Compared with Western countries, Israel represents a unique point on the aging map. While life expectancy in Israel matches the peak levels of Western Europe, birth rates in Israel are much higher. The resulting age structure is considerably younger than that of most European countries, but the elderly population is quite old and aging rapidly. Between 1950 and 1985, the elderly population has risen from 3% to 10% of Israel's general population. The number of "old-old" (over age 75) is growing at a remarkable rate - from 52,000 in 1970, to 100,000 in 1980, to an expected 170,000 (40% of all elderly) by 1990. This growth in the number of "old-old" represents an unparalleled rate compared with Western countries. In addition, the number of elderly over age 85 will grow by almost 100% during the 1980s and will continue to grow rapidly until the end of the century. As a result of these increases, the number of physically disabled elderly is expected to rise by 50% over the 1980s with a corresponding need for growth in institutional and community services. This paper reviews the present patterns of population aging Israeli society, as well as some of the major questions raised in developing practical social policies for the elderly and their families. In addition, it selectively compares the Israeli experience with that of other countries.

Among the aspects of population aging reviewed are demographics, family relationships, life expectancy and causes of death, dependency, cultural variation, roles of the elderly, and intergenerational relations. A major point of interest is the finding that 80% of the disabled elderly in the community receive help exclusively from informal sources, primarily their children, and that

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40% of families caring for the elderly are considered overburdened. These findings indicate the heavy role played by informal services in Israel. The pattern of informal support is in itself much more family centered compared with that in Western countries. By contrast, international patterns suggest a process of substitution between the family and other sources of informal support. For example, Jewish elderly populations in the U.S. are found to rely much more on friends and neighbors for assistance than are Israeli elderly. Hints of this same process in Israel are found in the section on cultural variation, where it is noted that those of Western origin with fewer children rely much more on neighbors and friends than do those of Asian-African origin.

This paper also explores some of the factors underlying the nature of intergenerational bonds in Israel. It describes the economic dependency of the young on the old for purchase of housing, an example of the strong patterns of intergenerational resource transfer in Israel. It is suggested that such economic dependency perpetuates intergenerational ties and fosters a sense of obligation affecting relationships throughout the life cycle.

Some of the major policy issues currently under consideration by the Israeli government with respect to the provision of long term care services to the elderly are analyzed in the latter half of the paper. The existing approach, whereby public support is targeted on the low income elderly and on those cases in which the family is unwilling or unable to provide support, is contrasted with a major proposal which emphasizes equity by making no distinction in entitlements between families that provide care themselves and those that prefer to

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purchase care. Currently, public support is provided in the form of services; the proposed plan includes a system of cash grants.

Employment of the elderly is also addressed. Israel is found to enjoy an important advantage in that employment rates among elderly male workers are quite high by international standards, and the trend toward early retirement prior to age 65 is not as strong. In addition, the kibbutz is discussed as an example of an enlightened employment policy with respect to older workers, as it utilizes the rotation principle as a means of enabling older members to continue working in less strenuous positions.

Lastly, the paper briefly raises the issue of developing policy initiatives to promote housing adapted to the needs of the elderly. The preference for age-segregated or age-integrated housing is considered with reference to the successful age-integrated Gilo housing project. A study of this project found that its inter-generational aspect contributed greatly to the lives of the older residents. In fact, the project may represent one way of promoting the substitution of informal support by family members with assistance by friends and neighbors for Israeli elderly living alone without familial sources of support.

The paper should serve as a useful source for those interested in gaining a better understanding of the various aspects of population aging in Israel, of some of the policy implications of these patterns, and of the ways in which aging in Israel compares with that in other countries.

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INTRODUCTION

The aging of the Israeli population has become a major focus of public attention and concern. Articles and features on aging are more and more common in the mass media, an extraordinary number of government commissions have been established to explore various implications of population aging for the system of health and social services, training in aging has increased considerably within the universities, and programs have been initiated at the elementary and high school level. In addition, the volume of research has expanded dramatically.

In this paper, we attempt to provide an overview of what is now known about aging within Israeli society and to highlight some of the critical issues that are emerging with respect to future trends. In Section 1, we systematically review present knowledge on a number of basic aspects of population aging and of the socio-economic status of the elderly in Israel. In Section 2, we highlight four major issues: 1) the role of the state and the family in meeting long-term care needs; 2) the prospects for employment among the elderly and whether there will be a tendency towards early retirement; 3) the overall economic consequences of population aging in Israel; and 4) policies with respect to residential patterns of the elderly and their implications for intergenerational relations.

1. PRESENT PATTERNS

1.1 Demographics

Israel represents a point on the aging map that is somewhat different from many Western countries. Life expectancy in Israel is at the peak levels experienced in Western European countries, while fertility is considerably above all countries except Ireland. The result is an age structure that is, on the whole, much younger than that of most European countries, but an aged population that is quite old and that is aging rapidly. The percentage of the population over age 65 has risen very rapidly since the establishment of the State in 1948: from 3.5% in 1950 to 6.8% in 1970 and to 8.6% in 1980. The percentage of the Jewish population over age 65 has grown from slightly more than 5% in 1960 to 10% in 1980. This is much higher than the proportion of elderly persons among the non-Jewish population, which was only 3% at the end of 1980 (Kop and Factor, 1983; 6,22).

Little additional rise is projected for the rest of the century in the general population. Only in about the year 2015 will there be further aging, with the percentage of elderly projected to reach approximately 13% at that time.

Israel is experiencing a significant change in the composition of its elderly: they are growing older. Out of the total number of elderly, the percentage of those aged 75 and above rose only slightly - from 31% in 1960 to 32% in 1980. However, a dramatic change will take place in the next decade; their share is expected to reach 40% by 1990 and then stabilize until the year 2000. The elderly over age 85 will grow by almost 100% during the 1980s and will continue to grow

rapidly until the end of the century. Around the year 2020 a further leap in "the aging of the elderly" will occur, at which point half of all elderly are expected to be over age 75.

The rapid rise in the "old-old" in this decade and the subsequent aging bulge in the year 2015 is related in large part to the asymmetrical age structure of the state in the early 1950s, a result of the age composition of immigration. Consistent with the high rate of fertility, the overall dependency ratio (non-dependents defined as ages 15-64) is higher than the average found in developed countries, 71 as compared with the average of 55 dependents to 100 non-dependents in developed countries (Schmelz, 1984; Central Bureau of Statistics, 1985).

