

POLICY BRIEF

Family Structure and Well-Being Across Israel's Diverse Population

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Israel represents a unique blending of a very family oriented society with a developed, modern economy. The country's dedication to the nuclear family concept is evident across a host of measures. According to the Organization for Economic Co-operation and Development (OECD), Israel has among the highest marriage rates in the developed world, at 6.3 marriages per 1,000 inhabitants relative to the OECD average of 5.0 in 2009 (OECD, 2014). Divorce rates are also relatively low (OECD, 2014) and Israeli Central Bureau of Statistics (CBS) data shows that only 4% of couples live together out of wedlock, as compared to 10% in the U.S. and 27% in Sweden (CBS, 2011).

The importance of children in Israeli life is reflected in the country's birth rates, which are the highest in the developed world (3.0 children per woman of childbearing age relative to the OECD average of 1.7 in 2010) (OECD, 2013a). While CBS data shows that the Haredim (ultra-Orthodox) and Arab Israelis have particularly high birth rates, secular Jewish women also tend to have more children than women in other developed countries (Hleihel, 2011). Israel's high marriage and low divorce rates mean that relatively few children are raised in single-mother homes, although this figure has been rising in recent times (Stier, 2011a).

A confluence of possible factors, many outlined in an article by Lewin-Epstein et al. (2000) can help explain these family dynamics. First, the religious values prevalent in Israeli society promote fertility. A 2010 Central Bureau of Statistics survey indicates that over half of the Jewish population considers itself "traditional" or even more religious (CBS, 2011), and a majority of Arab Israelis, which comprise about one-fifth of the country's population, are Muslim and fairly traditional. Furthermore, many of the immigrants to Israel in the early decades following its independence came from North African and Middle Eastern societies characterized by large families and strong family ties. Finally, sociologists have also suggested that Israel's continuous conflict with Arab neighbors strengthens family ties, while

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This brief describes how Israel's culture, geopolitics, employment practices, and policies have helped both strengthen the role of families and promote a modern economy with economically empowered women. Nonetheless, in order to improve the lives of its families, Israel must address the high rates of poverty and material hardship, which are particularly pronounced in Arab Israeli and Haredi (ultra-Orthodox) families.

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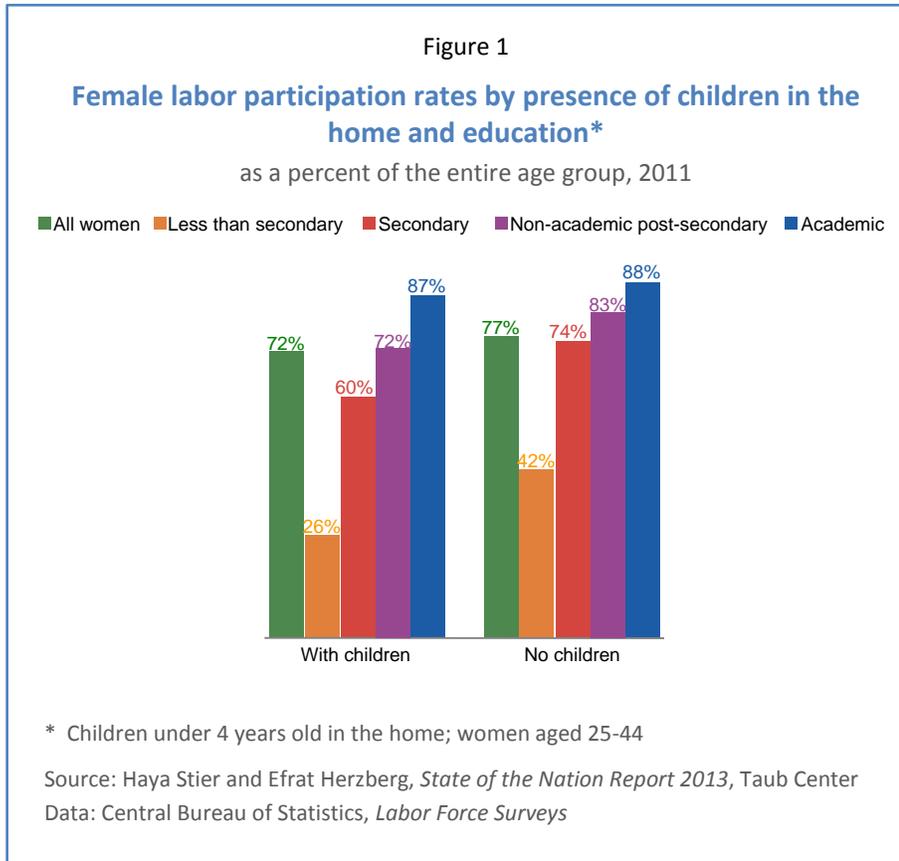
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mandatory military service not only means that children depend on their parents until a later age, but that some parents have more children than they otherwise would because of the inherent dangers. Various factors such as relatively young average marriage ages, older age for beginning higher education studies, and high housing costs often lead young Israeli adults to continue relying on their parents for assistance.

