**CITIZENS’ CHOICE TO VOICE IN RESPONSE TO ADMINISTRATIVE BURDENS**

**ONLINE APPENDIX**

**Table A1.** Descriptive Statistics, Administrative Data

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **CRITICAL** | **NOT CRITICAL** | **ALL**  |  | **SAMPLES** |
| % or mean (SD) | N | % | N | % or mean (SD) | N | VALUES | VARIABLES |
| 31 | 3,941 | 69 | 8,647 | 100 | 12,588 |  |  |
| 33 | 1,694 | 67 | 3,515 | 42 | 5,209 | Jewish men | Nationality-and-gender  |
| 35 | 1,722 | 65 | 3,198 | 39 | 4,920 | Jewish women  |
| 23 | 345 | 77 | 1,173 | 12 | 1,518 | Arab men |
| 19 | 180 | 81 | 761 | 7 | 941 | Arab women |
| 30 | 3,343 | 70 | 7,703 | 88 | 11,046 | No | Academic education |
| 39 | 598 | 61 | 944 | 12 | 1,542 | Yes |  |
| 29 | 2,756 | 71 | 6,639 | 75 | 9,395 | Not working | Work in the previous year |
| 37 | 1,185 | 63 | 2,008 | 25 | 3,193 | Working |
| 47.51 | 3,941 | 47.00 | 8,647 | 47.17 | 12,588 | Mean | Age  |
| (13.48) |  | (13.64) |  | (13.59) |  | SD |  |
| 30 | 1,823 | 70 | 4,155 | 47 | 5,978 | First application | Application Status |
| 32 | 2,118 | 68 | 4,492 | 53 | 6,610 | Reapplication |  |
| 42.18 | 3,941 | 40.00 | 8,647 | 40.77 | 12,588 | Mean | Time to committee |
| (23.70) |  | (19.82) |  | (20.90) |  | SD |  |
| 0.84 | 3,941 | 1.04 | 8,647 | 0.98 | 12,588 | Mean | Years of receiving income support  |
| (2.21) |  | (2.46) |  | (2.38) |  | SD |

**Table A2: Binary Logistic Regressions of Citizens’ inclination to voice their concerns with administrative burdens**

|  |  |  |  |
| --- | --- | --- | --- |
| **Variables** | **Model 1** | **Model 2** | **Model 3** |
| Jewish woman | 0.0976\*\* | 0.110\*\* | 0.104\*\* |
|  | (0.0447) | (0.0449) | (0.0450) |
| Arab man | -0.555\*\*\* | -0.532\*\*\* | -0.541\*\*\* |
|   | (0.0716) | (0.0719) | (0.0721) |
| Arab woman | -0.745\*\*\* | -0.714\*\*\* | -0.725\*\*\* |
|   | (0.0922) | (0.0927) | (0.0929) |
| Work in the previous year | 0.141\*\*\* | 0.126\*\*\* | 0.126\*\*\* |
|   | (0.0483) | (0.0486) | (0.0487) |
| Academic credentials | 0.375\*\*\* | 0.359\*\*\* | 0.362\*\*\* |
|   | (0.0635) | (0.0637) | (0.0638) |
| Age | 0.00450\*\*\* | 0.00474\*\*\* | 0.00404\*\* |
|   | (0.00161) | (0.00161) | (0.00161) |
| Reapplication | 0.170\*\*\* | 0.187\*\*\* | 0.183\*\*\* |
|   | (0.0417) | (0.0420) | (0.0421) |
| Years on income support benefits |   | -0.0287\*\*\* | -0.0293\*\*\* |
|   |   | (0.00918) | (0.00920) |
| Time from application to committee |   |   | 0.00620\*\*\* |
|   |   |   | (0.000964) |
| Constant | -1.008\*\*\* | -1.002\*\*\* | -1.219\*\*\* |
|   | (0.125) | (0.125) | (0.130) |
| Interviewer FEs  | Yes | Yes | Yes |
| Observations | 12,571 | 12,571 | 12,571 |
| Log Likelihood  | -7113 | -7108 | -7087 |
| AIC | 14324 | 14316 | 14276 |
| BIC | 14688 | 14688 | 14656 |
| LR-test  | model 1 vs. FE-onlyLR Chi2=242, p<0.001 | model 2 vs. model 1LR Chi2=10, p<0.01 | model 3 vs. model 2LR Chi2=42, p<0.001 |
| Entries are log odd coefficients; standard errors in parentheses; \*\*\* p<0.01, \*\* p<0.05, \* p<0.1  |

**Table A3:** Robust Analysis without Non-Recoded Responses

|  |  |  |  |
| --- | --- | --- | --- |
| **Variables** | **Model 1** | **Model 2** | **Model 3** |
| Jewish woman | 0.109 | 0.114 | 0.112 |
|   | (0.0734) | (0.0738) | (0.0739) |
| Arab man | -0.568\*\*\* | -0.561\*\*\* | -0.573\*\*\* |
|   | (0.109) | (0.110) | (0.110) |
| Arab woman | -0.799\*\*\* | -0.787\*\*\* | -0.799\*\*\* |
|   | (0.138) | (0.139) | (0.139) |
| Work in the previous year | 0.0295 | 0.0246 | 0.0274 |
|   | (0.0804) | (0.0807) | (0.0809) |
| Academic credentials | 0.350\*\*\* | 0.345\*\*\* | 0.347\*\*\* |
|   | (0.106) | (0.107) | (0.107) |
| Age | 0.00226 | 0.00235 | 0.00171 |
|   | (0.0026) | (0.0026) | (0.0026) |
| Reapplication | 0.119\* | 0.125\* | 0.116\* |
|   | (0.0674) | (0.0678) | (0.0680) |
| Years on means-tested benefits (Years) |   | -0.00974 | -0.0103 |
|   |   | (0.0148) | (0.0148) |
| Time from application to committee (Time) |   |   | 0.00694\*\*\* |
|   |   |   | (0.0016) |
| Constant | 2.117\*\*\* | 2.118\*\*\* | 1.868\*\*\* |
|   | (0.276) | (0.276) | (0.282) |
| Interviewer FEs | Yes | Yes | Yes |
| Observations | 5,880 | 5,880 | 5,880 |
| -2LogLikelihood  | -2799 | -2799 | -2789 |
| AIC | 5692 | 5694 | 5676 |
| BIC | 6006 | 6014 | 6004 |
| Entries are log odds coefficients, Standard errors in parentheses; \*\*\* p<0.01, \*\* p<0.05, \* p<0.1 |

**SUPPLEMENT 1: CONTENT ANALYSIS OF APPLICANTS’ CRITICAL RESPONSES**

In this section, we describe manual and machine-based content of citizens’ critical feedback to the NII, presenting our inductive analysis of the substance and frequency of citizens’ unstructured communications of the difficulties and concerns that they experience as welfare applicants. This analysis relates to all critical responses across the dataset, including applications for extension of benefits, and separate coding of citizens’ critical responses to the two survey questions that we analyze, amounting to 7,094 responses and 7,984 individual claims (as some responses comprised more than one type of concern). Our discussion below reports the observed frequency of the types of burdens that citizens communicated. However, given that citizen communications sometimes reflected several burdens (N=897), and since we separately content analyzed respondents’ responses to the two survey questions such that some respondents appear in the data twice (N=939), these frequencies should be treated with caution. Hence, the main contribution of the analysis, below, pertains to its validation of the pervasiveness of administrative burdens in citizens’ experiences of the bureaucratic process as opposed to precise frequencies and percentages.

1. **Manual Coding**

 As explained above, current literature on administrative burdens expects three types of burdens: learning, compliance, and psychological costs. Our manual coding of citizens’ responses set out from this deductive typology, which we operationalized based on an inductive-deductive pilot coding of an initial set of 1000 cases. This inductive-deductive analysis alerted us to multiple subcategories of learning, compliance, and psychological burdens that respondents raised, in relation to which we formulated a detailed coding scheme and guidance. For elaboration of the codes see Table A4 below. Once we developed a stable set of codes, one of the authors and an assistant jointly coded 250 critical responses (Krippendorff’s alpha intercoder-reliability = 0.822), and the assistant then proceeded to code the full set of all remaining critical responses.

 First, citizens’ critical feedback revealed several sources of psychological burdens, which were overall the most prevalent type of criticism. One, respondents criticized the time involved in waiting for the medical committee’s hearing of their case, and thereafter in waiting for the NII’s decision (N=1,254). We classify waiting time as a psychological burden, over and above its material effect on respondents who are highly reliant on benefits for living, given the anxiety associated with uncertainty about the future outcome of one’s application. Two, respondents often criticized the NII for what they perceived as procedurally unfair and unrespectful process (cf. Tyler, 1994) (N=1,919). Their critical feedback revealed their sense of lack of adequate opportunity to present their case to the medical committee, their impression that the doctor who assessed their case did not read the documents, and their perceived disrespectful treatment on the part of the doctor, an administrator, or the organization in general. Responses such as "doctors should believe us", "not everyone is a liar" and "doctors should have more trust in human beings" reflect the psychological costs that respondents experienced as welfare applicants. Three, a much less prevalent psychological burden related to respondents’ perception of the medical committee decision makers as lacking the required professional expertise or independence from the NII (N=202).

 Second, respondents communicated multiple sources of compliance burdens, which were the second most prevalent type of criticism. One, citizens conveyed their concerns with the costs associated with obtaining and sending the required medical and other documentation, with the NII’s alleged incompetent handing of documents, and the burdens associated with physical attendance before one or several medical committees (N=1,195). Two, citizens conveyed their difficulty with keeping up with bureaucratic scheduling that was forced upon them with limited scope for negotiation and adaptation (N=1,541). Three, and least prevalent (N=149) was citizens’ expectation for the NII’s flexibility and willingness to forego the need for certain documentation and compliance requirements.

 Third, learning costs were less salient in respondents’ critical feedback to the NII (N=881). Those who alluded to such costs conveyed their struggle to search and process information about their eligibility, about the application process and the hearing before the medical committee, as well as difficulties relating to filling and understanding the required NII forms. Only a small number of respondents (N=31) conveyed difficulties associated with language barriers, a result that likely reflects the fact that the NII survey is effectively administered only to respondents whose Hebrew proficiency is good enough to answer interviewers’ questions.

 Alongside the above categories, we identified 843 claims that did not meet our classification of administrative burden categories. Of the latter, a common claim regarded a doctor’s alleged failure to abide by the NII’s procedures to allow the applicant to read the hearing’s minutes, or to have the minutes read out to the applicant, and applicants’ claims that they did not sign the minutes. Still, as evident from the above, our analysis validates the centrality of administrative burdens to citizens’ reported experience of the bureaucratic process, the multiple manifestations of these burdens, and the notable salience of psychological burdens.

**Table A4:** Coding Respondents’ Allusion to Administrative Burdens

|  |  |  |
| --- | --- | --- |
| **Administrative burden** | **Sub-categorization** | **Concrete claims** |
| Psychological | waiting time and delay | excessive waiting time between the application and hearing, between the latter and notification of response, and/or between the latter and benefits payment |
| Psychological | sense of mistreatment and disregard  | insufficient opportunity to present one’s case; the time allocated to the hearing too short/insufficient to present one’s case; belief that the doctor failed to read the applicant’s documentation; doctors’ or the organization’s indifference or disregard for the applicant; doctors or the NII’s disrespectful behavior.  |
| Psychological | professionalism  | belief that the hearing was scheduled before doctors who lack the required expertise; belief that doctors are prejudiced. |
| Compliance | material costs imposed by the administrative process | costs entailed in obtaining and submitting documents; NII’s requirement for additional documentation; costs entailed in what respondents perceived as redundant need to appear before a committee; having to appear before multiple committees, and different doctors, on different dates; inability to submit documents via email; red tape |
| Compliance | loss of documents | a claim that the NII has misplaced documents that were submitted by the applicant, thereby causing unnecessary delays, and requiring the applicant to obtain or submit documents anew.  |
| Compliance | scheduling  | failure to notify the applicant of the hearing schedule; last minute notification, making preparation difficult for the applicant; scheduling the hearing at inconvenient day and time; no liaison for information and requests.  |
| Compliance | flexibility  | suggestion that the NII should allow applicants the opportunity to provide additional documentation following the hearing; notify applicants of insufficient or inadequate documentation and allow them to replace them with alternative documentation  |
| Learning  | information  | difficulties relating to seeking and understanding information in relation to the incapacity process and its requirements; lack of understanding or information as to what documentation is required; difficulty in filling documents, which stems from lack of understanding or information as opposed to difficulties or the costs of seeking documentation. |
| Learning  | language  | gaps in understanding due to language barriers  |

1. **Machine Coding**

***Introduction***

Our machine code employs Topic modeling algorithms, which are a “suite of machine learning methods for discovering hidden thematic structure in large collections of documents” (DiMaggio et al., 2013, p. 577). Such models receive as input collections of documents or texts and can find the aggregation of multiple associated words under themes that can serve as set of interpretable topics. This, in turn, can be used to assign documents to one among alternative set of topics to achieve a best fit model.