Another change in the composition of the elderly relates to the ratio of men to women. In contrast to the situation in most countries, the ratio of elderly women to men among the aged in Israel is almost equal. In the next 20 years the proportions will change dramatically; by the year 2000 the aged population will be composed of 58% women and 42% men. Among the "old-old" today, the percentage who are women will rise from 53% today to 61% by the year 2000.

There will be a modest increase in the rate of widowhood - from 38% in 1980 to 42% in 1990. One might have expected a more rapid rise in light of the rises in the number of "old-old" and the ratio of women to men. However there is an offsetting factor at work in the form of a decrease in the average age gap between husbands and wives. It has been shown (Kop, 1981) that this factor will have a major impact in Israel on the rate of widowhood over the next two decades. This factor could be of importance in many societies experiencing a transition from more traditional marriage patterns.

Thus, over the next 30 years, Israel's society will be aging significantly with a major increase in the oldest part of an aging population and an increase in the number of older women living alone.

1.2 Family Relationships

Family relationships greatly influence the wellbeing of the elderly and provide support that may prevent or postpone the need for formal services.

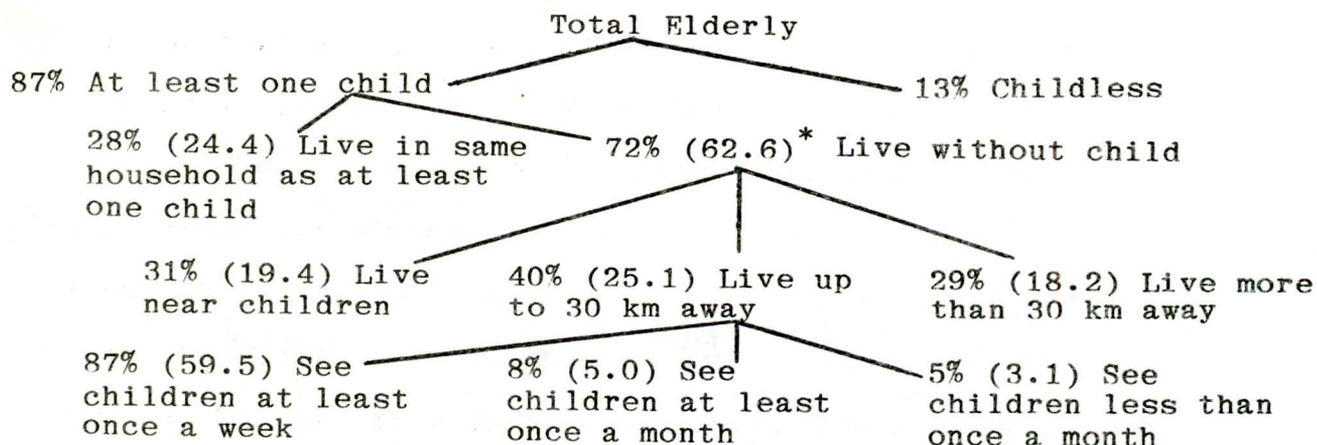
Changes have occurred in living patterns: the percentage of elderly living in the same household with their children or other relatives has declined. This percentage dropped from 48.9% in 1961, to 35.6% in 1972, and to an estimated 26.9% in 1980 (Kop and Factor, 1983). Concurrently, the percentage of elderly living alone, without spouse or other family members, rose from 11% in 1961, to 19% in 1972, and to an estimated 28.5% in 1980. These changes in living patterns do not necessarily indicate a lessening of family ties or of willingness to help. Indeed, the literature refers to the phenomenon as "intimacy at a distance."

National data on the elderly's family relationships is very limited, but a consistent picture has emerged from neighborhood surveys. Table 1 describes the set of relationships between the elderly and their children in a representative Jerusalem neighborhood.

The majority of Israeli elderly (87%) have at least one child. Most are in close contact with their children. Eighty-four percent of the elderly either live with children or have children whom they see at least once a week. Those who have children but who do not maintain close contact (less than once a month) make up only 3% of the

elderly (Shuval, et al., 1982). A recent national survey confirms that 87% of the elderly have at least one living child, and their distribution by proximity is adequately portrayed in Table 1 (CBS, 1985).

Table 1: The Set of Family Relationships of the Elderly



* Numbers in parentheses indicate percentages of total elderly.

Source: Shuval, Judith T., et al. Informal Support of the Elderly: Social Networks in a Jerusalem Neighborhood, Brookdale Institute, Jerusalem, 1982.

1.3 The Incomes of the Elderly

There was significant improvement in the income position of the elderly over the last decade. A major force in effecting this improvement has been changes within the social security system designed to improve its capacity to guarantee a minimum income. Thus, the adequacy of basic guarantees for the elderly has substantially increased over the decade, to a level that approximates the official

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poverty line. Some of these gains deteriorated due to rapid acceleration in the rate of inflation in the late seventies. However, the mechanisms of linkage to the cost of living have been considerably improved so as to restore (with fluctuations) the value of the income guarantees.

The improvement in the income status of the elderly also resulted in part from the gradual maturation of the public and private pension systems, so that increasing numbers of elderly persons retire with greater seniority that affords them greater benefits within social security, and a higher proportion of elderly are retiring with a supplementary pension from their place of employment. Indeed, coverage under private, work-related pension schemes has become nearly universal. Still, the fact that many of those who retired in previous years did so with very limited pension rights is reflected in the fact that over 40% of the elderly require a supplementary social security benefit in order to reach the minimum income. This percentage is declining at a slow rate.

Adjusting for family size, the average family income of units headed by the elderly is about 95% of the population average. This is consistent and perhaps even somewhat above their relative status in Western countries. Radner (1984) for example, reports figures of 94% for the U.S., 92% for Norway, and 87% for Canada.

1.4 Life Expectancy and Causes of Death

Life expectancy at birth in Israel is similar to that characteristic of developed Western countries and has increased over the 1970s. For men it increased from 70.5 to 72.5, and for women from

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73.7 to 76.2. Life expectancy during the 1970s also increased for the elderly, particularly for women. At age 65 it increased by a full percentage point for women and at age 75 by half a percentage point. The increase in life expectancy has in part been associated with a decline in deaths caused by heart disease and strokes, in both the general and elderly populations. The percentage decline in the death rate from these causes over the 1970s was between 20-40% for different groups of elderly.

