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**WELFARE AND EMPLOYMENT AMONG SINGLE MOTHERS
ISRAEL FROM A COMPARATIVE PERSPECTIVE**

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**רווחה ותעסוקה של אימהות חד-הוריות
ישראל במבט השוואתי**

חיה שטייר

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Welfare and Employment Among Single Mothers Israel from a Comparative Perspective

Haya Stier*

Abstract

This chapter reports on the status of single mothers in the Western world from a comparative perspective, with the aim of shining a light on the characteristics and socioeconomic status of this population in Israel. Women raising their children alone attract considerable public attention as a group, due primarily to their economic vulnerability. This comparison will focus on the demographic characteristics of single mothers, both between Israel and other countries and within each country relative to mothers in two-partner families; the study will also look at single mothers' economic status and their degree of reliance on state assistance. The family-type comparison will facilitate an understanding of the difficulties and constraints faced by single-parent families. The inter-country comparison will shed light on the causes of this group's poverty, the group's economic vulnerability, and possible ways of improving its economic status.

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1. Demographic and Social Characteristics of Single Mothers

Within the population of Israeli families living below the poverty line – most of whom participate in the labor force – families headed by single parents are among the poorest (Eliav, Endweld, Gottlieb, Heilbrun, Toledano, Kachanovski and Shmeltzer, 2009). The phenomenon is not unique to Israel. Recent changes in family composition patterns throughout the Western world have led to a rise in the number of families headed by single parents. The growing prevalence of what is termed the “single-parent” family stems primarily from two socio-demographic developments within the industrialized countries as a group. Firstly, all of these countries are experiencing a dramatic overall rise in divorce rates, with particularly high rates among families with young children. Secondly, most Western countries have witnessed a significant increase in the percentage of children born outside of marriage. Although a substantial number of births do take place in the context of non-formal two-partner frameworks, there has been a steady rise in the number of births to women who go on to raise their children by themselves. These developments have emerged concomitantly with other major changes in the societal sphere, including a steady rise in overall educational levels, particularly those of women; a rising age of first marriage, for both women and men; and a significant increase in women’s labor market participation rates.

Most single-parent families are headed by women, in accordance with the widespread perception in most countries that women are their children’s primary caregivers, and the parties bearing central responsibility for them at the time of divorce. Single-parent families headed by women are families that are economically vulnerable. This vulnerability is due both to the families’ sole wage earner status, and to women’s disadvantaged status within the labor market. Even child support payments and assistance from former partners are not enough, in most instances, to ensure that the pre-divorce standard of living is

maintained by families headed solely by mothers. Moreover, women raising their children alone face particularly severe work-family balance difficulties, due to the absence of an additional adult in the household; these women are more limited in their ability to participate fully in the labor market. As a result of these family constraints, families headed by single mothers are more likely than couple-headed families, in nearly all Western countries, to be poor and to need support from the welfare system.

In Israel, as in other Western countries, the percentage of single-parent families has risen (Flug, Kasir and Meidan, 2005), though the phenomenon is significantly less widespread here than elsewhere in the West. This may be attributed to the strong family orientation that characterizes Israeli society, an orientation that is reflected both in divorce rates and in a relatively low percentage of children born out of wedlock. In 2007, there were 128,000 single-parent families living in Israel, amounting to 13 percent of all families with children; 95 percent of them were headed by women. These families are growing in number all the time: just a little over a decade ago, in 1995, they accounted for 9.5 percent of all families with children. Israel's single-parenthood rate is lower than that of some European countries. At the beginning of the 2000s the percentage for Britain, for instance, was 17 percent, while for Sweden it was 22 percent (Eliav et al., 2009).

The economic vulnerability of single mothers has led many countries to institute policies aimed at ensuring the well-being of these families, particularly with regard to children's needs. Some of these programs provide special supports for single-mother families that are intended primarily to raise them above the poverty line and to ensure a decent standard of living. Other programs focus on encouraging single mothers to participate in the labor market (see Blank, 2001).

A few studies (Brady and Burroway, 2010; Korpi and Palme, 1998) have shown that in those countries where the needs of single mothers are addressed within universal social policy frameworks, single-parent family poverty rates are lower and the disparity between them and two-partner

families is narrower. By contrast, in those countries where policies are oriented exclusively toward the weaker population groups, disparities between single-parent families and other family types are wider, and single-parent poverty rates are higher. In a study investigating differences in the degrees of support extended to needy families, Koreh, Gal and Cohen (2007) note that Israeli assistance levels for single-parent families (through income support) are lower than those of the central European and Scandinavian countries, and exceed only those of the US and Spain – two countries whose overall levels of support for the needy are particularly low. According to that study, countries whose assistance levels are low display exceptionally low efficacy at raising families above the poverty line. The argument that excessively generous support policies constitute a disincentive to labor force participation has not been unequivocally substantiated by studies comparing different Western countries (Destro and Brady, 2010), and has been only partly substantiated by Israeli studies (see Zussman and Frisch, 2007, and also Flug et al., 2005).