 Specifically, the model used in this paper is Latent Dirichlet Allocation (LDA), which is a widely accepted statistical model for topic modeling (Grimmer & Stewart, 2013; Jelodar et al., 2019). This topic model defines topics as a distribution over a vocabulary. It assumes that there is a set of topics in a collection of documents and requires the specification of the number of topics in advance. The general idea underlying this method is that “terms that are prominent within a topic are those that tend to occur in documents together more frequently than one would expect by chance” (DiMaggio et al., 2013, p. 579).

***Pre-processing***

To enable comparison between the manual coding and the topic modelling, non-critical responses were filtered out. Then, several preprocessing steps were initiated, such as removing digits, single letters, punctuations, and a list of “stopwords”. We removed those words that do not have any significant content meaning, such as “no”, “have”, “be”, etc. Then, to apply topic modelling, we performed “lemmatization” (the process of converting words into their base dictionary form). Since Hebrew reflects an “extreme morphological ambiguity”, popular pipelines designed for languages with simple morphology cannot be relied upon (Tsarfaty et al., 2019). Fortunately, Yet Another Parser (YAP) is a Natural Language Processing (NLP) pipeline for Hebrew developed at the ONLP research lab (More et al., 2019; Tsarfaty et al., 2019). YAP allows an array of parsing features, including segmentation, tokenization, lemmatization, dependency parsing, etc. After running YAP on the full corpus of applicants’ responses, each response was transformed into a sequence of “lemmas”, that is base dictionary forms. We also used trigrams to treat three consecutive words as one token, but only if these appeared more than five times in the entire corpus. The total number of responses is 7,094, containing 69,683 words and the number of three-word tokens is 3,669.

***Number of Topics***

Since LDA requires pre-defining of the number of topics in the text, there is no simple way to choose the number of topics (Wallach et al., 2009). Yet the combination of quantitative diagnostics, such as topic coherence, and human interpretation can result in meaningful topic number selection (Evans, 2014). In general, the more topics, the more specific and narrow they are. In contrast, the smaller the number of topics, the more likely they are to contain a wider range of issues (Maier et al., 2018, p. 98).

 Since the responses in the studied corpus deal with a similar event, which all respondents have experienced, it can be expected that the number of topics will be relatively small and that there will be an overlap between certain words in the various topics. Human interpretation is thus necessary to find a satisfactory number of topics. Since, in this case, the coherence score for 5-9 topics yielded similar scores, ranging between 42.18 to 43.39, following our scrutiny and interpretation, we opted for five topics as the ultimate number of substantively meaningful topics.

***Identified Topics***

The five topics that emerged from the above analysis included the following.

 The first topic pertained to the costs of paperwork submission, which we associate with compliance burdens. The words that coalesced under this topic included, in this order: “document”, “should”, “brought”, “Committee”, “submission”, “submitted”, “person”, “once”, “said”, “arrived”.

 The second topic regarded the NII’s alleged failure to adequately notify and coordinate the date of the committee hearing with the applicant, which we classify as relating to compliance burdens. The words that coincided with this topic involved: “Committee”, “received”, “arrived”, “invitation”, “letter”, “mail, “coordination”, “day”, “notified”, “texted”.

 The third topic involved a somewhat less coherent set of words, yet it mostly regarded applicants’ procedural complaints that they were not offered the opportunity to read and sign the Committee’s minutes as required by the NII’s procedures. In the above analysis, we suggested that these claims, which pertain to legal and administrative process, transcend the administrative burdens framework. The words associated with this topic included: “sign”, “minutes”, “medical”, “Committee”, “person”, “received”, “attention”, “should”, “procedure”, “examination”.

 The fourth topic, which we associate with psychological burdens, pertained to the Committee’s and specifically to doctors’ displayed attitude towards applicants. The following cooccurring words yielded this topic: “Committee”, “doctor”, “should”, “talk”, “attitude”, “gave”, “good”, “did”, “explained”, “month”.

 The fifth topic that we also associate with psychological burdens, regarded words relating to waiting time until the committee hearing and its final decision. This topic is associated with the following cooccurring words: “time”, “Committee”, “took”, “a great deal”, “wait”, “process”, “invited”, “short”, “long”, “date”.

 Ultimately, the findings of the machine-learning topic modelling cohere with those of the manual coding insofar as both suggest that compliance and psychological burdens were the most central to applicants’ critical responses. Conversely, assertions of learning costs were surprisingly scarce in this context.

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**SUPPLEMENT 2: THE SHAPING OF CITIZENS’ POLITICAL SELF-EFFICACY**

To validate our assumption that self-efficacy underlies our above findings regarding the inclination of applicants for incapacity benefits to provide critical feedback to the NII, we present an auxiliary analysis of a nationally representative citizen survey, run by the Israel Central Bureau of Statistics (CBS) (2015; N=7,078). Employing this survey, we examine the ramifications of education (H1), institutional learning (H2) and the intersection of nationality and gender (H3) for Israeli citizens’ belief in their capacity to influence the Israeli government. We treat the latter as a proxy for welfare applicants’ belief in their capacity to influence organizations like the NII.

**Operationalization of Hypotheses**

 The dependent variable that we study in this auxiliary analysis is citizens’ self-efficacy beliefs, measured by respondents’ response to the survey item "In your opinion, to what extent can you influence government policy?", ranging from "Not at all" (=1) to “Yes, to a great extent" (=4). The mean response to this item is 1.48 (SD = 0.76), entailing that the average respondent’s belief in their capacity to influence government is below the scale’s midpoint. To measure the effect of formal education as per H1, we estimate respondents’ answers to the question "What is the highest degree that you have received?", which is measured on an elaborate scale including 6 categories (0 ="Did not study at all at an educational institution”; 6= "PhD"). Respondents’ mean formal education is 2.45 (SD=1.65), with 2 relating to high school matriculation, and 3 signifying non-academic college diploma.

 To gauge the effect of respondents’ institutional learning and experience as welfare recipients (H2) we estimate an interaction term between their perception of the impartiality of the welfare system and whether they have had personal interface with its services. To do so, we exploit two survey items relating to citizens' perceptions of the NII and two items regarding their general perceptions of welfare services (as the NII provides welfare benefits transfers, whereas personal care by social workers is mostly provided by other agencies). The relevant items read as follows: "Are your opinions about the NII/ welfare services mainly based on personal experience?", and "Do you think that the NII/welfare services are provided impartially regardless of sex, age, and sector, to all social groups?", with the latter ranging from "Not at all" (=1) to "Yes, to a great extent" (=4).

 Finally, to examine the effect of the intersection of respondents’ nationality-and-gender (H3) we created, based on respondents’ answers to the relevant items in the survey, four categories: Jewish-men, Jewish-women, Arab-men and Arab-women. In addition to the above independent variables, we control for respondents’ age and working status.

**Results**

 To estimate the effects of education, institutional learning and gender-and-nationality, we run a series of ordered logistic regression models with self-efficacy beliefs as the outcome variable. Findings are replicated when employing OLS instead of ordered logits.

 Model 1 estimates the effect of applicants’ gender-and-nationality. Model 2 further includes the effect of education. Models 3 to 5 gradually estimate the effects of respondents’ personal experience of the NII’s services, their perception of the impartiality of its services, and the interaction of these effects. Likewise, models 6 to 8 estimate respondents’ personal experience of welfare services, their perception of these services as impartial, and the interaction of these effects. Last, model 9 controls for respondents’ age and working status.

 Consistent with H1, Table A5 indicates that there is a significant effect to citizens’ formal education, such that self-efficacy tends to increase with levels of education. Furthermore, the positive effect of holding an academic degree (BA, MA and PhD) is robust to all model specifications. This analysis supports our assumption that differences in self-efficacy underlie our findings, in the paper, that the academically educated are relatively inclined to voice their concerns with administrative burdens when contacted by the NII.

 Moving to H2, we findthat citizens’ perception that the NII provides impartial services is positively and significantly (p<0.01) associated with their self-efficacy (Model 4). Likewise, we findthat citizens’ perception that welfare services are provided impartially is positively and significantly (p<0.01) associated with their self-efficacy (Model 7). The interaction terms between the respondents’ personal experience of the NII/welfare services and their perception of these institutions as impartial are insignificant. Ultimately, the finding that those who perceive the NII or the welfare services as partial, or biased, have lower self-efficacy provide some support for our proposition that underlying our finding that recipients of income support are less inclined to voice their concerns to the NII is their lower self-efficacy, which is likely given their prior subjection to a burdensome program that provides stingy benefits. Still, the CBS data suggests that the effect of perceived impartiality transcends instances of personal institutional experience.

 Finally, investigating H3, Israeli-Arab citizens, and Israeli-Arab women in particular, express relatively low self-efficacy (p<0.01) across all models. This finding thus strongly supports our proposition, in the paper, that Israeli Arabs, and especially Israeli-Arab women’s disinclination to voice their concerns to the NII is attributable, at least in part, to their general disbelief in their ability to influence government.