1.5 Dependency Among the Elderly

Approximately 4% of Israel's aged population are institutionalized in a long-term care facility. National data are not as yet available on the degree of physical dependency among the elderly in the community. On the basis of local surveys one can estimate that about 8% of all elderly living in the community require at least partial assistance in activities of daily living. Based on the change in the age structure, as projected for the decade of the 1980s, the percentage of elderly in need of assistance is expected to grow. The implied growth in the need for community and institutional services to maintain present service patterns has been estimated to be 50% over the decade (Factor and Habib, 1985: 212-218).

Various surveys (Zilberstein, 1981) have clearly established that the major source of care to those living in the community is the family. Fifteen percent of the dependent elderly population receive help from the public authorities; by contrast, 80% receive help from informal sources, primarily their children. A recent survey of all health and social welfare professionals involved in care planning for

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the elderly in three major Israeli cities revealed that 40% of the families caring for their elderly parents were viewed as being overburdened. In only 30% of the cases did the providers feel that families were able to do more than they were doing (Brodsky, et al., 1984).

1.6 The Roles of the Elderly

In contrast with the public stereotype, a significant portion of the elderly population continues to contribute to the broader welfare of society. Among the young-old (aged 65-74), about 40% of the elderly men are employed. Even over age 75, more than 15% continue in active employment. Among women, only about 10% in either age group are employed, reflecting the fact that employment among women outside the home was not common at a younger age for the present generation of elderly. Aside from paid employment, the elderly are also involved in volunteer activities. Although national data are not available, several community studies have indicated that about 10% of the elderly are involved in volunteer activities (Factor, 1979).

Do these employment patterns reflect the preferences of the elderly or the nature of their opportunities? Do those among the elderly who work do so out of economic necessity, and are those who are not employed and not involved in volunteer activities doing so because of lack of opportunity? The evidence is sparse. In one survey, the vast majority of non-employed elderly gave health or physical limitations as the reason. However, about 15% cited a lack of appropriate opportunities (Factor, 1979). It must be remembered that many of the respondents may have answered differently if, upon

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retirement, the same question had been posed. Thus, persons who may have left the labor force because of a lack of opportunities, may cite other reasons when interviewed at some later date. From studies of persons nearing retirement we know that, like their United States counterparts, a large percentage express an interest in employment after retirement, particularly if part-time opportunities are available. On the other hand, those who are employed among the elderly were asked if they would be prepared to continue to work if they were to receive the same income without working. The vast majority said that they would, suggesting the intrinsic importance of work to the elderly. About 10% of those not involved in volunteer activities expressed an interest if greater opportunities would be available, indicating unrealized potential (Factor, 1979). A recent experimental program has succeeded in increasing considerably the number of elderly interested in volunteer work.

Another major area of contribution is to family life. A significant number of dependent elderly live with their spouses, who serve as their major source of support. Recent surveys in Israel have pointed to the contribution of the elderly to the families of their children. In a recent survey, 60% of the families of the elderly reported that the elderly are a source of advice and consultation, 31% provide financial aid, 25% provide babysitting help and 18% assistance with housework and errands (Shuval, et al., 1982).

1.7 Cultural Variation

What are the cultural differences in approaches to aging among Israel's major ethnic groups?

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The common societal context and service network of Israel's elderly makes it possible to consider the role of Eastern culture as opposed to Western backgrounds in key aspects of the aging process. The area of intergenerational relations suggests itself as a natural focal point.

In fact, differences in family patterns appear to be related more to situational differences than to cultural factors. On the surface, one finds evidence of differential family relationship patterns: the rate of institutionalization is higher for those of European-American (EA) origin and their rate of in-family residence is less than two-thirds that exhibited by families of Asian-African (AA) origin. These patterns have led many to conclude that family ties are not as strong among European-American families.

Recent evidence (Fleishman and Shmueli, 1984) questions this conclusion. First, much of the difference may be attributed to objective differences in the number of living children: 94% of the elderly from AA have at least one child, as opposed to 78% of the EA elderly. Similarly, the average number of children is much smaller for the EA group. Still another factor is physical proximity. Almost twice as many EA elderly have children who live relatively far away as compared with AA elderly.

At the same time, there is no large cultural difference in the percentage of elderly who have no source of help. Moreover, the difference in the percent having at least weekly contact with children is small (89% for AA versus 84% for EA). In some respects, relations within EA families may be better. For example, 78% of those from Europe-America with children viewed at least one of them as a confidant, as opposed to 64% among those from Asia-Africa. Still

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another clear difference that favors those of European-American origin is the extent of contact and help received from informal sources outside the family (neighbors, friends, etc.). One interpretation is that their more open network structure is related to processes of modernization; another is that it reflects a process by which other informal sources enter the picture when the family is not available.

As Fleishman and Shmueli also show, when contrasted with other developed countries the pattern of informal support in Israel is on the average much more family-centered. This tends to conform to the finding of a higher percentage of elderly in Israel with living children and of elderly with children living in close proximity. Thus, the international patterns also suggest a process of substitution between the family and other informal sources of support. The existence of such a process is of particular significance if sources of family support decline in the future. Will the unmet needs of the elderly increase or will other elements of the community move in to fill the gap? In this regard, it is of note that the Jewish population in the U.S. is shown by Fleishman and Shmueli to rely much more on friends and neighbors than that in Israel.

1.8 Intergenerational Relations

We have already noted the dominant patterns of intergenerational contact and care. This section will explore some general factors underlying the nature of intergenerational relations in Israel.

The available data, reinforced by casual observation, would suggest that patterns of intergenerational resource transfer are very strong in Israel. The economic dependency of the young - more common

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to traditional agrarian societies - is perpetuated in a new form. The major form of such dependency is in the finance of housing ownership for young married offspring. Support of this kind is very common in Israel. Ninety-three percent of young couples who owned an apartment in 1971 were found in a national survey to have received support from their parents for their home purchase. On the average, this assistance represented 56% of the cost of the apartment (Greenfield, 1975). It is, in part, related to the fact that access to rental housing is quite limited and the availability of mortgage funding is also limited. These housing conditions also hold to varying extents in other societies and are an example of how basic economic conditions create a form of economic dependency that perpetuates intergenerational ties and fosters a sense of obligation that affects relationships throughout the life cycle.