Israeli patterns of support for single-parent families have changed dramatically over the past few decades. In 1992 the Single Parent Families Law was passed, within whose framework (and in the context of Israel's war on poverty legislation of 1994-1995) special eligibility conditions for income support were granted to single mothers. This legislation, whose main purpose was to raise families out of poverty, significantly improved the economic status of families headed by single mothers; at the same time, however, it increased these families' dependence on the welfare system, and heralded a certain decline in single mothers' labor market participation rates (Flug et al., 2005). This latter phenomenon mainly characterized women whose chances of success within the labor market were low to begin with (Zussman and Frisch, 2007).

The early 2000s witnessed changes in the system of supports extended to single-parent families: benefits were significantly reduced, while programs were put into place that aimed to encourage women's

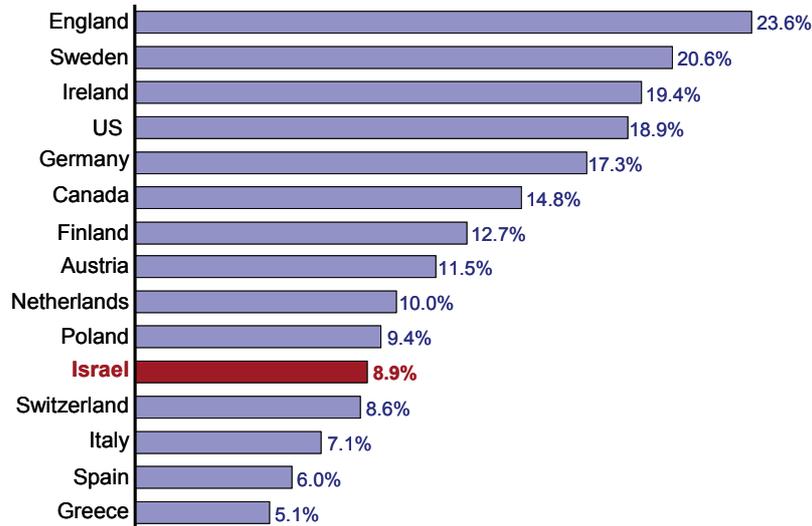
participation in the labor force. As in other countries, the basic premise that guided Israeli policy makers in their embrace of the welfare-to-work programs was that single-parent families should be freed from dependence on the welfare system (a system which, some argued, was being taken advantage of), and that single parents should be encouraged to work full-time. However, such policies do not always take into account the constraints faced by single mothers, for example, the presence of young children in the home, childcare costs, a lack of quality, subsidized childcare options, limited labor market mobility, and the like (Achdut, 2010a; Hasson, 2006).

Preliminary findings regarding job placement programs and changes in eligibility for income support benefits indicate that, although these programs help raise single mothers' labor force participation rates, they nevertheless fail to improve their household incomes in a real way (Achdut, 2010b). The period in which the Economic Arrangements Law was passed and the welfare-to-work programs were implemented also witnessed a major change in Israeli public attitudes toward single-parent families, as shown by Herbst (2009). This attitudinal change translated into a change in status for these families and the women heading them: rather than being perceived as legitimate welfare system beneficiaries whose economic plight needed to be addressed, single mothers came to be viewed as responsible for their situation, and as welfare system exploiters who did not "want" to work.

The primary goal of this portion of the study is to consider the demographic, economic and social characteristics of Israeli single mothers relative to their counterparts elsewhere in the Western world. The data provided below were taken from the Luxembourg Income Study (LIS) database, and are based on surveys conducted in the relevant countries during 2004-2005. The data refer primarily to mothers of children up to age 18, living in two-partner frameworks or as single mothers, within the age range of 18-64: mothers who are heads of households or the spouses of heads of households.

When comparing Israel to other Western countries, Israel has a relatively low percentage of single-parent families, as shown in Figure 1. About nine percent of all Israeli mothers within this study's age range fall into the "single parent" category, versus 24 percent of mothers in England, 21 percent in Sweden, and less than 20 percent in Ireland and the US (19 percent) and in Germany (17 percent). Israel's single-parent rate is very similar to those of Poland and Switzerland, though higher than the five to seven percent range exhibited by other Mediterranean countries such as Italy, Spain and Greece, where more traditional family structures also prevail.