**Table A5: Ordered logistic regression models of self-efficacy beliefs**

|  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
|  | **Model 1** | **Model 2** | **Model 3** | **Model 4** | **Model 5** | **Model 6** | **Model 7** | **Model 8** | **Model 9** |
| Jewish woman | -0.246\*\*\* | -0.299\*\*\* | -0.293\*\*\* | -0.288\*\*\* | -0.288\*\*\* | -0.312\*\*\* | -0.238\*\*\* | -0.236\*\*\* | -0.241\*\*\* |
|  | (0.0536) | (0.0543) | (0.0547) | (0.0626) | (0.0626) | (0.0549) | (0.0764) | (0.0766) | (0.0819) |
| Arab man | -1.091\*\*\* | -0.951\*\*\* | -0.937\*\*\* | -0.873\*\*\* | -0.877\*\*\* | -0.974\*\*\* | -0.999\*\*\* | -1.002\*\*\* | -1.051\*\*\* |
|  | (0.113) | (0.114) | (0.115) | (0.122) | (0.122) | (0.115) | (0.147) | (0.147) | (0.153) |
| Arab woman | -1.350\*\*\* | -1.238\*\*\* | -1.221\*\*\* | -1.205\*\*\* | -1.204\*\*\* | -1.258\*\*\* | -1.282\*\*\* | -1.282\*\*\* | -1.271\*\*\* |
|  | (0.122) | (0.124) | (0.124) | (0.134) | (0.134) | (0.124) | (0.147) | (0.148) | (0.158) |
| Edu: High school without matriculation |  | 0.452\*\*\* | 0.445\*\*\* | 0.294\*\* | 0.292\*\* | 0.445\*\*\* | 0.185 | 0.191 | 0.0792 |
|  |  | (0.103) | (0.104) | (0.116) | (0.116) | (0.104) | (0.139) | (0.139) | (0.150) |
| Edu: High school with matriculation |  | 0.788\*\*\* | 0.789\*\*\* | 0.672\*\*\* | 0.670\*\*\* | 0.809\*\*\* | 0.562\*\*\* | 0.567\*\*\* | 0.325\*\* |
|  |  | (0.0943) | (0.0951) | (0.107) | (0.107) | (0.0953) | (0.127) | (0.127) | (0.140) |
| Edu: Non-academic college |  | 0.392\*\*\* | 0.396\*\*\* | 0.311\*\*\* | 0.309\*\*\* | 0.400\*\*\* | 0.256\* | 0.256\* | 0.207 |
|  |  | (0.0996) | (0.1000) | (0.112) | (0.112) | (0.100) | (0.136) | (0.136) | (0.144) |
| Edu: BA |  | 0.834\*\*\* | 0.842\*\*\* | 0.721\*\*\* | 0.719\*\*\* | 0.844\*\*\* | 0.621\*\*\* | 0.624\*\*\* | 0.511\*\*\* |
|  |  | (0.0947) | (0.0952) | (0.106) | (0.106) | (0.0956) | (0.126) | (0.126) | (0.138) |
| Edu: MA |  | 0.757\*\*\* | 0.753\*\*\* | 0.679\*\*\* | 0.681\*\*\* | 0.765\*\*\* | 0.546\*\*\* | 0.553\*\*\* | 0.498\*\*\* |
|  |  | (0.106) | (0.107) | (0.121) | (0.121) | (0.107) | (0.147) | (0.147) | (0.159) |
| Edu: PhD |  | 0.875\*\*\* | 0.901\*\*\* | 0.813\*\*\* | 0.814\*\*\* | 0.856\*\*\* | 0.631\*\* | 0.627\*\* | 0.862\*\* |
|  |  | (0.223) | (0.224) | (0.264) | (0.265) | (0.225) | (0.313) | (0.313) | (0.336) |
| Personal experience NII=1 (PE\_NII) |  |  | 0.0687 | -0.0457 | -0.176 |  |  |  | 0.118 |
|  |  |  | (0.0516) | (0.0599) | (0.158) |  |  |  | (0.217) |
| Personal experience welfare services=1 (PE\_WS) |  |  |  |  |  | 0.259\*\*\* | 0.0121 | 0.0281 | 0.0786 |
|  |  |  |  |  |  | (0.0675) | (0.0779) | (0.213) | (0.228) |
| NII impartial =2  |  |  |  | 0.0548 | -0.0913 |  |  |  | 0.0713 |
|  |  |  |  | (0.0999) | (0.154) |  |  |  | (0.217) |
| NII impartial = 3 |  |  |  | 0.189\*\* | 0.145 |  |  |  | 0.244 |
|  |  |  |  | (0.0904) | (0.144) |  |  |  | (0.204) |
| NII impartial=4 |  |  |  | 0.356\*\*\* | 0.230 |  |  |  | 0.417\* |
|  |  |  |  | (0.0945) | (0.158) |  |  |  | (0.220) |
| Welfare services impartial =2  |  |  |  |  |  |  | 0.337\*\*\* | 0.303\* | 0.220 |
|  |  |  |  |  |  |  | (0.129) | (0.166) | (0.183) |
| Welfare services impartial = 3 |  |  |  |  |  |  | 0.481\*\*\* | 0.508\*\*\* | 0.390\*\* |
|  |  |  |  |  |  |  | (0.120) | (0.155) | (0.174) |
| Welfare services impartial=4  |  |  |  |  |  |  | 0.415\*\*\* | 0.429\*\* | 0.251 |
|  |  |  |  |  |  |  | (0.128) | (0.167) | (0.190) |
| PE\_NI\* NII impartial =2 |  |  |  |  | 0.259 |  |  |  | 0.154 |
|  |  |  |  |  | (0.203) |  |  |  | (0.272) |
| PE\_NI\* NII impartial =3 |  |  |  |  | 0.0611 |  |  |  | -0.137 |
|  |  |  |  |  | (0.185) |  |  |  | (0.249) |
| PE\_NI\* NII impartial =4 |  |  |  |  | 0.194 |  |  |  | -0.159 |
|  |  |  |  |  | (0.197) |  |  |  | (0.260) |
| PE\_WS \*Welfare services impartial=2 |  |  |  |  |  |  |  | 0.131 | 0.0132 |
|  |  |  |  |  |  |  |  | (0.267) | (0.288) |
| PE\_WS \*Welfare services impartial=3 |  |  |  |  |  |  |  | -0.0918 | -0.0753 |
|  |  |  |  |  |  |  |  | (0.246) | (0.265) |
| PE\_WS \*Welfare services impartial=4 |  |  |  |  |  |  |  | -0.0372 | -0.0565 |
|  |  |  |  |  |  |  |  | (0.262) | (0.280) |
| Age |  |  |  |  |  |  |  |  | -0.0612\*\*\* |
|  |  |  |  |  |  |  |  |  | (0.0139) |
| 1.Working/employed |  |  |  |  |  |  |  |  | 0.140 |
|  |  |  |  |  |  |  |  |  | (0.0938) |
| /intercept1 | 0.448\*\*\* | 1.013\*\*\* | 1.051\*\*\* | 0.979\*\*\* | 0.895\*\*\* | 1.056\*\*\* | 0.965\*\*\* | 0.976\*\*\* | 0.755\*\*\* |
|  | (0.0381) | (0.0817) | (0.0875) | (0.123) | (0.153) | (0.0837) | (0.151) | (0.176) | (0.269) |
| /intercept 2 | 1.627\*\*\* | 2.207\*\*\* | 2.245\*\*\* | 2.247\*\*\* | 2.164\*\*\* | 2.249\*\*\* | 2.274\*\*\* | 2.285\*\*\* | 2.109\*\*\* |
|  | (0.0446) | (0.0858) | (0.0914) | (0.127) | (0.157) | (0.0878) | (0.156) | (0.180) | (0.272) |
| /intercept 3 | 3.705\*\*\* | 4.289\*\*\* | 4.318\*\*\* | 4.247\*\*\* | 4.165\*\*\* | 4.321\*\*\* | 4.289\*\*\* | 4.300\*\*\* | 4.148\*\*\* |
|  | (0.0917) | (0.118) | (0.122) | (0.155) | (0.179) | (0.119) | (0.187) | (0.208) | (0.293) |
|  |  |  |  |  |  |  |  |  |  |
| Observations | 6,981 | 6,975 | 6,901 | 5,215 | 5,215 | 6,887 | 3,424 | 3,424 | 3,048 |
| Cell entries are ordinal regression log odd coefficients, SE in parentheses; \*\*\* p<0.01, \*\* p<0.05, \* p<0.1 |  |  |

**SUPPLEMENT 3: ONLINE SURVEY OF CITIZENS’ INCLINATION TO VOICE IN RESPONSE TO AN ADMINISTRATIVE MISTAKE**

1. ***Aims of the Online Survey***

The aim of the survey was to examine the generalizability of the findings of our main study with regards to applicants’ education (H1) and nationality (H3) and to scrutinize our assumptions regarding the micro-mechanisms that underlie these findings. We did not examine H2, regarding institutional experience, since we did not expect the online sample to provide us with a sufficiently large number of participants who are recipients of means-tested benefits.

1. ***Research Hypotheses***

 As reported in the manuscript, the research hypotheses, as pre-registered, included the following six postulations, focusing on citizens’ inclination to voice their concerns when confronted with an administrative mistake (cf. Widlak and Peeters, 2020):

H1s Citizens’ academic education is positively associated with their inclination to voice their concerns with administrative mistakes.

H2s Citizens’ Israeli Arab nationality is negatively associated with their inclination to voice their concerns with administrative mistakes.

H3s Citizens’ internal self-efficacy is positively associated with their inclination to voice their concerns with administrative mistakes.

H4s Citizens’ external self-efficacy is positively associated with their inclination to voice their concerns with administrative mistakes.

H5s Citizens’ internal and external self-efficacy mediate the effects of academic education on their inclination to voice their concerns with administrative mistakes.

H6s Citizens’ internal and external self-efficacy mediate the effect of citizens’ nationality (Israeli Arabs vs. Jews) on their inclination to voice their concerns with administrative mistakes.

1. ***Participants and Survey Distribution***

The survey was distributed in Hebrew among Jewish and Arab (Muslim and Christian) registered participants of an online Israeli panel named iPanel. Rather than pursuing a representative sample, we sought equal participation among Jews and Arabs, and among men and women. Attaining a representative sample would have entailed an expensive telephone survey in both Hebrew and Arabic, which we could not afford for this supplementary analysis. Consequently, as reported in the manuscript, Arabs, in our sample, are unrepresentative of the Israeli-Arab population insofar as they tend to be academically educated, with a high rate of employed Arab women.

 The survey was distributed in two waves. The first wave, which was intended as a pilot for our previously non-validated measurements of internal and external self-efficacy, was distributed between the 14 and 15 of February, before our pre-registration of the study. A total of 111 Jews and 91 Arabs fully completed that survey, and 8 respondents were excluded before completing the survey because they failed the attention task. The second wave, which was almost identical to the pilot survey, was distributed between the 23rd of February and the 3rd of March. A total of 312 Jews and 260 Arabs fully completed this survey, and 50 respondents were excluded before completing the survey because they failed the attention task. Due to difficulty in recruiting Arab respondents, we decided to pool the data from the two waves, a decision that we pre-registered in advance. Analyzing the data from the second wave alone yields very similar results to those reported below.

1. ***Survey Design and Operationalization of Variables***

 To test the above hypotheses, participants were first asked a series of demographic questions regarding their level of education, religion (Jewish, Muslim, Christian), sex, age, and income. Next, respondents were presented with a set of 5-point Likert-scale items that sought to measure their internal and external self-efficacy when applying for the services of two salient Israeli bureaucracies—the public Health Maintenance Organizations (HMOs) and the National Insurance Institute (the NII). An English translation of the items is displayed in Table 3 of the manuscript. Confirmatory Factor Analysis, as presented in Table A6 below, carried with R’s lavaan package, confirmed the high fit of a four-factor model, differentiating respondents’ internal and external self-efficacy vis-à-vis their HMOs and vis-à-vis the NII (CFI=0.977; TLI=0.973; RMSEA=0.049, N=774). We note that the standardized factor covariance between respondents’ internal self-efficacy vis-à-vis their HMO and vis-à-vis the NII is 0.67, and that between respondents’ external self-efficacy vis-à-vis their HMO and vis-à-vis the NII is 0.52. These relatively high factor covariances support our assumption that underlying our measurement of respondents’ internal and external self-efficacy vis-à-vis their HMO and the NII are their general latent internal and external self-efficacy vis-à-vis government institutions.

 To measure citizens’ inclination to voice their concerns with administrative mistakes they were presented with a non-experimental vignette regarding a case in which they were erroneously required to pay arrears for an alleged failure to pay a debt to the police. Thereafter, respondents were asked how likely is it that they would have adopted each one of six types of behaviors, with answers ranging from very unlikely to very likely (1-5). Our focus in the main paper is on three of the six behaviors. The three behaviors include respondents’ inclination to ask for further explanation, and, if still dissatisfied, to escalate their concerns within the bureaucracy to a supervisor and/or to the agency’s internal complaints officer. All three pertain to respondents’ inclination to convey their concerns to the bureaucracy as opposed to their non-voice behaviors and/or their inclination to approach external overseers. We focus on these behaviors, because they are the most relevant for understanding the micro-mechanisms that underlie the variation that we find in the main study regarding incapacity benefits applicants’ inclination to voice their concerns to the NII. In this Online Appendix we also report our findings with regards to three additional dependent variables regarding respondents’ inclination to evade payment, pay without further argument, or file an external complaint to the State Comptroller. A translation of the vignette and of the six behavioral outcomes are presented in Table A7.

 Following their response to the above dependent variables, respondents were presented with an attention check, and a few additional control variables.

1. ***Findings regarding the key three DVs***

 In this section, we present structural equation models of responses to our main dependent variables—citizens’ inclination to request an explanation, to ask to talk to a more senior manager, and/or to file a complaint to the agency’s internal complaints officer. We present two SEMs per each dependent variable, with one model employing our measurements of respondents’ internal and external self-efficacy vis-à-vis respondents’ HMOs, and a second model employing the measurements of their internal and external self-efficacy vis-à-vis the NII. In each case, we set education and nationality as the independent variables, internal and external self-efficacy vis-à-vis respondents’ HMO or the NII as the mediators, and respondents’ sex and income as controls.

 Our main conclusion, as discussed in the manuscript, is that the following analysis confirms the positive effect of academic education (H1s) and the negative effect of Israeli Arab nationality (H2s). Additionally, we find a consistent positive effect to respondents’ internal self-efficacy (H3s), but not to their external self-efficacy (H4s). Moreover, the findings confirm the expectation that internal self-efficacy mediates the positive effect of academic education on respondents’ voice behavior (H5s), but we do not find such confirmation with regards to external self-efficacy. Conversely, we find weak if any support for the expectations of H6s. The negative effect of Israeli Arab nationality, whilst partially and inconsistently mediated by Arabs’ lower external self-efficacy and by their higher external self-efficacy, remains mostly unaccounted for by the mediators as measured in this study.

 As a preliminary overview, Table A8 presents a correlation table of all the variables that were included in our analyses, with factor scores instead of the latent factors. We note the positive and significant correlations between academic education and requests for further explanation and complaint to the agency’s public complaints officer, and the negative and significant correlations between Israeli-Arab nationality and inclination to request further explanation and to talk to the representative’s supervisor. We also note the positive and significant correlation between academic education and respondents’ internal self-efficacy.

**5.1 Request for Explanation**

 Table A9 presents a SEM of respondents’ inclination to ask for further explanation given their internal and external self-efficacy vis-à-vis their HMO as the mediators of education and nationality. As evident from the analysis, the total effect of education is positive (p<0.001) and that of Israeli-Arab nationality is negative (p<0.001). Internal self-efficacy exerts a direct positive and significant effect, whereas the effect of external self-efficacy is insignificant. Additionally, the positive effect of education is significantly mediated via respondents’ internal self-efficacy amounting to 32% of its total effect, but not via their external self-efficacy, and the direct effect of education is only marginally significant (p<0.1). The negative effect of Israeli-Arab nationality is likewise significantly mediated by respondents’ internal self-efficacy and not by their external self-efficacy, yet this mediation effect accounts for just 9% of the overall effect, and the direct effect of Israeli-Arab nationality is negative significant.

 Table A10 replicates the above analysis, setting respondents’ internal and external self-efficacy vis-à-vis the NII as the mediating variables. As above, the total effect of education is positive (p<0.001) and that of Israeli-Arab nationality is negative (p<0.001). The direct effects of internal and external self-efficacy are both significant, with the former having a positive effect, as expected, and the latter having an unexpected negative effect. We also find that the positive effect of education is significantly mediated via respondents’ internal self-efficacy amounting to 23% of its total effect. Additionally, we find a mediation effect via external self-efficacy, such that those who are more educated hold lower levels of external self-efficacy, which, to our surprise, results in their greater inclination to request an explanation, amounting to 13% of the overall effect of education. We also find that 9% of the negative effect of Israeli-Arab nationality is significantly mediated by their higher external self-efficacy, yet the direct negative effect remains significant (p<0.001) and mostly unexplained.