There also seems to be less of an ethic in Israel of "making it" on one's own and establishing personal economic independence even when this is an available option. A recent survey by Judah Matras and Gila Noam (1984) found that 25% of young male adults aged 24-26 (almost 70% of whom were married) continued to rely on their parents as the main source of support, as did 16% of the females. The forms of transfer are sometimes of a less dramatic but equally important symbolic nature. For example, many students go home on weekends and bring back food for the week, something that is far less common on campuses in many other societies.

Another factor that may affect the future of intergenerational relations is the very large gap in educational levels that has emerged as a result of the educational leap made by the current generation of

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young Israeli adults. In a study by Matras and Noam (1984) of Jewish females born in 1954 and their families, 19% of the mothers had no formal schooling and only 10% had some post-secondary education. However, only 12% of their daughters had eight or fewer years of schooling and 35% had more than 13 years. The shift was particularly dramatic for children of Asian or African origin in that 36% of the mothers had no formal schooling whereas only 21% of the daughters had less than eight years. Even among the daughters of mothers who had no schooling at all, 72% studied more than eight years and 11% went on to post-secondary education. In twenty years this "education gap" will be the background for the relationship between the elderly and their primary caregivers.

The intergenerational shift in behavioral norms is also reflected in the dramatic decline over the course of a generation in fertility levels and the dramatic rise in female labor force participation. There has also been a major shift in the degree of religiosity. Comparing the distribution by degree of religiosity of mothers and daughters as reported in the above cohort study (Matras and Noam, 1984), one finds a significant overall decline in the degree of religiosity. Of those born to mothers characterized as "very religious", only about 20% of the daughters remained highly religious.

Among the Arab population the shifts are in some ways even more dramatic. One study based on two Little Triangle villages was carried out by Yitzhak Margoulec, Samih Nashif and Helen Pridan (1983). The study found that 85% of the elderly interviewed felt that their authority had declined as a result of their children's growing economic independence. For example, many elderly people complained that they were no longer consulted by their children about whether

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they should marry, or whom they should marry. This was particularly true of their sons. Male children can now finance their own marriages, whereas in the past their fathers assumed this duty. Children now make their own educational and professional decisions, often without consulting their elders.

Only 50% of the elderly were satisfied with the respect accorded them by their children, a very low percentage in comparison with elderly from other cultural groups. A growing percentage of children were becoming economically independent and leaving the village at an earlier age; thus many elderly felt isolated and lonely.

On the positive side, the study showed evidence of changing values among many of the elderly and attempts on their part to adapt to the new lifestyle. The majority of the elderly polled now support education for women and viewed their working outside the home with favor. A large proportion of those who thought that their relationship with their children was good said that this was because they allowed their children more freedom than they themselves had at a similar age.

2. FUTURE TRENDS AND ISSUES: SELECTED OBSERVATIONS

2.1 Long-Term Care and Family Responsibility

The impending dramatic increase in long-term care needs of the elderly population in Israel has given rise to a great deal of public concern. This has resulted in a commitment on the part of the Israeli government to expand the public resources devoted to meeting long-term care needs. This commitment took the form of the establishment in 1981 of a new branch within Social Security to finance long-term care services. Since that time all wage earners have been contributing .2 of a percent of their wages to the establishment of a fund.

A national commission was established to recommend how best to use the funds and it has issued its recommendations (National Long-Term Care Committee, 1983). The majority of the commission recommended a reorientation of the basic approach to the finance of long-term care services. In this scheme all elderly with professionally-assessed functional disability will be entitled to a cash grant sufficient to cover a significant portion of the cost of personal and domestic home care. Low-income elderly would be eligible for supplementary support within existing entitlements to social and health services. A critical feature from the point of view of family demography was that no distinction in entitlements was to be made between families who provide the care themselves and those families not willing to provide the care who would purchase formal care. The idea was to maximize the incentive of the family to maintain the elderly person in the community. This departs quite radically from the existing approach whereby public support is targeted on the low-income elderly and on those cases in which the family is unwilling or

unable to provide support and is provided in the form of service entitlements rather than cash benefits. ✓

Five critical issues are at the heart of the proposed approach:

1. Minimizing the incentive for institutionalization and maximizing the incentive for direct family provision of care.
2. An insurance-oriented approach to financing long-term care.
3. A concern with equity. Is it equitable to discriminate between those families willing and unwilling to assist their elderly relatives?
4. Providing services as a cash entitlement unlinked to actual service purchase.
5. The total cost, as generated by a commitment to meeting full needs and to universal entitlements.

While each of these issues can be debated on its own merits, in practice these components interact. (For a detailed discussion of these issues, see Habib, 1985). If one adopts a view of equity that requires equal assistance to families, whether willing or unwilling to provide services to their elderly parents, then one must adopt a cash approach to the provision of assistance. Only in this way can families that directly provide care be compensated on a basis equal to those who purchase care.

The total cost of provision of services is similarly affected by interaction between these principles. If the full needs of the elderly are to be met and the equity principle adopted, the public sector must bear the full cost of care even if actual provision remains in the hands of the family. This is all the more true if an insurance approach is adopted which excludes income testing and employs a universal approach to eligibility. The oft-heard claim in the literature and in the public debate in the United States that the

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cost of adequate home care for the elderly is excessive provides an interesting point of contrast. The extent of home care entitlements differs considerably across countries. Unfortunately there is very little comparable documentation of the magnitude of the public burden associated with the varying generosity of these entitlements. The actual cost of such programs will, of course, also depend upon what role the family assumes in each of these contexts. Indeed, the fear of excessive costs arises in large part from the concern that families will abandon their caring role as entitlements increase.

In Israel the proposal to meet full needs of the elderly for personal and domestic care on an equity basis was costed out on the basis of a community survey of the need for such services, where each elderly interviewee was assessed by a professional team. The cost of this type of program proved to be about .75 percent of the social security wage base. This figure was not deemed by the majority on the commission to be excessive in terms of Israeli society's financial capacity. The cost may be compared to the fact that pensions require payments of 15% of the wage base. Thus a relatively small decline in pension entitlements could provide general insurance for the finance of community long-term care services. On the other hand, the cost of the program would represent almost a tenfold increase in the amount currently spent on home care services for the elderly and would represent a very significant share of the total budget for personal social services.