Figure 1
Single-parent mothers as a percent of all mothers*
 2004-2005



* mothers aged 18-64.

Source: Taub Center for Social Policy Studies in Israel.

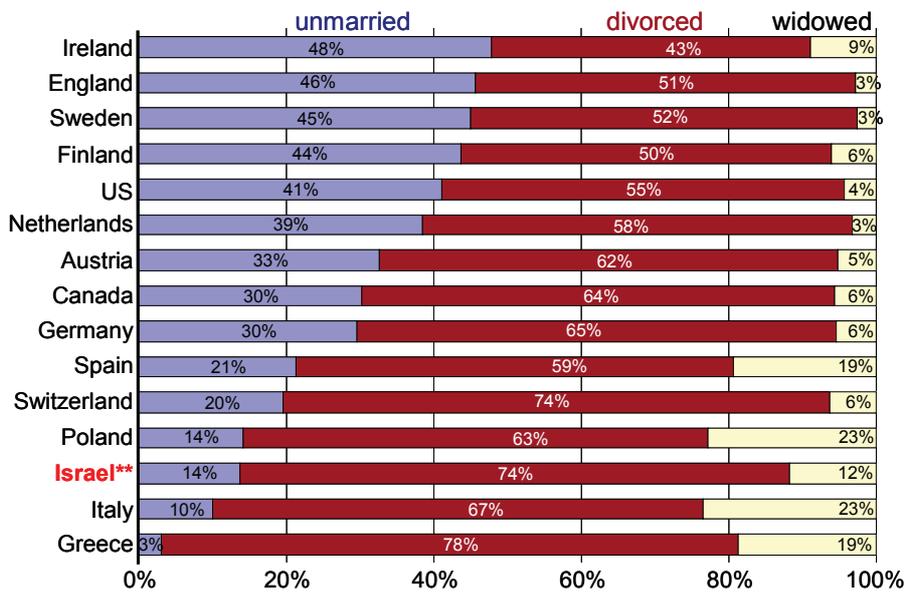
Data: Luxembourg Income Study (LIS) database.

One interesting question is that of how women come to be single mothers at all. In the past, when most women bore children within a marital framework – and when divorce was relatively rare and life expectancies were lower than today – most mothers who were sole heads of household were widows. Today, by contrast, widowhood at a young age is relatively rare, and most single mothers are divorcees or never-married women who have borne their children as single people. There is certain significance to the manner in which women become single mothers. On the one hand, some divorced women receive financial support from their former spouses, even if the amounts are small and insufficient to “maintain” the family’s pre-divorce standard of living. By contrast, single women giving birth outside of marriage do not generally receive support of this kind and may well be more vulnerable economically. Their children are entirely dependent on their employability and on government assistance. On the other hand, women who divorce after having been married for a long time are likely to have more children – children who were born when the family was in a better place economically. Moreover, these women tend to be less involved in the labor market, since during their marriage they were able to rely on their husbands’ salaries. From this perspective, the economic status of the mother who was single to begin with may be stronger, and her labor market involvement more stable, than that of her divorced counterpart.

When examining the family status of single mothers in the Western world we find that in all countries most of these mothers are divorced; that is, one may assume that they became single mothers after their marriages dissolved (Figure 2). There is great variation between countries regarding the percentage of never-married women within the single-mother population: over 40 percent of all single mothers in Ireland, England, Sweden, Finland, and the US; and, in the Netherlands, nearly 40 percent are women who have never married, although some of them may well have borne their children within two-partner frameworks of some kind. In Israel, by contrast, the percentage of never-married mothers is much smaller – 14 percent of all single mothers – and is low compared

with the other countries. Only in Italy and Greece are the percentages lower. The percentage of divorced women within the single-mother population is highest in Greece – nearly 80 percent – followed by Israel and Switzerland – 74 percent of all single mothers.

Figure 2
Single-parent mothers, by family status*
 2004-2005



* mothers aged 18-64.