**5.2 Request to Talk to A Supervisor**

 Table A11 presents a SEM of respondents’ inclination to request to talk the representative’s supervisor with internal and external self-efficacy vis-à-vis their HMO as the mediators of education and nationality. The total effect of education is insignificant, and that of Israeli-Arab nationality is negative and significant (p<0.01). Internal self-efficacy exerts a positive and significant effect (p<0.001), which is not the case for external self-efficacy. Whilst the total effect of education is insignificant, we do find a significant indirect effect to education via respondents’ internal self-efficacy (p<0.05), but not via their external self-efficacy. Additionally, we find that Israeli Arabs’ lower internal self-efficacy partially accounts for 14% of their lower inclination to request to talk to a supervisor. Still, the negative effect of Israeli-Arab nationality is mostly direct (p<0.01), and unaccounted for by their internal or external self-efficacy.

 Table A12 replicates the above analysis with respondents’ internal and external self-efficacy vis-à-vis the NII as the mediators. As above, the total effect of education is insignificant, whereas that of Israeli-Arab nationality is negative and significant (p<0.01). The direct effect of internal self-efficacy is positive (p<0.001), and that of external self-efficacy is negative (p<0.05). We again find a significant mediation effect to education via respondents’ internal self-efficacy amounting to 38% of the effect of education. Additionally, Israeli Arabs’ higher external self-efficacy paradoxically accounts for some of their lower inclination to request to talk to a supervisor (p<0.1), yet the negative effect of Israeli-Arab nationality is mostly direct (p<0.01).

**5.3 Appeal to the Enforcement and Debt Collection Authority’s Public Complaints Officer**

 In Table A13 we proceed to analyzing respondents’ inclination to file a complaint to the agency’s complaint’s officer with internal and external self-efficacy vis-à-vis their HMO as the mediators of education and nationality. The total effect of education is positive and significant (p<0.05), and that of Israeli-Arab nationality is negative albeit insignificant. The effects of internal and external self-efficacy are both positive and significant. As in the above cases, we find that education is significantly mediated by internal self-efficacy (26%), but not by external self-efficacy. Additionally, we observe a marginally significant mediation effect of Israeli-Arab nationality via Arabs’ lower levels of internal self-efficacy (p=0.053).

 Table A14 replicates the above analysis whilst setting internal and external self-efficacy vis-à-vis the NII as the mediating variables. The total effect of education is positive and significant (p<0.05), and that of Israeli-Arab nationality is negative albeit insignificant. The effect of internal self-efficacy is positive and significant, whereas that of external self-efficacy is insignificant. The analysis again evidences a significant mediation effect to education via internal self-efficacy (22%) alongside a marginally significant direct effect to education. Israeli-Arab nationality exerts neither a direct nor an indirect effect.

***Findings regarding the additional three DVs***

For purpose of completion and transparency, Tables A15 to A20 present SEMs of respondents’ inclination to avoid payment in passive resistance, to forego any form of challenge and pay the fine and arrears, or to file an external complaint to the State Comptroller.

 With regards to payment avoidance, we find that the academically educated are

disinclined to adopt such strategy (which carries the risks of higher debt), whereas Israeli Arabs are more likely to adopt it. We also find, to our surprise, that higher external self-efficacy is associated with payment avoidance, and some inconsistent indication that external self-efficacy partially mediates Israeli Arabs’ inclination to adopt an avoidance strategy.

 As to respondents’ inclination to forego challenge and pay the fine and arrears, which we label as “submission”, the only consistent finding pertains to the significant and negative effect to academic education.

 Finally, with regards to respondents’ inclination to file an external complaint to the State Comptroller, we find a positive and either significant or marginally significant total effect to Israeli Arab nationality, and a significant or marginally significant direct positive effect to external self-efficacy.

|  |  |
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| **Table A6**: **Factor loadings and covariances of Internal and External Self-Efficacy** |  |
| **Latent variables** | **Oper-ation** | **Manifest variables** |  | **std. loadings** |
| internal self-efficacy HMO | =~ | Inter\_efficacy\_1 | I will know how to obtain the information that is required in order to apply for the approval.  | 0.836 |
| internal self-efficacy HMO | =~ | Inter\_efficacy\_2 | I will be able to understand the conditions for attaining the approval.  | 0.848 |
| internal self-efficacy HMO | =~ | Inter\_efficacy\_3 | I will successfully fill the forms that are required for attaining the approval.  | 0.766 |
| internal self-efficacy HMO | =~ | Inter\_efficacy\_4 | I will manage to understand the regulations that apply to attaining the approval.  | 0.881 |
| internal self-efficacy NII | =~ | Inter\_efficacy\_5 | I will know how to act in order to receive the benefits from the NII.  | 0.893 |
| internal self-efficacy NII | =~ | Inter\_efficacy\_6 | I will be able to understand the conditions for attaining the benefits from the NII.  | 0.895 |
| internal self-efficacy NII | =~ | Inter\_efficacy\_7 | I will successfully fill the forms that are required for attaining the benefits from the NII.  | 0.803 |
| internal self-efficacy NII | =~ | Inter\_efficacy\_8 | I will manage to understand the regulations that apply to receiving the benefits from the NII. | 0.891 |
| external self-efficacy HMO | =~ | exter\_efficacy\_1 | The HMO is interested in learning from the feedback of clients like me regarding its services.  | 0.832 |
| external self-efficacy HMO | =~ | exter\_efficacy\_2 | If would be critical of the quality of medical services that I receive, the HMO will give my arguments serious consideration.  | 0.796 |
| external self-efficacy HMO | =~ | exter\_efficacy\_3 | If I were to complain regarding inappropriate treatment by an employee of the HMO, the issue would be severely addressed.  | 0.734 |
| external self-efficacy HMO | =~ | exter\_efficacy\_4 | The HMO cares what clients like me think about its services.  | 0.826 |
| external self-efficacy HMO | =~ | exter\_efficacy\_5 | It is important to the HMO that clients like me are satisfied with its services.  | 0.782 |
| external self-efficacy NII | =~ | exter\_efficacy\_6 | The NII is interested in learning from the criticism of citizens like me.  | 0.890 |
| external self-efficacy NII | =~ | exter\_efficacy\_7 | When a citizen like me complaints to the NII regarding inappropriate treatment by one of the organization’s employees, the issue is severely addressed.  | 0.814 |
| external self-efficacy NII | =~ | exter\_efficacy\_8 | The NII cares what citizens like me think about the organization’ performance.  | 0.884 |
| external self-efficacy NII | =~ | exter\_efficacy\_9 | It is important to the NII that citizens like me are satisfied with the organization’s performance.  | 0.869 |
| external self-efficacy NII | =~ | exter\_efficacy\_10 | If I would be critical of the NII’s handling of an application of mine, they will give my arguments serious consideration. | 0.836 |
|  |  |  |  |  |
| **covariance of the latent factors** | **std. cov** |
| internal self-efficacy HMO | ~~ | internal self-efficacy NII | 0.668 |
| internal self-efficacy HMO | ~~ | external self-efficacy HMO | 0.416 |
| internal self-efficacy HMO | ~~ | external self-efficacy NII | 0.195 |
| internal self-efficacy NII | ~~ | external self-efficacy HMO | 0.392 |
| internal self-efficacy NII | ~~ | external self-efficacy NII | 0.438 |
| external self-efficacy HMO | ~~ | external self-efficacy NII | 0.520 |

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| **Table A7: Operationalization Inclination to Voice their Concerns with Administrative Mistakes** |
| Vignette  | “Imagine that in November 2020 you were stopped by a police officer for speeding, and you were charged with a ticket of 750 New Israeli Shekels (NIS). Since then, a year has passed and you have not received a formal notification of the ticket, and consequently did not pay it. In November 2021 you received, for the first time, a notification that you are required to pay the ticket and an additional sum of 750 NIS in arrears. You telephone the call center of the Enforcement and Debt Collection Authority, a government body that collects debt on behalf of the police, and request that they cancel the payment of arrears, which has been unfairly imposed on you. The Authority’s representative [using the male form], with whom you spoke, explained that according to their records the notification from November 2021 is a third warning, and that it was preceded by a notice of the fine and a first and second warnings, all of which were sent to your residential address. What is the probability that you will choose to act in the following ways? |
| **Voice behavior**  | avoidance  | I won’t pay the fine, and will wait and see whether they approach me again |
| submission | I will pay the arrears, because there is no point in arguing with them |
| request for explanation | I will ask the Authority’s representative to explain to me how I could prove that I had not received the notification regarding the ticket. |
| request to talk to a supervisor | If I won’t manage to convince the Authority’s representative, I will ask to speak to his superior.  |
| submission of an internal complaint  | If I won’t manage to convince the Authority’s representative and his superior, I will submit a formal complaint to the Enforcement and Debt Collection public complaints officer.  |
|  | submission of an external complaint | If the Enforcement and Debt Collection public complaints officer will not concede my claim to revoke the arrears, I will appeal to the State Comptroller.  |

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| **Table A8: Correlation Table for Voice Behavior vis-à-vis Bureaucracy**  |
| Variable | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 | 12 |
| 1. gender |   |   |   |   |   |   |   |   |   |   |   |   |
| 2. Israeli Arab | .09\* |   |   |   |   |   |   |   |   |   |   |   |
| 3. age | -.06 | -.46\*\* |   |   |   |   |   |   |   |   |   |   |
| 4. income | .00 | -.24\*\* | .16\*\* |   |   |   |   |   |   |   |   |   |
| 5. academic | .12\*\* | .26\*\* | -.13\*\* | .18\*\* |   |   |   |   |   |   |   |   |
| 6. Int. SE HMO | .07 | -.05 | .02 | .13\*\* | .11\*\* |   |   |   |   |   |   |   |
| 7. Ext SE HMO | -.04 | -.05 | .06 | .03 | -.07 | .37\*\* |   |   |   |   |   |   |
| 8. int. SE NII | .08\* | .01 | .01 | .06 | .07\* | .61\*\* | .36\*\* |   |   |   |   |   |
| 9. ext. SE NII | -.08\* | .09\* | .06 | -.06 | -.06 | .18\*\* | .48\*\* | .41\*\* |   |   |   |   |
| 10. trust | -.08\* | .01 | .13\*\* | .08\* | -.02 | .15\*\* | .37\*\* | .17\*\* | .45\*\* |   |   |   |
| 11. explanation | .08\* | -.18\*\* | .08\* | .11\*\* | .07\* | .24\*\* | .11\*\* | .19\*\* | -.08\* | -.05 |   |   |
| 12. supervisor | .09\* | -.10\*\* | .06 | .02 | .01 | .23\*\* | .14\*\* | .22\*\* | .01 | .02 | .61\*\* |   |
| 13. int. complaint | .06 | -.01 | .03 | -.01 | .07\* | .20\*\* | .14\*\* | .22\*\* | .08\* | .02 | .39\*\* | .63\*\* |