In any case, the determination of whether such a commitment is beyond the capacity of a society is very difficult to assess. The percentage of the wage base itself for a similar program would, of

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course, be higher in many other societies that have larger percentages of elderly and of old-old. In Israel, the rise in the old-old during the decade of the 1980s would require an estimated 25% increase in the rate of contributions needed to finance such a program. The required rate in other countries would probably not exceed more than double the Israeli computation.

The findings described earlier with respect to the predominant role played by families, have led to two divergent streams of thought. On the one hand, the findings have emphasized the importance of maintaining this role given the improbability of satisfactorily replacing the family's role with public or even commercial services. This has prompted the pursuit of policies that would maintain or promote the families' role.

At the same time, the findings give rise to a concern that in many cases the family may be overburdened and that the overall balance of benefits and costs to the family and society may be negative in such cases. As a result, ways of relieving the burden on the family are also on the public agenda.

In the Israeli case, the proposed Nursing Law was not motivated by a concern for freeing the family for other productive activities; rather, the provision of a cash benefit was viewed as a way of encouraging the family to continue to provide direct support. In a program that requires the purchase of service in order to receive assistance, there is, of course, an incentive for families to relinquish their role so as to gain a public subsidy.

It is interesting to note the way the various concerns interacted in generating the final commission proposal. Maximizing the incentive for community care and for family provision suggested employing a

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universal approach and providing benefits in cash. The decision to finance the program through social security contributions generally reinforced the universal orientation and the decision not to distinguish entitlements on the basis of income or family support. The concern with equity led to a similar non-discriminatory approach, which in turn reinforced the demand for a cash benefit. The cash benefit was viewed as desirable to promote independence from the professional bureaucracies. Once one favored a cash approach, the likelihood of families reducing their assistance in order that their elderly dependents gain eligibility becomes much greater. Thus the desirability of conditioning support on the absence of informal sources of support is lessened.

This exercise in policy formulation in the area of long-term care illustrates how many different principles, each with its own pros and cons and each with a complicated set of interactions, must be addressed in developing an overall approach. In charting out the course for future policy, much more thought and comparative analysis will be required. At the time this article was written, a final version of the law had still not been passed. However, after a long process of debate, the pure cash approach was rejected in favor of an approach that would entitle families to receive services. In cases in which the services were not available, the families would be entitled to a cash benefit.

Educational programs designed to increase efficiency of the family in caring for the disabled elderly are also receiving more and more attention. This implies increasing the degree of understanding for the psycho-social aspects of caring for a disabled elderly person,

the practical know-how and skills, and the ability to effectively organize and gain access to the help of the formal services. ✓

If the present situation raises many controversial questions with respect to the role of the family, the issue will become even more complex in the future as a result of two trends. First, the reduction in fertility rates is reducing the average number of children per aged person. As a result, the burden of care is shared by a smaller and smaller network. The second issue relates to the rapidly increasing participation of women in the labor force. Not only are more and more women joining the labor force, but more women are entering into demanding, full-time and career-oriented positions. As a result, one can expect an increasing conflict between commitments to the labor market and commitments to the care of disabled parents. It will become increasingly necessary to develop services which will enable the family to continue to provide care without the need to relinquish other roles, such as work.

2.2 Employment

The prospects for a more active role for the elderly in the labor force would appear to be related in no small measure to the nature of the labor force experience in the pre-retirement years. At present, Israel enjoys an important advantage in that employment rates among elderly male workers are quite high by international comparison and the trend towards early retirement prior to age 65 is not as strong. Eighty-five percent of Israeli males are employed during the ages 55-64, as opposed to the European average of 70%.

Incompatibility between the demands of the workplace and the abilities and expectations of the aging worker represent factors

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encouraging a decision to retire and encouraging employers to promote retirement. In this regard, the ability and potential for late career shifts has often been cited as an important prerequisite for facilitating continued employment.

A large-scale Israeli study that drew on a national sample of males aged 25-60 has surveyed changes in the quality of employment and in strategies adopted by workers to improve employment conditions over the life cycle (Habib and Spilerman, 1982). The study was supplemented by a more detailed examination of blue collar workers (Hendeles, 1983).

Of particular interest is the study's comparison of older and younger age groups. The findings in the literature have been very indecisive with respect to the question of whether job satisfaction changes with age. The general tendency of most studies that employ large data bases has been to find little evidence of change with age.

In the Israeli study this finding proved very sensitive to the way in which the question was asked. When asked in the standard format if they were generally satisfied, about 23% of all age groups expressed dissatisfaction. However, when asked how their job compared to the age-related expectations, the percentage dissatisfied rose from 37% at ages 25-29 to 47% at ages 55-60. Similarly, when job satisfaction and future expectations were probed in combination, it was found that dissatisfaction among the young was for the most part accompanied by positive expectations of improvement (60% of the dissatisfied young workers); whereas those dissatisfied among middle-aged workers had little hope for improvement (85% of dissatisfied workers). Thus this more basic form of job dissatisfaction rises

rapidly with age. Finally, the differential meaning of job dissatisfaction is also confirmed by the fact that among younger workers who want to change their jobs, the majority intend and expect to do so while the opposite is the case for older workers. ✓

Forty-two percent of blue-collar workers and 30% of white-collar workers ages 55-60 indicated that they would prefer to have a different job. In either case, only about a third of those interested in a job change intended to go ahead with it. In addition to measures of job dissatisfaction, workers were questioned as to whether they thought their jobs suitable for a person aged 60. About a third of all workers ages 55-60 viewed their work as unsuitable. This view was even more prevalent among blue-collar workers, where it reached 42%. The same figure was only 22% for white-collar workers. The percentage indicating that their work was unsuitable coincided with other indicators of job dissatisfaction.

Another point of interest is that attitudes towards job suitability appeared to change quite dramatically over the life cycle. This was found to be attributable to two processes: life cycle job shifts and a broadening concept of the capacities of older workers as they age.