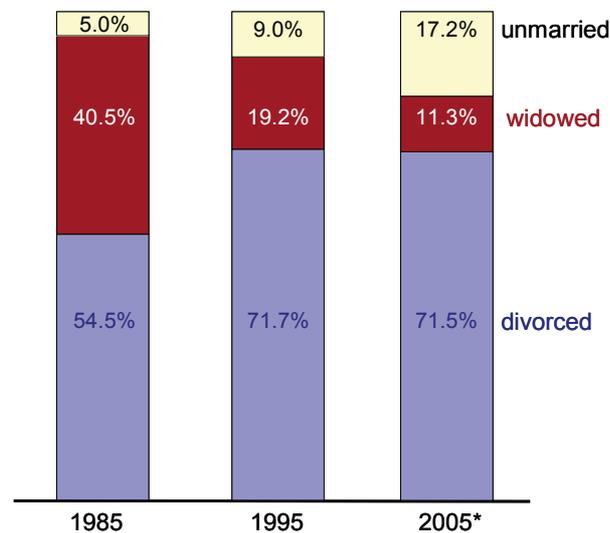
** Israel data is for 2005 only.

Source: Taub Center for Social Policy Studies in Israel.

Data: Luxembourg Income Study (LIS) database.

It should, nevertheless, be noted that the percentage of never-married mothers in Israel has risen significantly over the years. These women accounted for just five percent of all single mothers in 1985, but this figure has since risen to 17 percent (Figure 3). At the same time there has been a dramatic decline in the percentage of widows, who accounted for 40 percent of all single mothers in 1985; by the mid-2000s this figure had dropped to eleven percent (Achdut, 2007). Again, it is unclear how precisely this change in family status affects family economic status, family size, or the mother's degree of involvement in the labor market.

Figure 3
Single-parent mothers in Israel by family status
1985-2005



* These figures differ somewhat from those in Figure 2; they are from different sources.

Source: Taub Center for Social Policy Studies in Israel.

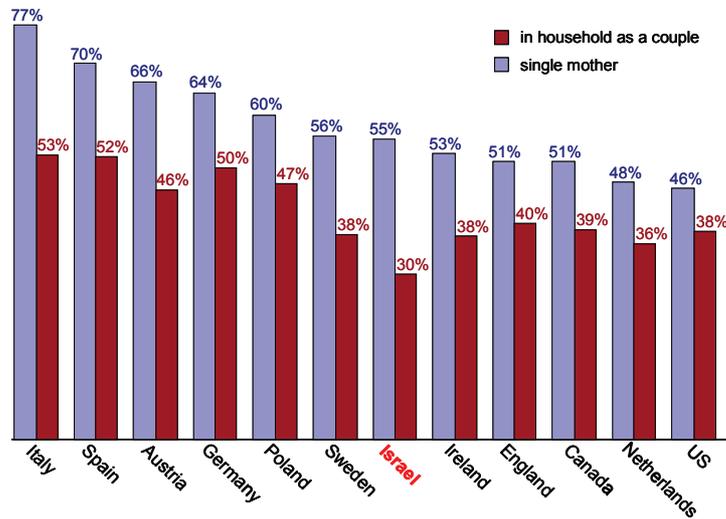
Data: Netta Achdut, 2009 (Ministry of Industry, Trade and Labor website).

Yet another dimension of the phenomenon is made clearer when the number of children per single-mother family compared with the number of children per married-mother family is examined (Figure 4, Parts A and B). In most countries a high percentage of single mothers have just one child, while only a minority of them have three children or more. By contrast, married mothers have larger numbers of children. In Israel and Sweden, for example, 55 percent of all single mothers have one child; in Austria, Spain and Germany the figure is around 66 percent, while in Italy it is 77 percent.