Alongside supportive cultural and sociological factors, specific government policies also promote high birth rates. Israel is the only country in the world to provide essentially free, unlimited coverage of in-vitro fertilization (IVF) procedures for women up to age 45, for up to two children. As of 10 years ago, Israel's rate of IVF procedures was almost double that of Iceland, the country with the second-highest rate (Kraft, 2011; Collins, 2002). Although reduced substantially from their very high relative levels in the 1990s, child allowances are received by every Israeli family with children under age 17 (Shalev, Gal, and Azary-Viesel, 2012). A 2010 OECD analysis shows that while child benefits are common across developed countries, they are limited based on income in many other countries (OECD, 2013b).

Even as the nuclear family concept dominates in Israel, the country is quite progressive in terms of labor force participation by mothers with young children. Employment rates of Israeli women, which are near the OECD average (OECD, 2013a), are largely unaffected during motherhood. While 77% of Israeli women ages 25-44 without children are in the labor force, the figure only drops to 72% for women with a child under the age of four at home (Stier and Herzberg, 2013). Among women with an academic degree, there is essentially no difference between those with and without young children (Figure 1).



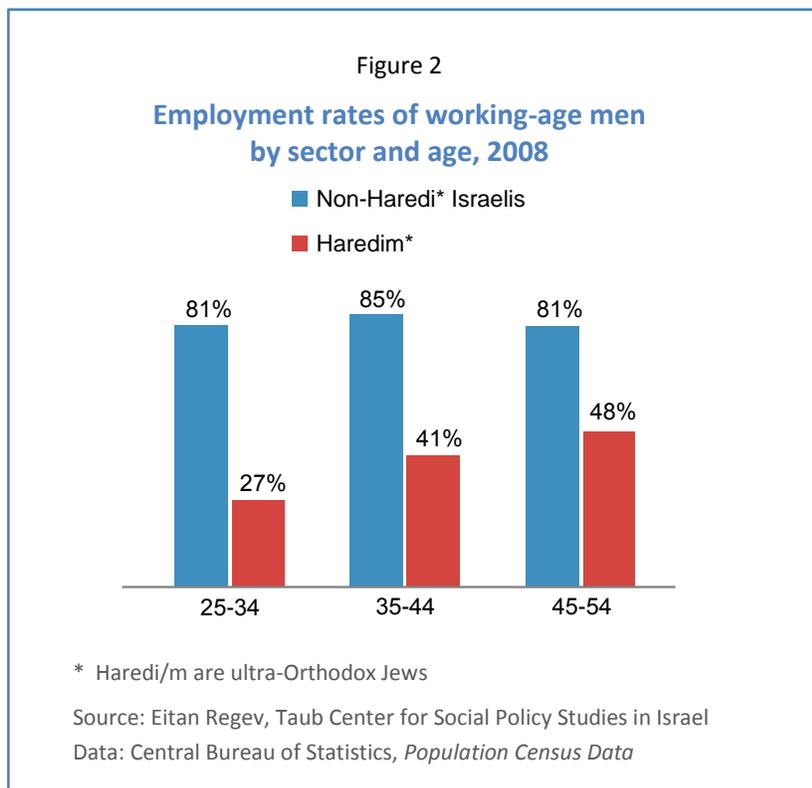
Perhaps Israel’s combination of a family-oriented society and an integrative approach to women in the workforce is best exemplified by its long history of supportive policies that encourage employment by mothers. These include parental leave arrangements (such as weeks of maternity leave, wage replacement rate during leave, legislated job protection) and particularly robust child-care policies (such as public childcare, child care subsidy, after school programs, etc.) (Budig, Misra, and Böckmann, 2013). Job and benefits protection during maternity leave and part-time work options are also highly characteristic of the Israeli labor market. Following a nation-wide social protest movement in 2011, Israel has begun to implement an existing law providing for universal preschool starting from age 3, which will increase the share of children in public preschools in 2013 by 10%-15% (Blass and Bleikh, 2013). Specific work-family policies and cultural attitudes have been credited with nearly eliminating the “motherhood penalty” for working women in Israel, similar to Scandinavian countries and well ahead of countries such as Germany, the Netherlands, Austria, the UK and the United States (Budig, Misra, and Böckmann, 2013).