Two factors have favored the employment of the elderly in Israel: 1) the relatively low rate of unemployment, and 2) the lack, until recently, of easy access to pensions prior to the official retirement ages. However, it is not clear whether we shall be able to continue to maintain low unemployment. Very few employment contracts allow for early retirement, except for those in specialized occupations. Of equal importance is that the incidence of disability pensions in the pre-retirement years has been quite modest in comparison with the



recent experience of many Western countries. Eligibility for generous benefits in the pre-retirement years has been considerably expanded recently. This may have an effect on future retirement patterns. The extent to which disability pensions should be used to facilitate early retirement, as is increasingly the case in many Western countries, is one of the most serious policy issues to emerge in recent years.

The kibbutz experience, although limited to a small segment of Israel's population, provides an interesting example of the application of a more enlightened employment policy with respect to older workers and is suggestive of what the potential for the employment of the elderly may really be. The kibbutz by-laws (Atar, 1983) have the following provisions relating to the employment of the elderly.

1. The kibbutz is responsible for ensuring a place of employment to elderly members and they are entitled to be partners in the decision as to where they will be employed.
2. After age 70 members are no longer obligated to work, although they still maintain the right to employment.
3. The right to reduce one's employment begins at age 55; from that age on, one may gradually reduce one's hours of work.
4. After age 65, elderly members are released from compulsory participation in some special obligations such as kitchen duty, night work, guard duty at night and the like.

Studies of various kibbutzim have found that more than 90% of members over age 65 are employed (see, for example, Leviatan et al., 1981/82). Kibbutz ideology emphasizes the notion of systematic job shifts at various stages in the life cycle. David Atar, one of the leading students of aging on the kibbutz, cites two characteristic job shifts: one occurs between ages 40-55 and one occurs between ages 55-70 (Atar, 1975). Studies of job change patterns on the kibbutz suggest that age- and health-related factors are dominant in the

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second job shifts made after age 55. Different studies of kibbutzim have found that between 25-40% of male kibbutz members change jobs between ages 55-64, as also do 40-60% of female kibbutz members (Beeri, 1973).

Still another element in the ideology that supports age-related job shifts is the principle of rotation. It is the kibbutz norm that older members graciously step down from managerial and leadership roles in favor of younger members. Thus the kibbutz environment facilitates the commitment to continued employment because it is not necessarily associated with maintaining a particular position in the job hierarchy. Also, the approach permits a form of phased retirement with both changes in job responsibilities and reductions in time spent at work.

This process also occurs somewhat outside of the kibbutz. Indeed, there is considerable evidence of what is sometimes referred to as "downward mobility" on the part of older workers. Yet these downward shifts are often involuntary and therefore tend to be a source of friction and personal stigma. Outside the kibbutz environment, downward mobility is, moreover, associated with another important feature of work arrangements. Given the rigidity of job tenure in work regimes in which it is very difficult to dismiss or transfer workers, retirement becomes a major instrument for the elimination of workers with low productivity or who are unsuited for the positions which they hold. Recently, it might be noted, some economists have sought to explain the phenomenon of mandatory retirement rules on the basis of the existence of a lifetime wage contract in which workers are paid less than their productivity in the

early years of employment and wages that exceed their productivity towards the latter portion of the work cycle. Thus mandatory retirement is a way of cutting the firm's losses in later years. There may be therefore an important relationship between the extent to which workers are guaranteed job security over the life cycle and the extent to which retirement provisions can be made more flexible.

2.3 Economic Burden

What will be the implications of an aging society for the capacity to maintain living standards and public services? The public debate - and even a significant portion of the literature - has tended to take a very narrow view of the economic consequences of population aging (particularly in the United States). The focus has tended to be on the ratio of elderly to the working age population and the consequences for the social security system. This perspective has generated many calls for a cut in benefits to the elderly, now and in the future, through such approaches as restricting cost of living adjustments, taxing benefits and raising eligibility ages.

However, as is well known, population aging induced by fertility declines will not increase overall dependency ratios. On the other hand, the rise in the share of the elderly relative to children may have the effect of increasing demands on public budgets, as many authors have argued that the per capita expenditures on the elderly are greater. Moreover, the consequences for the ratio of the gainfully employed to non-employed is very sensitive to the pattern of labor force participation in the 55-65 age group whose size is increasing considerably.

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The aging of the population has not led to the same arguments and fears in Israel. There have been no calls to reduce entitlements to the elderly and, as mentioned in section 2.1, the opposite is the case. This is probably related to the relatively less dramatic future increase expected in the elderly population. Moreover, as noted, Israel has the additional advantage of a high rate of labor force participation in the pre-retirement age groups. In terms of age-related budgetary expenditures, considering the size of outlays on education and child allowances, expenditures on children are proportionately quite high. These considerations suggest that the consequences of population aging for resource allocation may not be as great in Israel as feared elsewhere.

A somewhat less emphasized component of the resource/need equation associated with population aging is the balance of non-market production. This includes input at home in the production of goods and services, non-market exchanges of the goods and services (informal support), and organized non-monetary exchanges in the form of voluntary efforts. The change in the population's age structure affects the need for and the potential availability of these services.

The needs of the elderly in these respects are, of course, the major focus of the gerontological literature. Less frequently mentioned are the declines in the obligations to children as a possible offsetting factor. The question becomes: as the population ages, is there a rise or fall in the amount of total time input by prime age adults required to maintain the welfare of their children and parents? If the net amount of time required by children exceeds that required by grandparents, the family may be better off even if

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they must allocate more of their incomes to finance public expenditures. Similarly, changes in the age composition of children and of the elderly will affect the amount of time required for each generation. Among children, the expenditure needs and time needs may be offset as older children demand more market goods and less time. Among the elderly the two effects are likely to reinforce each other inasmuch as the "old-old" may require more of both.

The consequences of population aging for the supply of informal services must be thrown into the balance as well. Both children and the elderly are sources of in-kind services. As the population ages, the flow of services from these two groups could potentially increase or decrease. Looked at from another perspective, the decline in the number of children means that total adult time available per child (parents plus grandparents) will rise as the population ages, as will the amount of elderly time per adult. The availability of elderly parents' time may constitute the enabling factor that allows their adult daughters to participate in the labor force. The informal caregiving rate among the young, prime age adults and the elderly could thus be an important element in determining the overall consequences of age structure changes for the supply of productive man-hours.