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| **Table A9: Structural Equation Model of Request for Explanation with internal and external self-efficacy vis-à-vis respondents’ HMO as mediators** |
| **Measurement model** |  |  |  |  |  |  |
| **latent vars** | **op** | **manifest vars** | **estimate** | **se** | **p-value** | **std.lv** |
| internal self-efficacy HMO | =~ | Inter\_efficacy\_1 | 1.0000 | 0.0000 | NA | 0.8459 |
| internal self-efficacy HMO | =~ | Inter\_efficacy\_2 | 1.0388 | 0.0398 | 0.0000 | 0.8788 |
| internal self-efficacy HMO | =~ | Inter\_efficacy\_3 | 0.8847 | 0.0411 | 0.0000 | 0.7484 |
| internal self-efficacy HMO | =~ | Inter\_efficacy\_4 | 1.0251 | 0.0376 | 0.0000 | 0.8672 |
| external self-efficacy HMO | =~ | exter\_efficacy\_1 | 1.0000 | 0.0000 | NA | 0.8422 |
| external self-efficacy HMO | =~ | exter\_efficacy\_2 | 0.9639 | 0.0411 | 0.0000 | 0.8118 |
| external self-efficacy HMO | =~ | exter\_efficacy\_3 | 0.8726 | 0.0406 | 0.0000 | 0.7349 |
| external self-efficacy HMO | =~ | exter\_efficacy\_4 | 1.0293 | 0.0414 | 0.0000 | 0.8669 |
| external self-efficacy HMO | =~ | exter\_efficacy\_5 | 0.9808 | 0.0420 | 0.0000 | 0.8260 |
| **structural model** |  |  |  |  |  |  |
| **left-hand side** | **op** | **right-hand side** | **estimate** | **se** | **p-value** | **std.lv** |
| request explanation | ~ | academic education  | 0.1562 | 0.0874 | 0.0739 | 0.1562 |
| request explanation | ~ | Israeli Arab | -0.4171 | 0.0847 | 0.0000 | -0.4171 |
| request explanation | ~ | gender (woman) | 0.1520 | 0.0783 | 0.0523 | 0.1520 |
| request explanation | ~ | income | 0.0237 | 0.0342 | 0.4886 | 0.0237 |
| internal self-efficacy HMO | ~ | academic education | 0.2714 | 0.0708 | 0.0001 | 0.3208 |
| internal self-efficacy HMO | ~ | Israeli Arab | -0.1509 | 0.0686 | 0.0279 | -0.1784 |
| request explanation | ~ | internal self-efficacy HMO | 0.2667 | 0.0493 | 0.0000 | 0.2256 |
| external self-efficacy HMO | ~ | academic education | -0.1142 | 0.0712 | 0.1088 | -0.1355 |
| external self-efficacy HMO | ~ | Israeli Arab | -0.0296 | 0.0691 | 0.6679 | -0.0352 |
| request explanation | ~ | external self-efficacy HMO | 0.0347 | 0.0487 | 0.4758 | 0.0292 |
| **Variances (omitted)**  |  |  |  |  |  |  |
| **Calculation of direct effects** |  |  | **estimate** | **se** | **p-value** | **std.lv** |
| education | := |  | 0.1562 | 0.0874 | 0.0739 | 0.1562 |
| Israeli Arab | := |  | -0.4171 | 0.0847 | 0.0000 | -0.4171 |
| Internal self-efficacy | := |  | 0.2667 | 0.0493 | 0.0000 | 0.2256 |
| external self-efficacy | := |  | 0.0347 | 0.0487 | 0.4758 | 0.0292 |
| **calculation of indirect effects** |  |  | **estimate** | **se** | **p-value** | **std.lv** |
| education via internal self-efficacy | := |  | 0.0724 | 0.0230 | 0.0017 | 0.0724 |
| education via external self-efficacy | := |  | -0.0040 | 0.0061 | 0.5145 | -0.0040 |
| Israeli Arab via internal self-efficacy | := |  | -0.0402 | 0.0197 | 0.0411 | -0.0402 |
| Israeli-Arab via external self-efficacy | := |  | -0.0010 | 0.0028 | 0.7132 | -0.0010 |
| **calculation of total effects** |  |  |  |  |  |  |
| education | := |  | 0.2246 | 0.0879 | 0.0106 | 0.2246 |
| Israeli-Arab | := |  | -0.4584 | 0.0860 | 0.0000 | -0.4584 |
|  |  |  |  |  |  |  |
| CFI |  | 0.947 |  |  |  |  |
| TLI |  | 0.932 |  |  |  |  |
| RMSEA |  | 0.066 |  |  |  |  |
| N |  | 710 |  |  |  |  |

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| **Table A10: Structural Equation Model of Request for Explanation with internal and external self-efficacy vis-à-vis respondents’ NII as mediators** |
| **Measurement model** |  |  |  |  |  |  |
| **latent vars** | **op** | **manifest vars** | **estimate** | **se** | **p-value** | **std.lv** |
| internal self-efficacy NII | =~ | Inter\_efficacy\_5 | 1.0000 | 0.0000 | NA | 0.9094 |
| internal self-efficacy NII | =~ | Inter\_efficacy\_6 | 1.0143 | 0.0301 | 0.0000 | 0.9224 |
| internal self-efficacy NII | =~ | Inter\_efficacy\_7 | 0.9188 | 0.0333 | 0.0000 | 0.8356 |
| internal self-efficacy NII | =~ | Inter\_efficacy\_8 | 1.0271 | 0.0307 | 0.0000 | 0.9341 |
| external self-efficacy NII | =~ | exter\_efficacy\_6 | 1.0000 | 0.0000 | NA | 0.9611 |
| external self-efficacy NII | =~ | exter\_efficacy\_7 | 0.8516 | 0.0304 | 0.0000 | 0.8185 |
| external self-efficacy NII | =~ | exter\_efficacy\_8 | 0.9888 | 0.0297 | 0.0000 | 0.9504 |
| external self-efficacy NII | =~ | exter\_efficacy\_9 | 0.9804 | 0.0303 | 0.0000 | 0.9423 |
| external self-efficacy NII | =~ | exter\_efficacy\_10 | 0.8996 | 0.0302 | 0.0000 | 0.8646 |
| **structural model** |  |  |  |  |  |  |
| **left-hand side** | **op** | **right-hand side** | **estimate** | **se** | **p-value** | **std.lv** |
| request explanation | ~ | academic education  | 0.1437 | 0.0866 | 0.0970 | 0.1437 |
| request explanation | ~ | Israeli Arab | -0.4100 | 0.0847 | 0.0000 | -0.4100 |
| request explanation | ~ | gender (woman) | 0.1223 | 0.0780 | 0.1170 | 0.1223 |
| request explanation | ~ | income | 0.0300 | 0.0341 | 0.3777 | 0.0300 |
| internal self-efficacy NII | ~ | academic education | 0.1739 | 0.0754 | 0.0211 | 0.1912 |
| internal self-efficacy NII | ~ | Israeli Arab | -0.0058 | 0.0731 | 0.9372 | -0.0063 |
| request explanation | ~ | internal self-efficacy NII | 0.2984 | 0.0445 | 0.0000 | 0.2713 |
| external self-efficacy NII | ~ | academic education | -0.1725 | 0.0791 | 0.0291 | -0.1795 |
| external self-efficacy NII | ~ | Israeli Arab | 0.2408 | 0.0769 | 0.0017 | 0.2506 |
| request explanation | ~ | external self-efficacy NII | -0.1667 | 0.0420 | 0.0001 | -0.1602 |
| **Variances (omitted)**  |  |  |  |  |  |  |
| **calculation of direct effects** |  |  | **estimate** | **se** | **p-value** | **std.lv** |
| education (direct) | := |  | 0.1437 | 0.0866 | 0.0970 | 0.1437 |
| Israeli Arab (direct) | := |  | -0.4100 | 0.0847 | 0.0000 | -0.4100 |
| Internal self-efficacy (direct) | := |  | 0.2984 | 0.0445 | 0.0000 | 0.2713 |
| external self-efficacy (direct) | := |  | -0.1667 | 0.0420 | 0.0001 | -0.1602 |
| **calculation of indirect effects** |  |  |  |  |  |  |
| education via internal self-efficacy | := |  | 0.0519 | 0.0237 | 0.0289 | 0.0519 |
| education via external self-efficacy | := |  | 0.0288 | 0.0150 | 0.0556 | 0.0288 |
| Israeli Arab via internal self-efficacy | := |  | -0.0017 | 0.0218 | 0.9373 | -0.0017 |
| Israeli-Arab via external self-efficacy | := |  | -0.0401 | 0.0163 | 0.0137 | -0.0401 |
| **calculation of total effects** |  |  |  |  |  |  |
| education | := |  | 0.2243 | 0.0893 | 0.0120 | 0.2243 |
| Israeli-Arab | := |  | -0.4519 | 0.0873 | 0.0000 | -0.4519 |
|  |  |  |  |  |  |  |
| CFI | 0.966 |  |  |  |  |  |
| TLI | 0.956 |  |  |  |  |  |
| RMSEA | 0.062 |  |  |  |  |  |
| N | 710 |  |  |  |  |  |

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| **Table A11: Structural Equation Model of Request to Talk to a Supervisor with internal and external self-efficacy vis-à-vis respondents’ HMO as mediators** |
| **measurement model** |  |  |  |  |  |  |
| **latent vars** | **op** | **manifest vars** | **estimate** | **se** | **p-value** | **std.lv** |
| internal self-efficacy HMO | =~ | Inter\_efficacy\_1 | 1.0000 | 0.0000 | NA | 0.8451 |
| internal self-efficacy HMO | =~ | Inter\_efficacy\_2 | 1.0398 | 0.0399 | 0.0000 | 0.8787 |
| internal self-efficacy HMO | =~ | Inter\_efficacy\_3 | 0.8833 | 0.0412 | 0.0000 | 0.7464 |
| internal self-efficacy HMO | =~ | Inter\_efficacy\_4 | 1.0282 | 0.0377 | 0.0000 | 0.8689 |
| external self-efficacy HMO | =~ | exter\_efficacy\_1 | 1.0000 | 0.0000 | NA | 0.8423 |
| external self-efficacy HMO | =~ | exter\_efficacy\_2 | 0.9637 | 0.0411 | 0.0000 | 0.8117 |
| external self-efficacy HMO | =~ | exter\_efficacy\_3 | 0.8724 | 0.0406 | 0.0000 | 0.7348 |
| external self-efficacy HMO | =~ | exter\_efficacy\_4 | 1.0290 | 0.0414 | 0.0000 | 0.8668 |
| external self-efficacy HMO | =~ | exter\_efficacy\_5 | 0.9808 | 0.0420 | 0.0000 | 0.8262 |
| **structural model** |  |  |  |  |  |  |
| **left-hand side** | **op** | **right-hand side** | **estimate** | **se** | **p-value** | **std.lv** |
| request to talk to a supervisor | ~ | academic education  | -0.0204 | 0.0946 | 0.8292 | -0.0204 |
| request to talk to a supervisor | ~ | Israeli Arab | -0.2582 | 0.0916 | 0.0048 | -0.2582 |
| request to talk to a supervisor | ~ | gender (woman) | 0.1995 | 0.0847 | 0.0185 | 0.1995 |
| request to talk to a supervisor | ~ | income | -0.0245 | 0.0370 | 0.5078 | -0.0245 |
| internal self-efficacy HMO | ~ | academic education | 0.2709 | 0.0708 | 0.0001 | 0.3206 |
| internal self-efficacy HMO | ~ | Israeli Arab | -0.1501 | 0.0685 | 0.0284 | -0.1777 |
| request to talk to a supervisor | ~ | internal self-efficacy HMO | 0.2769 | 0.0533 | 0.0000 | 0.2340 |
| external self-efficacy HMO | ~ | academic education | -0.1142 | 0.0712 | 0.1087 | -0.1355 |
| external self-efficacy HMO | ~ | Israeli Arab | -0.0297 | 0.0691 | 0.6676 | -0.0352 |
| request to talk to a supervisor | ~ | external self-efficacy HMO | 0.0803 | 0.0527 | 0.1276 | 0.0676 |
| **variances (omitted)** |  |  |  |  |  |  |
| **calculation of direct effects** |  |  | **estimate** | **se** | **p-value** | **std.lv** |
| education (direct) | := |  | -0.0204 | 0.0946 | 0.8292 | -0.0204 |
| Israeli Arab (direct) | := |  | -0.2582 | 0.0916 | 0.0048 | -0.2582 |
| Internal self-efficacy (direct) | := |  | 0.2769 | 0.0533 | 0.0000 | 0.2340 |
| external self-efficacy (direct) | := |  | 0.0803 | 0.0527 | 0.1276 | 0.0676 |
| **calculation of indirect effects** |  |  |  |  |  |  |
| education via internal self-efficacy | := |  | 0.0750 | 0.0242 | 0.0019 | 0.0750 |
| education via external self-efficacy | := |  | -0.0092 | 0.0083 | 0.2690 | -0.0092 |
| Israeli Arab via internal self-efficacy | := |  | -0.0416 | 0.0205 | 0.0430 | -0.0416 |
| Israeli-Arab via external self-efficacy | := |  | -0.0024 | 0.0058 | 0.6793 | -0.0024 |
| **calculation of total effects** |  |  |  |  |  |  |
| education | := |  | 0.0455 | 0.0950 | 0.6324 | 0.0455 |
| Israeli-Arab | := |  | -0.3021 | 0.0930 | 0.0012 | -0.3021 |
|  |  |  |  |  |  |  |
| CFI | 0.952 |  |  |  |  |  |
| TLI | 0.938 |  |  |  |  |  |
| RMSEA | 0.063 |  |  |  |  |  |
| N | 710 |  |  |  |  |  |