Even within an environment supportive of both family and working mothers, Israeli households face some significant challenges. A 2012 study shows that the well-being of young, working families has been negatively affected by decreased income relative to other Israelis in recent years as well as growing housing costs.

These frustrations, alongside dissatisfaction in taxation, transportation, and education policies, culminated in the major 2011 social protest movement and the subsequent efforts of the government-appointed Trajtenberg Commission to recommend policy changes (Shalev, 2012). While there is serious concern regarding the well-being of middle-class families, Israelis at the bottom end of the income distribution are facing an even more severe situation. One in five Israeli families live below the poverty line, which, together with the United States, is the highest rate among the 22 developed OECD countries in the sample (Ben-David and Bleikh, 2013). Because poverty in Israel is concentrated in larger families, the young are particularly hurt. One in three Israeli children lives below the poverty line, which is a rate unparalleled in the developed world.

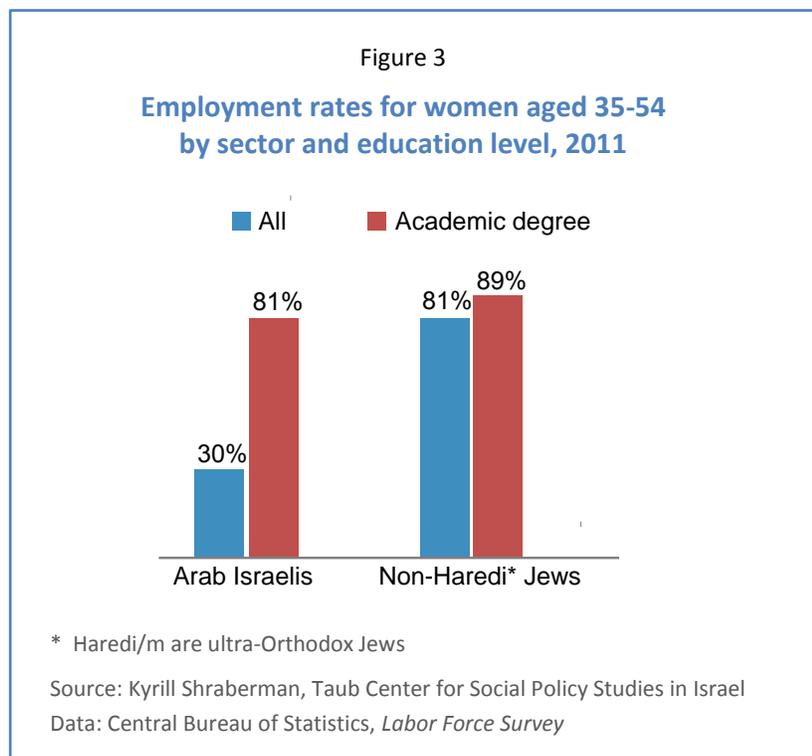
After an expansive period of welfare programs in the 1990s helped taper growth in poverty rates, the last 10 years have been characterized by conservative fiscal policies which reduced such programs (Stier, 2011b). Child allowances and welfare-to-work programs have been cut, while eligibility for income support tightened and its payments decreased. The problem is particularly pronounced among Haredi and Arab Israeli households, 57% and 50% of which live below the poverty line, respectively. Even when these populations are excluded from the analysis, Israel still has some of the highest rates of poverty in the developed world (Ben-David and Bleikh, 2013).