Here, too, societal norms play a major role: for example, volunteer activity by high school youth has recently become compulsory in Israel. This, in itself, somewhat changes the age-related balance of service flow. Simultaneously, there has been great interest in expanding volunteer efforts on the part of the elderly. Indeed, these trends may at some point bring the two groups into competition for the absorption capacities of volunteer labor within the economy. On the

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other hand, the increase of volunteerism among both these groups could help to offset the decline in volunteerism by middle-aged women who are rejoining the labor force.

An important meeting point between market and non-market output lies in the sphere of the labor force participation of women. It is sometimes argued that a rise in female labor force participation is inherent in the process of fertility decline and societal aging. From the market perspective, this is a source of possible offset to those factors inducing a loss. From the point of view of informal service flows, this is an important source of loss and of increased public responsibility and burden.

The net social calculus is a complex one. Much depends on one's perspective: net real economic resource flows or the public purse. Also, much depends on the meaning of increased female labor force participation. It is unclear as to how much comes at the expense of other productive activities. Specifically, increased female labor force participation may reduce home production, care of children and grandparents, or voluntary activities. Alternatively, market employment may reduce leisure more than these other types of productive activities. There is evidence from an international study of time use (Berliner, 1981) that working wives do not reduce their time spent in household activities and that total time spent in shopping, household chores and child care varies a great deal across countries. This supports the notion that there is a significant tradeoff between total leisure and total time spent in these productive activities. Unfortunately, none of these time allocation studies have provided quantitative insight into the importance of volunteerism or assistance to relatives and friends outside the

household unit. In Israel, labor force participation rates by women are high relative to the fertility rates when comparing how these two variables vary together across Western societies. An important implication is that the potential need for assistance from grandparents in bringing up grandchildren is enhanced. Grandparents are also an important source of assistance to families when husbands are performing their 30-60 days of annual military reserve duty.

The implications of changes in the population age structure are quite different when they take the form of aging at the apex. This has been the case in Israel since 1980 and is expected to continue in the future to a considerable extent.

In the 1980s, the overwhelming increase in the over-75 population is the result of irregularities in the age structure, associated with the composition of immigration during the 1950s. Another contributing factor, one that continued into subsequent decades, will be the rise in life expectancy. Something equivalent to the American "baby boom" will account for a further jump in the proportion of elderly over age 75 between the years 2010 and 2020.

Most studies of the implications of population aging do not evaluate public expenditures by allowing for changes in the differential composition of the over-65 population. Recently, partial studies of the health system have begun to examine some of these implications. However, on the whole, the epidemiological data bases for making these evaluations are still very limited in all countries. There is some published data on service utilization patterns by age and sex, but attempts to relate needs and these background variables are rare. Even at their best, these analyses fail to take into

account broader demographic changes that may have an important influence - family status, education, income level, and the like.

An effort is now underway in Israel using census data on institutionalization patterns and special field surveys on professional assessments of need for entire communities, to establish some of the basic demographic links (Factor and Habib, forthcoming).

2.4 Residential Patterns

Policy initiatives to promote housing adapted to the needs of the elderly are just beginning in Israel. One basic question that has arisen is with respect to age-segregated versus age-integrated housing.

There exist relatively few evaluation studies of age-integrated patterns and these tend to be negative in their findings. Yet as Lawton (1980) notes, these attempts are often in the context of public housing where the elderly poor are thrown in with problem families. Against this background, some interesting results have been emerging from an evaluation of an experimental age-integrated housing complex located in a Jerusalem neighborhood where a group of elderly residents occupy the ground floors of a complex of four-story buildings (Bendel and King, 1984). The other units in the complex are occupied by lower middle-class to middle-class families with a preponderance of young couples with children. The results provide a striking success story. Not only are the attitudes towards the project positive on the whole, but the intergenerational aspect of the program seems to have contributed significantly to the life of the residents. Aside from casual contacts, 35% of the elderly residents and 38% of the non-

elderly residents reported intergenerational home visits. Assistance was also quite common: 47% of the non-aged reported extending help and 9% reported receiving help. The main forms of assistance to the elderly appeared to be help with shopping and repairs.

The relations between elderly and children are of particular interest. When directly questioned, a considerable percentage of the residents mentioned various annoyances on the part of the children, such as noise, litter and damage to garden areas. However, when asked about the positive and negative aspects of the project, very few residents mentioned the children as a negative factor: only 12% indicated that they would prefer to live only with other elderly. The youth (12-19) living in the project buildings proved to be the age group that provided the most assistance to the elderly on a day-to-day basis. Viewed as a "package deal," 49% of the elderly residents preferred to live with the children rather than without them, while 24% were indifferent.

Beyond the unorganized individual contacts, a further critical element was the involvement of a wide range of community groups that became involved with the project, e.g. voluntary organizations, youth groups, the local kindergarten and elementary schools. These contacts were in part stimulated by and channelled through the club linked to the project. There is no doubt that the project serves as a striking example of the potential for intergenerational support and reciprocal contribution.

CONCLUSION

This review of the present patterns of population aging in Israeli society, and of some of the critical policy issues stemming from these patterns, has revealed many of the complexities and questions raised in developing practical social policies for the elderly and their families. It has given expression to the many elements of the aging process in Israel which are common to other countries. At the same time, it has revealed that the Israeli experience includes a number of unique elements which need to be addressed in developing policies appropriate to its specific national context. It is thus hoped that this paper will serve as a basis for continued research on these issues in Israel, as well as provide a basis for further comparison with the experiences of other countries.