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| **Table A12: Structural Equation Model of Request to Talk to a Supervisor with internal and external self-efficacy vis-à-vis the NII as mediators** |
| **Measurement model** |  |  |  |  |  |  |
| **latent vars** | **op** | **manifest vars** | **estimate** | **se** | **p-value** | **std.lv** |
| internal self-efficacy NII | =~ | Inter\_efficacy\_5 | 1.0000 | 0.0000 | NA | 0.9109 |
| internal self-efficacy NII | =~ | Inter\_efficacy\_6 | 1.0113 | 0.0300 | 0.0000 | 0.9212 |
| internal self-efficacy NII | =~ | Inter\_efficacy\_7 | 0.9163 | 0.0332 | 0.0000 | 0.8347 |
| internal self-efficacy NII | =~ | Inter\_efficacy\_8 | 1.0259 | 0.0306 | 0.0000 | 0.9344 |
| external self-efficacy NII | =~ | exter\_efficacy\_6 | 1.0000 | 0.0000 | NA | 0.9613 |
| external self-efficacy NII | =~ | exter\_efficacy\_7 | 0.8516 | 0.0303 | 0.0000 | 0.8187 |
| external self-efficacy NII | =~ | exter\_efficacy\_8 | 0.9880 | 0.0297 | 0.0000 | 0.9499 |
| external self-efficacy NII | =~ | exter\_efficacy\_9 | 0.9802 | 0.0303 | 0.0000 | 0.9423 |
| external self-efficacy NII | =~ | exter\_efficacy\_10 | 0.8996 | 0.0302 | 0.0000 | 0.8648 |
| **structural model** |  |  |  |  |  |  |
| **left-hand side** | **op** | **right-hand side** | **estimate** | **se** | **p-value** | **std.lv** |
| request to talk to a supervisor | ~ | academic education  | -0.0289 | 0.0939 | 0.7586 | -0.0289 |
| request to talk to a supervisor | ~ | Israeli Arab | -0.2699 | 0.0919 | 0.0033 | -0.2699 |
| request to talk to a supervisor | ~ | gender (woman) | 0.1766 | 0.0846 | 0.0370 | 0.1766 |
| request to talk to a supervisor | ~ | income | -0.0159 | 0.0370 | 0.6676 | -0.0159 |
| internal self-efficacy NII | ~ | academic education | 0.1742 | 0.0755 | 0.0211 | 0.1912 |
| internal self-efficacy NII | ~ | Israeli Arab | -0.0057 | 0.0733 | 0.9377 | -0.0063 |
| request to talk to a supervisor | ~ | internal self-efficacy NII | 0.3186 | 0.0482 | 0.0000 | 0.2902 |
| external self-efficacy NII | ~ | academic education | -0.1725 | 0.0791 | 0.0292 | -0.1794 |
| external self-efficacy NII | ~ | Israeli Arab | 0.2408 | 0.0769 | 0.0017 | 0.2505 |
| request to talk to a supervisor | ~ | external self-efficacy NII | -0.0937 | 0.0455 | 0.0392 | -0.0901 |
| **variances (omitted)** |  |  |  |  |  |  |
| **Calculation of direct effects** |  |  | **estimate** | **se** | **p-value** | **std.lv** |
| education | := |  | -0.0289 | 0.0939 | 0.7586 | -0.0289 |
| Israeli Arab | := |  | -0.2699 | 0.0919 | 0.0033 | -0.2699 |
| Internal self-efficacy | := |  | 0.3186 | 0.0482 | 0.0000 | 0.2902 |
| external self-efficacy | := |  | -0.0937 | 0.0455 | 0.0392 | -0.0901 |
| **calculation of indirect effects** |  |  |  |  |  |  |
| education via internal self-efficacy | := |  | 0.0555 | 0.0254 | 0.0292 | 0.0555 |
| education via external self-efficacy | := |  | 0.0162 | 0.0108 | 0.1338 | 0.0162 |
| Israeli Arab via internal self-efficacy | := |  | -0.0018 | 0.0233 | 0.9377 | -0.0018 |
| Israeli-Arab via external self-efficacy | := |  | -0.0226 | 0.0131 | 0.0847 | -0.0226 |
| **calculation of total effects** |  |  |  |  |  |  |
| education | := |  | 0.0428 | 0.0961 | 0.6561 | 0.0428 |
| Israeli-Arab | := |  | -0.2943 | 0.0940 | 0.0017 | -0.2943 |
| CFI | 0.967 |  |  |  |  |  |
| TLI | 0.957 |  |  |  |  |  |
| RMSEA | 0.061 |  |  |  |  |  |
| N | 710 |  |  |  |  |  |

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| **Table A13: Structural Equation Model of Appeal to the Authority’s Public Complaints Officer with internal and external self-efficacy vis-à-vis respondents’ HMO as mediators** |
| **measurement model** |  |  |  |  |  |  |
| **latent vars** | **op** | **manifest vars** | **estimate** | **se** | **p-value** | **std.lv** |
| internal self-efficacy HMO | =~ | Inter\_efficacy\_1 | 1.0000 | 0.0000 | NA | 0.8456 |
| internal self-efficacy HMO | =~ | Inter\_efficacy\_2 | 1.0398 | 0.0398 | 0.0000 | 0.8793 |
| internal self-efficacy HMO | =~ | Inter\_efficacy\_3 | 0.8814 | 0.0412 | 0.0000 | 0.7453 |
| internal self-efficacy HMO | =~ | Inter\_efficacy\_4 | 1.0272 | 0.0377 | 0.0000 | 0.8686 |
| external self-efficacy HMO | =~ | exter\_efficacy\_1 | 1.0000 | 0.0000 | NA | 0.8427 |
| external self-efficacy HMO | =~ | exter\_efficacy\_2 | 0.9633 | 0.0411 | 0.0000 | 0.8118 |
| external self-efficacy HMO | =~ | exter\_efficacy\_3 | 0.8722 | 0.0405 | 0.0000 | 0.7350 |
| external self-efficacy HMO | =~ | exter\_efficacy\_4 | 1.0281 | 0.0413 | 0.0000 | 0.8664 |
| external self-efficacy HMO | =~ | exter\_efficacy\_5 | 0.9803 | 0.0420 | 0.0000 | 0.8260 |
| **structural model** |  |  |  |  |  |  |
| **left-hand side** | **op** | **right-hand side** | **estimate** | **se** | **p-value** | **std.lv** |
| internal complaint | ~ | academic education  | 0.2055 | 0.1081 | 0.0572 | 0.2055 |
| internal complaint | ~ | Israeli Arab | -0.1077 | 0.1047 | 0.3037 | -0.1077 |
| internal complaint | ~ | gender (woman) | 0.0974 | 0.0968 | 0.3143 | 0.0974 |
| internal complaint | ~ | income | -0.0617 | 0.0423 | 0.1444 | -0.0617 |
| internal self-efficacy HMO | ~ | academic education | 0.2710 | 0.0708 | 0.0001 | 0.3205 |
| internal self-efficacy HMO | ~ | Israeli Arab | -0.1502 | 0.0686 | 0.0284 | -0.1777 |
| internal complaint | ~ | internal self-efficacy HMO | 0.2484 | 0.0607 | 0.0000 | 0.2101 |
| external self-efficacy HMO | ~ | academic education | -0.1142 | 0.0712 | 0.1089 | -0.1355 |
| external self-efficacy HMO | ~ | Israeli Arab | -0.0297 | 0.0691 | 0.6670 | -0.0353 |
| internal complaint  | ~ | external self-efficacy HMO | 0.1580 | 0.0603 | 0.0088 | 0.1331 |
| **variances (omitted)** |  |  |  |  |  |  |
| **computation of direct effects** |  |  | **estimate** | **se** | **p-value** | **std.lv** |
| education | := |  | 0.2055 | 0.1081 | 0.0572 | 0.2055 |
| Israeli Arab | := |  | -0.1077 | 0.1047 | 0.3037 | -0.1077 |
| Internal self-efficacy | := |  | 0.2484 | 0.0607 | 0.0000 | 0.2101 |
| external self-efficacy | := |  | 0.1580 | 0.0603 | 0.0088 | 0.1331 |
| **computation of indirect effects** |  |  |  |  |  |  |
| education via internal self-efficacy | := |  | 0.0673 | 0.0240 | 0.0050 | 0.0673 |
| education via external self-efficacy | := |  | -0.0180 | 0.0132 | 0.1709 | -0.0180 |
| Israeli Arab via internal self-efficacy | := |  | -0.0373 | 0.0193 | 0.0528 | -0.0373 |
| Israeli-Arab via external self-efficacy | := |  | -0.0047 | 0.0111 | 0.6711 | -0.0047 |
| **computation of total effects** |  |  |  |  |  |  |
| education | := |  | 0.2548 | 0.1082 | 0.0186 | 0.2548 |
| Israeli-Arab | := |  | -0.1498 | 0.1059 | 0.1572 | -0.1498 |
| CFI | 0.953 |  |  |  |  |  |
| TLI | 0.94 |  |  |  |  |  |
| RMSEA | 0.062 |  |  |  |  |  |
| N | 710 |  |  |  |  |  |

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| **Table A14: Structural Equation Model of Appeal to the Authority’s Public Complaints Officer with internal and external self-efficacy vis-à-vis the NII as mediators** |
| **Measurement model** |  |  |  |  |  |  |
| **latent vars** | **op** | **manifest vars** | **estimate** | **se** | **p-value** | **std.lv** |
| internal self-efficacy NII | =~ | Inter\_efficacy\_5 | 1.0000 | 0.0000 | NA | 0.9101 |
| internal self-efficacy NII | =~ | Inter\_efficacy\_6 | 1.0131 | 0.0301 | 0.0000 | 0.9221 |
| internal self-efficacy NII | =~ | Inter\_efficacy\_7 | 0.9170 | 0.0332 | 0.0000 | 0.8346 |
| internal self-efficacy NII | =~ | Inter\_efficacy\_8 | 1.0265 | 0.0307 | 0.0000 | 0.9343 |
| external self-efficacy NII | =~ | exter\_efficacy\_6 | 1.0000 | 0.0000 | NA | 0.9614 |
| external self-efficacy NII | =~ | exter\_efficacy\_7 | 0.8517 | 0.0303 | 0.0000 | 0.8188 |
| external self-efficacy NII | =~ | exter\_efficacy\_8 | 0.9880 | 0.0297 | 0.0000 | 0.9499 |
| external self-efficacy NII | =~ | exter\_efficacy\_9 | 0.9798 | 0.0303 | 0.0000 | 0.9421 |
| external self-efficacy NII | =~ | exter\_efficacy\_10 | 0.8995 | 0.0302 | 0.0000 | 0.8648 |
| **structural model** |  |  |  |  |  |  |
| **left-hand side** | **op** | **right-hand side** | **estimate** | **se** | **p-value** | **std.lv** |
| internal complaint | ~ | academic education  | 0.1984 | 0.1072 | 0.0642 | 0.1984 |
| internal complaint | ~ | Israeli Arab | -0.1441 | 0.1049 | 0.1693 | -0.1441 |
| internal complaint | ~ | gender (woman) | 0.0841 | 0.0966 | 0.3843 | 0.0841 |
| internal complaint | ~ | income | -0.0510 | 0.0422 | 0.2267 | -0.0510 |
| internal self-efficacy NII | ~ | academic education | 0.1740 | 0.0754 | 0.0211 | 0.1912 |
| internal self-efficacy NII | ~ | Israeli Arab | -0.0057 | 0.0732 | 0.9378 | -0.0063 |
| internal complaint | ~ | internal self-efficacy NII | 0.3143 | 0.0550 | 0.0000 | 0.2860 |
| external self-efficacy NII | ~ | academic education | -0.1725 | 0.0791 | 0.0292 | -0.1795 |
| external self-efficacy NII | ~ | Israeli Arab | 0.2409 | 0.0769 | 0.0017 | 0.2506 |
| internal complaint | ~ | external self-efficacy NII | 0.0206 | 0.0519 | 0.6917 | 0.0198 |
| **variances (omitted)** |  |  |  |  |  |  |
| **computation of direct effects** |  |  | **estimate** | **se** | **p-value** | **std.lv** |
| education | := |  | 0.1984 | 0.1072 | 0.0642 | 0.1984 |
| Israeli Arab | := |  | -0.1441 | 0.1049 | 0.1693 | -0.1441 |
| Internal self-efficacy | := |  | 0.3143 | 0.0550 | 0.0000 | 0.2860 |
| external self-efficacy | := |  | 0.0206 | 0.0519 | 0.6917 | 0.0198 |
| **computation of indirect effects** |  |  |  |  |  |  |
| education via internal self-efficacy | := |  | 0.0547 | 0.0255 | 0.0321 | 0.0547 |
| education via external self-efficacy | := |  | -0.0035 | 0.0091 | 0.6964 | -0.0035 |
| Israeli Arab via internal self-efficacy | := |  | -0.0018 | 0.0230 | 0.9378 | -0.0018 |
| Israeli-Arab via external self-efficacy | := |  | 0.0050 | 0.0126 | 0.6940 | 0.0050 |
| **computation of total effects** |  |  |  |  |  |  |
| education | := |  | 0.2495 | 0.1087 | 0.0216 | 0.2495 |
| Israeli-Arab | := |  | -0.1410 | 0.1063 | 0.1847 | -0.1410 |
| CFI | 0.967 |  |  |  |  |  |
| TLI | 0.957 |  |  |  |  |  |
| RMSEA | 0.061 |  |  |  |  |  |