In contrast to other countries, where poverty tends to afflict the elderly and single parent families, it is young, large families which tend to be poor in Israel. The challenge for Israel is that moving entire large families out of poverty requires more resources and innovative policies. Further, there are unique structural barriers underlying poverty in Israel. CBS data for 2009 showed that Haredi women in Israel average 6.5 children (Hleihel, 2011), while recent generations of Haredi men – defying trends across other developed societies – are progressively lower educated and less likely to participate in the labor market. Instead, Haredi boys receive only a partial education in core subjects and even this ends completely after eighth grade. Religious and communal pressures lead most Haredi men today to engage in part or full-time religious studies throughout much of their life. In sharp contrast to the growing rates of higher education in Israel, the share of ultra-Orthodox men ages 35-54 with no more than a primary school education has increased by more than 50% in just the past decade alone (Regev, 2013). Less than half of ultra-Orthodox men in the prime working age group of 25-44 are employed, compared to 80% and higher among all other Israeli men (Figure 2).



Poverty among Arab Israeli families is caused by a very different set of underlying factors. First, while growing steadily, employment among Arab Israeli women remains quite low, at 30% versus 81% for non-Haredi Jewish women (Figure 3). These numbers demonstrate the importance of education, as Arab women with a university degree (a relatively small share of this population) have employment rates that are more aligned with those of educated Jewish women (Kimhi, 2012).

The low employment shares for lower-educated Arab Israeli women in practice means that most Arab Israeli families only have one wage earner. Such families are much more likely to be poor than the single-earner Jewish household (Stier, 2011b). This differential effect is partly due to family structure, wherein Arab Israeli single-earner families are younger and likely to have more children than their Jewish counterparts. More importantly however, there are vast differences between employment patterns of Arab Israeli and Jewish men. Arab Israeli employment is characterized by lower-skilled, lower-paying labor which is often physically demanding. In turn, employment benefits are more limited, steady work more difficult to find, and retirement ages much younger for male Arab Israelis. The work pattern differences among Arab Israelis and Jews are influenced by the educational gaps that emerge at an early age. A study by the Israeli National Authority for Measurement and Evaluation shows that Arab Israeli youth score 17% below the Israeli national average on the Program for International Student Assessment (PISA) exam testing reading, math and science (Ben-David, 2012). Israel already performs poorly on the PISA exam when compared to other OECD countries; as such, Arab Israeli test results are below those of developing countries such as Jordan, Colombia and Indonesia.

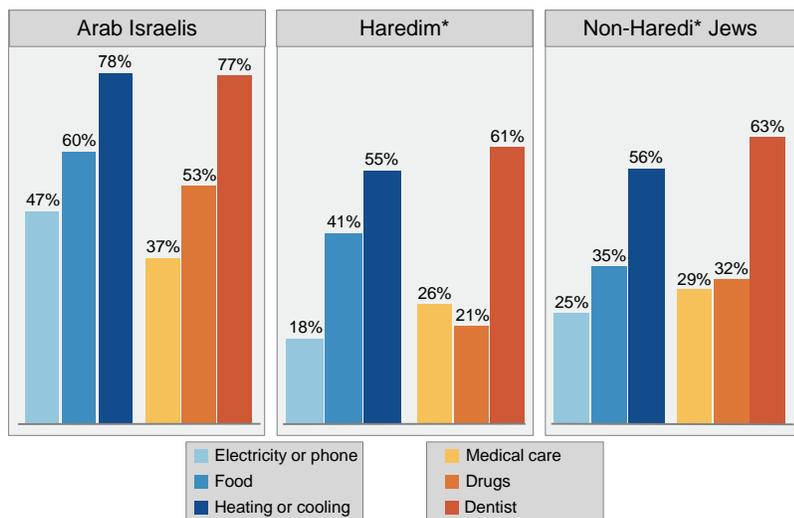


Looking beyond poverty rates, it is important to understand how lower income actually affects households, and what coping mechanisms exist for families to withstand economic pressure. While material hardship often depends on income and social policies such as food and housing subsidies, it is also contingent upon communities, friends and family practices. In this regard, Israeli families differ with respect to the impact of material hardship (Stier and Lewin, 2013).

While many Israelis go without basic needs such as food, utilities or medical care, these problems are more severe at the bottom half of the income distribution. Nonetheless, there are noticeable differences even among the poor. Even though income levels are similar among Haredim and Arab Israelis in the lowest income quartile, Arab Israelis are more likely to forgo material or healthcare needs across the board (Figure 4).