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הזדקנות האוכלוסייה והחברה בישראל

ג'ק חביב

מנהל מכון ברוקדייל לגרונטולוגיה
והתפתחות אדם וחברה בישראל
ירושלים

גרסה מעובדת של הרצאה שנלתנה
בכנס על הזדקנות החברה במערב אירופה ובארצות הברית
בלאג'יו, איטליה, יוני 1984
בחסות ה- CARNEGIE FOUNDATION

מרס 1986

ירושלים

תקציר

ישראל תופסת מקום ליחודי על מפת ההזדקנות, בהשוואה לארצות מפותחות אחרות. בעוד שתוחלת החיים בישראל דומה לתוחלת-השאי במערב, שיעור הילודה גבוה הרבה יותר. עקב כך, מבנה הגילים בישראל הרבה יותר צעיר מאשר במרבית ארצות אירופה, אולם אוכלוסית הקשישים זקנה למדי, והיא מזדקנת במהירות. בין השנים 1950-1985 גדל שיעורם של הקשישים בכלל האוכלוסייה מ- 3% ל- 10%. מספרם של הישישים (בני ה- 75+) גדל במהירות רבה: מ- 52,000 בשנת 1970 ל- 100,000 ב- 1980, וב- 1990 הוא צפוי להגיע ל- 170,000, שיהיו 40% מכלל הקשישים. לשיעור זה של גידול במספר הישישים אין אח ורע בשום מדינה מערבית. נוסף על כך, בשנות השמונים צפוי מספרם של בני ה- 85+ לגדול בשיעור של כ- 100%, והוא יוסיף לגדול במהירות עד סוף המאה. כתוצאה מגידול זה צפוי, שבשנות ה- 80 יגדל מספרם של הקשישים המוגבלים ב- 50%, וגידול זה ייצור צורך בהגדלה מתאימה של השירותים המוסדיים והקהילתיים.

מאמר זה סוקר את דפוסי ההזדקנות הקיימים בחברה בישראל ועוסק בכמה מן השאלות העיקריות העולות בהקשר של פיתוח מדיניות סוציאלית מעשית עבור הקשישים ובני משפחותיהם. כן עורך המאמר השוואה בתחומים נבחרים בין הניסיון שנצבר בישראל ובארצות אחרות. במאמר נסקרים כמה וכמה היבטים של הזדקנות האוכלוסייה, ובהם: דמוגרפיה, יחסים עם בני המשפחה, תוחלת החיים וגורמי המוות, מוגבלות, הבדלי תרבות, תפקידיהם של הקשישים ויחסים בין-דוריים.

עניין מיוחד יש בממצא שלפיו 80% מן הקשישים המוגבלים החיים בקהילה מקבלים אך ורק עזרה בלתי פורמלית - בראש ובראשונה מילדיהם - וש- 40% מן המשפחות המטפלות בקשישים סובלות ממעמסת יתר. ממצאים אלה מצביעים על תפקידם הנכבד של השירותים הבלתי פורמליים בישראל. דפוס העזרה הבלתי פורמלית עצמו הינו הרבה יותר משפחתי מאשר בארצות מערביות אחרות. בארצות אחרות, לעומת זאת, מסתמן תהליך של המרת העזרה המשפחתית בדפוסים אחרים של עזרה בלתי פורמלית. נמצא, למשל, שהקשישים היהודיים בארצות הברית מסתמכים

הרבה יותר על עזרתם של ילדידים ושכנים, בהשוואה לקשישים בישראל. אולם בפרק העוסק בהבדלים בין קבוצות המוצא נמצא סימנים לכך שתהליך דומה מתרחש גם בישראל, שכן הנתונים מצביעים על כך שקשישים ממוצא אירופה-אמריקה, אשר מספר ילדיהם קטן יותר, מסתמכים על עזרת השכנים הרבה יותר מן הקשישים ממוצא אסיה-אפריקה.

מאמר זה גם סוקר כמה מן הגורמים העומדים בבסיסם של הקשרים הבין-דוריים בישראל. דוגמה לדפוסים החזקים של העברת משאבים בין הדורות בישראל היא התלות הכלכלית של הצעירים בהוריהם לשם רכישת דירות. המחבר סבור כי תלות כלכלית זו מחזקת את המשכיות הקשרים הבין-דוריים ויוצרת תחושת חובה, הנותנת את אותותיה ביחסים הבין-דוריים לכל אורך החיים.

בחלקו השני מנתח המאמר כמה מסוגיות המדיניות המרכזיות הקשורות להספקת שירותי טיפול ממושך לקשישים, הנדונים בימים אלה בממשלת ישראל. הגישה הרווחת כיום היא, שהעזרה הממשלתית מיועדת בעיקר לקשישים מעוטי הכנסה ולאותם מקרים שבהם המשפחה אינה רוצה, או אינה יכולה, לתת עזרה. גישה זו מעומתת עם הצעה עיקרית אחת, הקוראת לביטול האבחנות בזכאות בין משפחות המטפלות בקשישיהן בעצמן לבין משפחות שהיו מעדיפות לקנות את השירותים. כיום מסופקת העזרה הממשלתית בדרך של שירותים; התכנית המוצעת כוללת גם מערכת של מענקים כספיים.

המאמר גם עוסק בנושא תעסוקת הקשישים. ישראל נהנית מיתרון חשוב אחד בהשוואה לארצות אחרות והוא, ששיעור התעסוקה בקרב הגברים הקשישים בה גבוה למדי, ושהמגמה לפרישה לפני גיל 65 אינה כה בולטת. המאמר מביא את הקיבוצים כדוגמה למדיניות תעסוקה נאורה ביחס לעובדים קשישים, שכן באמצעות עקרון הרוטציה מאפשרים הקיבוצים לחברים קשישים להמשיך לעבוד בעבודות הדורשות פחות מאמץ.

לבסוף, המאמר מעלה בקצרה את הסוגיה של פיתוח יוזמות מדיניות לקידום מסגרות דיור המתאימות לצרכי הקשישים, ודן ביתרונות ובחסרונות של הדיור הרב-דורי והדיור החד-דורי, לאור הניסיון החיובי בפרויקט הדיור המשולב

בשכונת גילה בירושלים. מחקר שנערך על פרויקט זה העלה, כי ההימצאות במסגרת רב-דורית תרמה רבות לאיכות חיהם של התושבים הקשישים. אכן, ייתכן שפרויקטים כגון זה הם אפשרות אחת להמרת העזרה הבלתי פורמלית של בני המשפחה, כאשר היא איננה זמינה, בעזרה בלתי פורמלית של שכנים וידידים. מאמר זה יכול להיות לעזר למי שמעוניין להכיר את ההיבטים השונים של הזדקנות האוכלוסייה בישראל, כמה מההשלכות של דפוסי ההזדקנות על החברה בישראל, ואת הדמיון והשוני בין ההזדקנות בישראל להזדקנות בארצות אחרות.

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