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| **Table A15: Structural Equation Model of Payment Avoidance with internal and external self-efficacy vis-à-vis respondents’ HMO as mediators** |
| **Measurement model** |  |  |  |  |  |  |
| **latent variables** | **op** | **manifest variables** | **estimate** | **se** | **p-value** | **std.lv** |
| internal self-efficacy HMO | =~ | Inter\_efficacy\_1 | 1.0000 | 0.0000 | NA | 0.8453 |
| internal self-efficacy HMO | =~ | Inter\_efficacy\_2 | 1.0399 | 0.0399 | 0.0000 | 0.8790 |
| internal self-efficacy HMO | =~ | Inter\_efficacy\_3 | 0.8803 | 0.0412 | 0.0000 | 0.7441 |
| internal self-efficacy HMO | =~ | Inter\_efficacy\_4 | 1.0289 | 0.0377 | 0.0000 | 0.8698 |
| external self-efficacy HMO | =~ | exter\_efficacy\_1 | 1.0000 | 0.0000 | NA | 0.8425 |
| external self-efficacy HMO | =~ | exter\_efficacy\_2 | 0.9637 | 0.0411 | 0.0000 | 0.8119 |
| external self-efficacy HMO | =~ | exter\_efficacy\_3 | 0.8734 | 0.0405 | 0.0000 | 0.7358 |
| external self-efficacy HMO | =~ | exter\_efficacy\_4 | 1.0285 | 0.0414 | 0.0000 | 0.8665 |
| external self-efficacy HMO | =~ | exter\_efficacy\_5 | 0.9796 | 0.0420 | 0.0000 | 0.8253 |
| **structural model** |  |  |  |  |  |  |
| **left-hand side** | **op** | **right-hand side** | **estimate** | **se** | **p-value** | **std.lv** |
| avoidance | ~ | academic education  | -0.3075 | 0.0901 | 0.0006 | -0.3075 |
| avoidance | ~ | Israeli Arab | 0.3433 | 0.0873 | 0.0001 | 0.3433 |
| avoidance | ~ | gender (woman) | -0.1275 | 0.0807 | 0.1141 | -0.1275 |
| avoidance | ~ | income | -0.0473 | 0.0352 | 0.1796 | -0.0473 |
| internal self-efficacy HMO | ~ | academic education | 0.2708 | 0.0708 | 0.0001 | 0.3203 |
| internal self-efficacy HMO | ~ | Israeli Arab | -0.1498 | 0.0685 | 0.0288 | -0.1772 |
| avoidance | ~ | internal self-efficacy HMO | -0.0680 | 0.0503 | 0.1765 | -0.0575 |
| external self-efficacy HMO | ~ | academic education | -0.1142 | 0.0712 | 0.1089 | -0.1355 |
| external self-efficacy HMO | ~ | Israeli Arab | -0.0296 | 0.0691 | 0.6681 | -0.0352 |
| avoidance | ~ | external self-efficacy HMO | 0.1344 | 0.0503 | 0.0075 | 0.1132 |
| **variances omitted** |  |  |  |  |  |  |
| **computation of direct effects** |  |  |  |  |  |  |
| education | := |  | -0.3075 | 0.0901 | 0.0006 | -0.3075 |
| Israeli Arab | := |  | 0.3433 | 0.0873 | 0.0001 | 0.3433 |
| Internal self-efficacy | := |  | -0.0680 | 0.0503 | 0.1765 | -0.0575 |
| external self-efficacy | := |  | 0.1344 | 0.0503 | 0.0075 | 0.1132 |
| **computation of indirect effects** |  |  |  |  |  |  |
| education via internal self-efficacy | := |  | -0.0184 | 0.0144 | 0.2021 | -0.0184 |
| education via external self-efficacy | := |  | -0.0153 | 0.0111 | 0.1686 | -0.0153 |
| Israeli Arab via internal self-efficacy | := |  | 0.0102 | 0.0089 | 0.2499 | 0.0102 |
| Israeli-Arab via external self-efficacy | := |  | -0.0040 | 0.0094 | 0.6720 | -0.0040 |
| **computation of total effects** |  |  |  |  |  |  |
| education | := |  | -0.3412 | 0.0894 | 0.0001 | -0.3412 |
| Israeli Arab | := |  | 0.3495 | 0.0874 | 0.0001 | 0.3495 |
|  |  |  |  |  |  |  |
| CFI | 0.953 |  |  |  |  |  |
| TLI | 0.940 |  |  |  |  |  |
| RMSEA | 0.062 |  |  |  |  |  |
| N | 710 |  |  |  |  |  |

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| **Table A16: Structural Equation Model of Payment Avoidance with internal and external self-efficacy vis-à-vis the NII as mediators** |
| **Measurement model** |  |  |  |  |  |  |
| **latent vars** | **op** | **manifest vars** | **estimate** | **se** | **p-value** | **std.lv** |
| internal self-efficacy NII | =~ | Inter\_efficacy\_5 | 1.0000 | 0.0000 | NA | 0.9103 |
| internal self-efficacy NII | =~ | Inter\_efficacy\_6 | 1.0124 | 0.0301 | 0.0000 | 0.9216 |
| internal self-efficacy NII | =~ | Inter\_efficacy\_7 | 0.9166 | 0.0333 | 0.0000 | 0.8344 |
| internal self-efficacy NII | =~ | Inter\_efficacy\_8 | 1.0270 | 0.0306 | 0.0000 | 0.9348 |
| external self-efficacy NII | =~ | exter\_efficacy\_6 | 1.0000 | 0.0000 | NA | 0.9619 |
| external self-efficacy NII | =~ | exter\_efficacy\_7 | 0.8503 | 0.0303 | 0.0000 | 0.8179 |
| external self-efficacy NII | =~ | exter\_efficacy\_8 | 0.9880 | 0.0296 | 0.0000 | 0.9504 |
| external self-efficacy NII | =~ | exter\_efficacy\_9 | 0.9794 | 0.0302 | 0.0000 | 0.9421 |
| external self-efficacy NII | =~ | exter\_efficacy\_10 | 0.8984 | 0.0302 | 0.0000 | 0.8642 |
| **structural model** |  |  |  |  |  |  |
| **left-hand side** | **op** | **right-hand side** | **estimate** | **se** | **p-value** | **std.lv** |
| avoidance | ~ | academic education  | -0.3082 | 0.0892 | 0.0005 | -0.3082 |
| avoidance | ~ | Israeli Arab | 0.3125 | 0.0873 | 0.0003 | 0.3125 |
| avoidance | ~ | gender (woman) | -0.1133 | 0.0804 | 0.1589 | -0.1133 |
| avoidance | ~ | income | -0.0437 | 0.0351 | 0.2134 | -0.0437 |
| internal self-efficacy NII | ~ | academic education | 0.1741 | 0.0754 | 0.0210 | 0.1912 |
| internal self-efficacy NII | ~ | Israeli Arab | -0.0058 | 0.0732 | 0.9373 | -0.0063 |
| avoidance | ~ | internal self-efficacy NII | -0.0547 | 0.0455 | 0.2293 | -0.0498 |
| external self-efficacy NII | ~ | academic education | -0.1727 | 0.0791 | 0.0291 | -0.1795 |
| external self-efficacy NII | ~ | Israeli Arab | 0.2411 | 0.0769 | 0.0017 | 0.2506 |
| avoidance | ~ | external self-efficacy NII | 0.1602 | 0.0432 | 0.0002 | 0.1541 |
| **variances omitted** |  |  |  |  |  |  |
| **computation of direct effects** |  |  | **estimate** | **se** | **p-value** | **std.lv** |
| education | := |  | -0.3082 | 0.0892 | 0.0005 | -0.3082 |
| Israeli Arab | := |  | 0.3125 | 0.0873 | 0.0003 | 0.3125 |
| Internal self-efficacy | := |  | -0.0547 | 0.0455 | 0.2293 | -0.0498 |
| external self-efficacy | := |  | 0.1602 | 0.0432 | 0.0002 | 0.1541 |
| **computation of indirect effects** |  |  |  |  |  |  |
| education via internal self-efficacy | := |  | -0.0095 | 0.0089 | 0.2862 | -0.0095 |
| education via external self-efficacy | := |  | -0.0277 | 0.0147 | 0.0598 | -0.0277 |
| Israeli Arab via internal self-efficacy | := |  | 0.0003 | 0.0040 | 0.9374 | 0.0003 |
| Israeli-Arab via external self-efficacy | := |  | 0.0386 | 0.0161 | 0.0165 | 0.0386 |
| **computation of total effects** |  |  |  |  |  |  |
| education | := |  | -0.3454 | 0.0894 | 0.0001 | -0.3454 |
| Israeli-Arab | := |  | 0.3514 | 0.0875 | 0.0001 | 0.3514 |
|  |  |  | 0.1099 |  |  |  |
| CFI | 0.965 |  |  |  |  |  |
| TLI | 0.954 |  |  |  |  |  |
| RMSEA | 0.063 |  |  |  |  |  |
| N | 710 |  |  |  |  |  |

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| **Table A17: Structural Equation Model of Submission with internal and external self-efficacy vis-à-vis respondents’ HMO as mediators** |
| **Measurement model** |  |  |  |  |  |  |
| **latent variables** | **op** | **manifest variables** | **estimate** | **se** | **p-value** | **std.lv** |
| internal self-efficacy HMO | =~ | Inter\_efficacy\_1 | 1.0000 | 0.0000 | NA | 0.8453 |
| internal self-efficacy HMO | =~ | Inter\_efficacy\_2 | 1.0394 | 0.0399 | 0.0000 | 0.8786 |
| internal self-efficacy HMO | =~ | Inter\_efficacy\_3 | 0.8798 | 0.0412 | 0.0000 | 0.7437 |
| internal self-efficacy HMO | =~ | Inter\_efficacy\_4 | 1.0297 | 0.0377 | 0.0000 | 0.8703 |
| external self-efficacy HMO | =~ | exter\_efficacy\_1 | 1.0000 | 0.0000 | NA | 0.8422 |
| external self-efficacy HMO | =~ | exter\_efficacy\_2 | 0.9638 | 0.0411 | 0.0000 | 0.8118 |
| external self-efficacy HMO | =~ | exter\_efficacy\_3 | 0.8728 | 0.0406 | 0.0000 | 0.7351 |
| external self-efficacy HMO | =~ | exter\_efficacy\_4 | 1.0292 | 0.0414 | 0.0000 | 0.8668 |
| external self-efficacy HMO | =~ | exter\_efficacy\_5 | 0.9807 | 0.0420 | 0.0000 | 0.8260 |
| **structural model** |  |  |  |  |  |  |
| **left-hand side** |  | **right-hand side** | **estimate** | **se** | **p-value** | **std.lv** |
| submission | ~ | academic education  | -0.3066 | 0.0981 | 0.0018 | -0.3066 |
| submission | ~ | Israeli Arab | -0.0690 | 0.0950 | 0.4679 | -0.0690 |
| submission | ~ | gender (woman) | 0.0577 | 0.0879 | 0.5113 | 0.0577 |
| submission | ~ | income | 0.0720 | 0.0384 | 0.0606 | 0.0720 |
| internal self-efficacy HMO | ~ | academic education | 0.2707 | 0.0708 | 0.0001 | 0.3203 |
| internal self-efficacy HMO | ~ | Israeli Arab | -0.1496 | 0.0685 | 0.0291 | -0.1770 |
| submission | ~ | internal self-efficacy HMO | -0.0752 | 0.0548 | 0.1699 | -0.0636 |
| external self-efficacy HMO | ~ | academic education | -0.1142 | 0.0712 | 0.1087 | -0.1355 |
| external self-efficacy HMO | ~ | Israeli Arab | -0.0296 | 0.0691 | 0.6680 | -0.0352 |
| submission | ~ | external self-efficacy HMO | 0.0381 | 0.0546 | 0.4849 | 0.0321 |
| **variances omitted** |  |  |  |  |  |  |
| **computation of direct effects** |  |  | **estimate** | **se** | **p-value** | **std.lv** |
| education | := |  | -0.3066 | 0.0981 | 0.0018 | -0.3066 |
| Israeli Arab | := |  | -0.0690 | 0.0950 | 0.4679 | -0.0690 |
| Internal self-efficacy | := |  | -0.0752 | 0.0548 | 0.1699 | -0.0636 |
| external self-efficacy | := |  | 0.0381 | 0.0546 | 0.4849 | 0.0321 |
| **computation of indirect effects** |  |  | **estimate** | **se** | **p-value** | **std.lv** |
| education via internal self-efficacy | := |  | -0.0204 | 0.0157 | 0.1959 | -0.0204 |
| education via external self-efficacy | := |  | -0.0044 | 0.0068 | 0.5218 | -0.0044 |
| Israeli Arab via internal self-efficacy | := |  | 0.0113 | 0.0097 | 0.2448 | 0.0113 |
| Israeli-Arab via external self-efficacy | := |  | -0.0011 | 0.0031 | 0.7147 | -0.0011 |
| **computation of total effects** |  |  | **estimate** | **se** | **p-value** | **std.lv** |
| education | := |  | -0.3314 | 0.0969 | 0.0006 | -0.3314 |
| Israeli Arab | := |  | -0.0589 | 0.0948 | 0.5347 | -0.0589 |
|  |  |  |  |  |  |  |
| CFI | 0.955 |  |  |  |  |  |
| TLI | 0.942 |  |  |  |  |  |
| RMSEA | 0.061 |  |  |  |  |  |
| N | 710 |  |  |  |  |  |