Figure 4

Percent forgoing basic and medical needs among the lowest income quartile, 2007



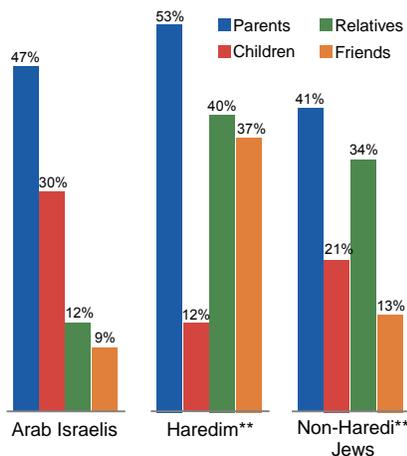
* Haredi/m are ultra-Orthodox Jews

Source: Haya Stier and Alisa Lewin, *State of the Nation Report 2013*, Taub Center

Data: Central Bureau of Statistics, *Social Survey 2007*

One hypothesis is that fundamental characteristics underlying the family and community structure are responsible for these differences in material hardship. Specifically, while 22% of Arab Israelis in the lowest income quartile have experienced poverty often since age 15; only 15% of the lowest-income Haredim have. As such, the poorest Haredim do not suffer as much from the hardships of intergenerational poverty as Arab Israelis do. Furthermore, the community nature of the Haredim, which entails a culture of social support, may mitigate individual financial difficulties faced by an individual family. A 2009 Central Bureau of Statistics survey asked respondents if and from whom they could receive support if they needed to quickly raise a sum of about \$1,400. Arab Israelis expressed reliance on parents or children for such assistance, with limited other options. In contrast, Haredim showed a broader support network, with 37%, 40% and 53% comfortable asking friends, relatives or parents for support, respectively. The combination of perpetuating poverty, poorer support networks and greater financial obligations to one's parents may lead to the greater levels of material hardships expressed by poor Arab Israelis (Figure 5).

Figure 5
Potential sources of urgent financial support for Israelis in the lowest income quartile* by population groups, 2009



* Possible sources to immediately raise \$1,400; self-reported

** Haredi/m are ultra-Orthodox Jews

Source: Haya Stier and Alisa Lewin, *State of the Nation Report 2013*, Taub Center

Data: Central Bureau of Statistics, *Social Survey 2009*

Considering Israel in the global context, important lessons can be drawn with regards to strengthening the role of families while developing a modern economy with economically empowered women. Culture and geopolitical factors are likely contributors to the strong family orientation in Israel, which is reinforced through government policy. Workplace practices as well as legislation around maternity leave and childcare have created a supportive environment for employment of Israeli women with children.

Part of developing a family-friendly society is to ensure the well-being of children and their parents. In this regard, Israel's biggest challenge is its very high poverty rates relative to other developed countries. Poverty affects a wide range of families in the country, with traditionally large Haredi and Arab Israeli households particularly hard-hit. There is a worrying trend of declining education levels and correspondingly low employment rates among younger Haredi men, who are instead choosing a lifestyle of prolonged religious study. Among Arab Israelis, low – but growing – rates of female employment combined with lower-skilled, less stable work among males contributes to entrenched poverty. Furthermore, Arab Israelis tend to experience a deeper level of hardship as they are more likely to forgo basic material and health needs than other low-income Israelis. This may be due to the

pervasive effects of intergenerational poverty, along with more limited social and community support networks, among Arab Israelis versus the Haredim.

To complement Israel's policies to promote birth rates and support working mothers, Israel should actively undertake policies that address the root causes of poverty. One key focus area – though by no means the only one – should be an upgrading of Israel's human capital. This includes implementing a mandated core curriculum through the end of high school (not eighth grade as is common practice within state-funded Haredi schools), substantially improving the quality of the core curriculum in all schools (not just the Haredi ones), and aligning education to match the competencies required for effective workforce integration. Emphasis should also be placed on encouraging higher education, creating sufficient labor market opportunities and addressing discriminatory employment practices against Arab Israelis. Finally, Israel's welfare system should be structured to encourage and facilitate employment, while providing a strong safety net to ensure the well-being of those unable to work. These efforts are critical to ensuring that Israel continues to be characterized as a family-oriented, yet modern and economically developed society.

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