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| **Table A18: Structural Equation Model of Submission with internal and external self-efficacy vis-à-vis the NII as mediators** |
| **Measurement model** |  |  |  |  |  |  |
| **latent vars** | **op** | **manifest variables** | **estimate** | **se** | **p-value** | **std.lv** |
| internal self-efficacy NII | =~ | Inter\_efficacy\_5 | 1.0000 | 0.0000 | NA | 0.9102 |
| internal self-efficacy NII | =~ | Inter\_efficacy\_6 | 1.0125 | 0.0301 | 0.0000 | 0.9216 |
| internal self-efficacy NII | =~ | Inter\_efficacy\_7 | 0.9167 | 0.0333 | 0.0000 | 0.8344 |
| internal self-efficacy NII | =~ | Inter\_efficacy\_8 | 1.0271 | 0.0306 | 0.0000 | 0.9349 |
| external self-efficacy NII | =~ | exter\_efficacy\_6 | 1.0000 | 0.0000 | NA | 0.9615 |
| external self-efficacy NII | =~ | exter\_efficacy\_7 | 0.8516 | 0.0303 | 0.0000 | 0.8188 |
| external self-efficacy NII | =~ | exter\_efficacy\_8 | 0.9878 | 0.0297 | 0.0000 | 0.9497 |
| external self-efficacy NII | =~ | exter\_efficacy\_9 | 0.9799 | 0.0303 | 0.0000 | 0.9421 |
| external self-efficacy NII | =~ | exter\_efficacy\_10 | 0.8996 | 0.0302 | 0.0000 | 0.8649 |
| **structural model** |  |  |  |  |  |  |
| **left-hand side** |  | **right-hand side** | **estimate** | **se** | **p-value** | **std.lv** |
| submission | ~ | academic education  | -0.3094 | 0.0974 | 0.0015 | -0.3094 |
| submission | ~ | Israeli Arab | -0.0705 | 0.0953 | 0.4595 | -0.0705 |
| submission | ~ | gender (woman) | 0.0633 | 0.0878 | 0.4710 | 0.0633 |
| submission | ~ | income | 0.0718 | 0.0383 | 0.0612 | 0.0718 |
| internal self-efficacy NII | ~ | academic education | 0.1741 | 0.0754 | 0.0210 | 0.1913 |
| internal self-efficacy NII | ~ | Israeli Arab | -0.0058 | 0.0732 | 0.9372 | -0.0063 |
| submission | ~ | internal self-efficacy NII | -0.0855 | 0.0497 | 0.0853 | -0.0778 |
| external self-efficacy NII | ~ | academic education | -0.1725 | 0.0791 | 0.0292 | -0.1794 |
| external self-efficacy NII | ~ | Israeli Arab | 0.2409 | 0.0769 | 0.0017 | 0.2505 |
| submission | ~ | external self-efficacy NII | 0.0443 | 0.0471 | 0.3475 | 0.0426 |
| **variances omitted** |  |  |  |  |  |  |
| **computation of direct effects** |  |  | **estimate** | **se** | **p-value** | **std.lv** |
| education | := |  | -0.3094 | 0.0974 | 0.0015 | -0.3094 |
| Israeli Arab | := |  | -0.0705 | 0.0953 | 0.4595 | -0.0705 |
| Internal self-efficacy | := |  | -0.0855 | 0.0497 | 0.0853 | -0.0778 |
| external self-efficacy | := |  | 0.0443 | 0.0471 | 0.3475 | 0.0426 |
|  |  |  |  |  |  |  |
| **computation of indirect effects** |  |  | **estimate** | **se** | **p-value** | **std.lv** |
| education via internal self-efficacy | := |  | -0.0149 | 0.0108 | 0.1675 | -0.0149 |
| education via external self-efficacy | := |  | -0.0076 | 0.0088 | 0.3881 | -0.0076 |
| Israeli Arab via internal self-efficacy | := |  | 0.0005 | 0.0063 | 0.9373 | 0.0005 |
| Israeli-Arab via external self-efficacy | := |  | 0.0107 | 0.0118 | 0.3681 | 0.0107 |
| **computation of total effects** |  |  | **estimate** | **se** | **p-value** | **std.lv** |
| education | := |  | -0.3319 | 0.0969 | 0.0006 | -0.3319 |
| Israeli-Arab | := |  | -0.0593 | 0.0948 | 0.5316 | -0.0593 |
|  |  |  |  |  |  |  |
| CFI | 0.966 |  |  |  |  |  |
| TLI | 0.957 |  |  |  |  |  |
| RMSEA | 0.061 |  |  |  |  |  |
| N | 710 |  |  |  |  |  |

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| **Table A19: Structural Equation Model of Complaint to the State Comptroller with internal and external self-efficacy vis-à-vis respondents’ HMO as mediators** |
| **Measurement model** |  |  |  |  |  |  |
| **latent variables** | **op** | **manifest variables** | **estimate** | **se** | **p-value** | **std.lv** |
| internal self-efficacy HMO | =~ | Inter\_efficacy\_1 | 1.0000 | 0.0000 | NA | 0.8453 |
| internal self-efficacy HMO | =~ | Inter\_efficacy\_2 | 1.0395 | 0.0399 | 0.0000 | 0.8786 |
| internal self-efficacy HMO | =~ | Inter\_efficacy\_3 | 0.8800 | 0.0412 | 0.0000 | 0.7438 |
| internal self-efficacy HMO | =~ | Inter\_efficacy\_4 | 1.0296 | 0.0377 | 0.0000 | 0.8703 |
| external self-efficacy HMO | =~ | exter\_efficacy\_1 | 1.0000 | 0.0000 | NA | 0.8425 |
| external self-efficacy HMO | =~ | exter\_efficacy\_2 | 0.9638 | 0.0411 | 0.0000 | 0.8120 |
| external self-efficacy HMO | =~ | exter\_efficacy\_3 | 0.8725 | 0.0406 | 0.0000 | 0.7351 |
| external self-efficacy HMO | =~ | exter\_efficacy\_4 | 1.0281 | 0.0414 | 0.0000 | 0.8662 |
| external self-efficacy HMO | =~ | exter\_efficacy\_5 | 0.9805 | 0.0420 | 0.0000 | 0.8261 |
| **structural model** |  |  |  |  |  |  |
| **left-hand side** | **op** | **right-hand side** | **estimate** | **se** | **p-value** | **std.lv** |
| external complaint | ~ | academic education  | 0.0582 | 0.1092 | 0.5938 | 0.0582 |
| external complaint | ~ | Israeli Arab | 0.2107 | 0.1058 | 0.0464 | 0.2107 |
| external complaint | ~ | gender (woman) | -0.0682 | 0.0978 | 0.4854 | -0.0682 |
| external complaint | ~ | income | -0.0673 | 0.0427 | 0.1152 | -0.0673 |
| internal self-efficacy HMO | ~ | academic education | 0.2707 | 0.0708 | 0.0001 | 0.3203 |
| internal self-efficacy HMO | ~ | Israeli Arab | -0.1496 | 0.0685 | 0.0290 | -0.1770 |
| external complaint | ~ | internal self-efficacy HMO | 0.0064 | 0.0610 | 0.9165 | 0.0054 |
| external self-efficacy HMO | ~ | academic education | -0.1141 | 0.0712 | 0.1090 | -0.1355 |
| external self-efficacy HMO | ~ | Israeli Arab | -0.0298 | 0.0691 | 0.6669 | -0.0353 |
| external complaint | ~ | external self-efficacy HMO | 0.1985 | 0.0610 | 0.0011 | 0.1672 |
| **variances omitted** |  |  |  |  |  |  |
| **computation of direct effects** |  |  | **estimate** | **se** | **p-value** | **std.lv** |
| education | := |  | 0.0582 | 0.1092 | 0.5938 | 0.0582 |
| Israeli Arab  | := |  | 0.2107 | 0.1058 | 0.0464 | 0.2107 |
| Internal self-efficacy | := |  | 0.0064 | 0.0610 | 0.9165 | 0.0054 |
| external self-efficacy | := |  | 0.1985 | 0.0610 | 0.0011 | 0.1672 |
| **computation of indirect effects** |  |  | **estimate** | **se** | **p-value** | **std.lv** |
| education via internal self-efficacy | := |  | 0.0017 | 0.0165 | 0.9165 | 0.0017 |
| education via external self-efficacy | := |  | -0.0227 | 0.0157 | 0.1499 | -0.0227 |
| Israeli Arab via internal self-efficacy | := |  | -0.0010 | 0.0091 | 0.9166 | -0.0010 |
| Israeli-Arab via external self-efficacy | := |  | -0.0059 | 0.0138 | 0.6695 | -0.0059 |
| **computation of total effects** |  |  | **estimate** | **se** | **p-value** | **std.lv** |
| education | := |  | 0.0373 | 0.1084 | 0.7308 | 0.0373 |
| Israeli-Arab | := |  | 0.2039 | 0.1061 | 0.0547 | 0.2039 |
|  |  |  |  |  |  |  |
| CFI | 0.954 |  |  |  |  |  |
| TLI | 0.941 |  |  |  |  |  |
| RMSEA | 0.061 |  |  |  |  |  |

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| **Table A20: Structural Equation Model of Complaint to the State Comptroller with internal and external self-efficacy vis-à-vis the NII as mediators** |
| **measurement model** |  |  |  |  |  |  |
| **latent vars** | **op** | **manifest variables** | **estimate** | **se** | **p-value** | **std.lv** |
| internal self-efficacy NII | =~ | Inter\_efficacy\_5 | 1.0000 | 0.0000 | NA | 0.9103 |
| internal self-efficacy NII | =~ | Inter\_efficacy\_6 | 1.0127 | 0.0301 | 0.0000 | 0.9218 |
| internal self-efficacy NII | =~ | Inter\_efficacy\_7 | 0.9165 | 0.0333 | 0.0000 | 0.8343 |
| internal self-efficacy NII | =~ | Inter\_efficacy\_8 | 1.0268 | 0.0306 | 0.0000 | 0.9346 |
| external self-efficacy NII | =~ | exter\_efficacy\_6 | 1.0000 | 0.0000 | NA | 0.9615 |
| external self-efficacy NII | =~ | exter\_efficacy\_7 | 0.8517 | 0.0303 | 0.0000 | 0.8189 |
| external self-efficacy NII | =~ | exter\_efficacy\_8 | 0.9878 | 0.0297 | 0.0000 | 0.9497 |
| external self-efficacy NII | =~ | exter\_efficacy\_9 | 0.9800 | 0.0303 | 0.0000 | 0.9423 |
| external self-efficacy NII | =~ | exter\_efficacy\_10 | 0.8994 | 0.0302 | 0.0000 | 0.8647 |
| **structural model** |  |  |  |  |  |  |
| **left-hand side** | **op** | **right-hand side** | **estimate** | **se** | **p-value** | **std.lv** |
| external complaint | ~ | academic education  | 0.0344 | 0.1086 | 0.7518 | 0.0344 |
| external complaint | ~ | Israeli Arab | 0.1851 | 0.1062 | 0.0815 | 0.1851 |
| external complaint | ~ | gender (woman) | -0.0737 | 0.0979 | 0.4516 | -0.0737 |
| external complaint | ~ | income | -0.0625 | 0.0427 | 0.1435 | -0.0625 |
| internal self-efficacy NII | ~ | academic education | 0.1741 | 0.0754 | 0.0210 | 0.1912 |
| internal self-efficacy NII | ~ | Israeli Arab | -0.0057 | 0.0732 | 0.9376 | -0.0063 |
| external complaint | ~ | internal self-efficacy NII | 0.0988 | 0.0554 | 0.0747 | 0.0899 |
| external self-efficacy NII | ~ | academic education | -0.1725 | 0.0791 | 0.0292 | -0.1794 |
| external self-efficacy NII | ~ | Israeli Arab | 0.2408 | 0.0769 | 0.0017 | 0.2505 |
| external complaint | ~ | external self-efficacy NII | 0.0964 | 0.0526 | 0.0666 | 0.0927 |
| **variances omitted** |  |  |  |  |  |  |
| **computation of direct effects** |  |  | **estimate** | **se** | **p-value** | **std.lv** |
| education | := |  | 0.0344 | 0.1086 | 0.7518 | 0.0344 |
| Israeli Arab  | := |  | 0.1851 | 0.1062 | 0.0815 | 0.1851 |
| Internal self-efficacy | := |  | 0.0988 | 0.0554 | 0.0747 | 0.0899 |
| external self-efficacy | := |  | 0.0964 | 0.0526 | 0.0666 | 0.0927 |
| **computation of indirect effects** |  |  | **estimate** | **se** | **p-value** | **std.lv** |
| education via internal self-efficacy | := |  | 0.0172 | 0.0122 | 0.1581 | 0.0172 |
| education via external self-efficacy | := |  | -0.0166 | 0.0118 | 0.1602 | -0.0166 |
| Israeli Arab via internal self-efficacy | := |  | -0.0006 | 0.0072 | 0.9377 | -0.0006 |
| Israeli-Arab via external self-efficacy | := |  | 0.0232 | 0.0147 | 0.1132 | 0.0232 |
| **computation of total effects** |  |  | **estimate** | **se** | **p-value** | **std.lv** |
| education  | := |  | 0.0349 | 0.1083 | 0.7471 | 0.0349 |
| Israeli-Arab | := |  | 0.2077 | 0.1059 | 0.0499 | 0.2077 |
|  |  |  |  |  |  |  |
| CFI | 0.966 |  |  |  |  |  |
| TLI | 0.956 |  |  |  |  |  |
| RMSEA | 0.061 |  |  |  |  |  |