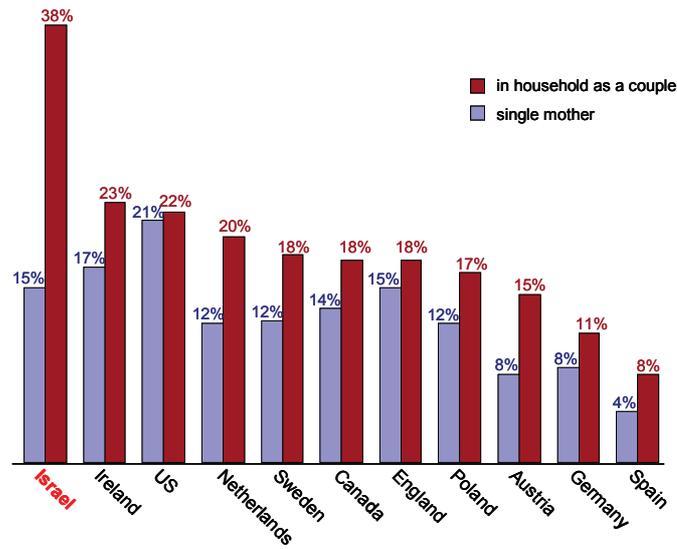
Among Israeli mothers living in two-partner households, only 30 percent have one child; in most other countries (Canada, US, Ireland, Switzerland, Sweden, England, and the Netherlands) – countries whose fertility rates are lower overall than Israel's – the only-child rate ranges from 36 to 38 percent. The figure for Israel is substantially lower than that for partnered mothers even in countries where fertility rates are exceptionally low, such as Italy, Spain and Germany, where half of all partnered mothers have just one child. In general, one finds that in most countries (except in Israel) two-partner families have one to two children; only in Israel, whose fertility rate is relatively high, do some 40 percent of families headed by couples have three or more children, compared with just 15 percent of single-parent families. However, the percentage of families in Israel headed by single mothers with three or more children is higher than that of all other countries in the sample excepting the US and Ireland. That is, Israeli single mothers have smaller families in general, and Israel is similar in this respect to other countries – although in Israel the gap between partnered and single mothers is among the highest.

Figure 4
Families by mother's family status*
 2004-2005

A. Families with one child



B. Families with 3 or more children



* mothers aged 18-64.

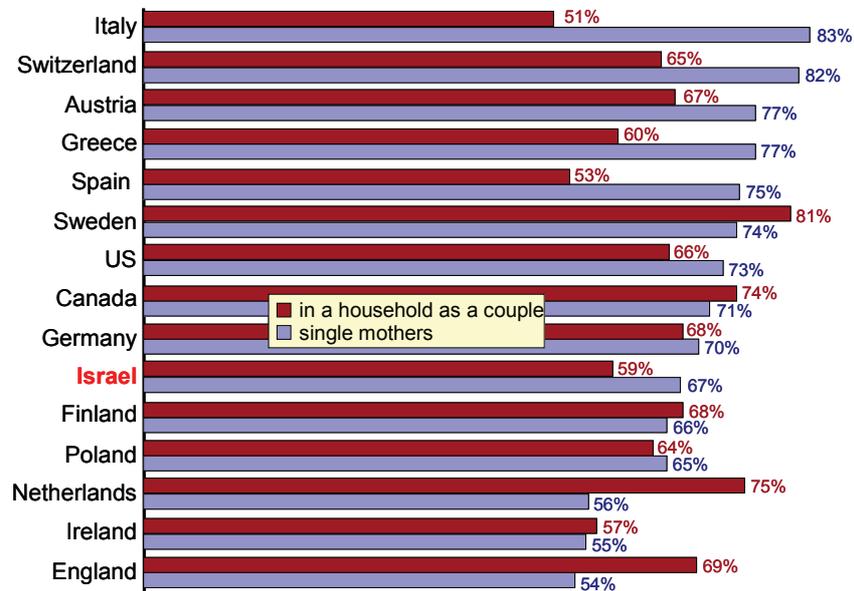
Source: Taub Center for Social Policy Studies in Israel.

Data: Luxembourg Income Study (LIS) database.

The small-family model enhances the ability of single mothers to participate in the labor force, and is likely to improve the economic status of families headed by sole wage earners. Single mothers' involvement in the labor market is regarded today, in most countries, as a major public policy objective – one geared toward reducing dependence on the welfare state and its associated allowances and benefits, and toward improving family economic status. Some countries offer these families a broad array of benefits, including single-parent family allowances, supplements to existing benefits, child support, and subsidies of various services. Labor incentive programs also exist, like wage expenditure subsidies, negative income tax, subsidized day care for children, and more. Certain countries, such as the Scandinavian and central European states, recognize these families' right to a dignified standard of living. A number of countries are distinguished by family and employment policies that encompass all mothers and are reflected in their maternity leave practices, parental leave, subsidized day care, etc. These kinds of policies, which have been found to encourage maternal employment within the population at large – and particularly policies that encourage disadvantaged groups to participate in the labor market (Mandel, 2009) – may also help single mothers to become economically active. Accordingly, Figure 5 presents employment rates for single and partnered mothers in the various countries under study. The graph reveals a high degree of variability between countries in terms of their maternal employment rates overall, and their single-mother employment rates in particular.

Italy and Switzerland have relatively high rates of single-mother labor market participation – over 80 percent. By contrast, single mothers in England, Ireland and the Netherlands display relatively low employment rates – fewer than 60 percent of these mothers work outside the home. In Israel the employment rate for this group is 67 percent, similar to that of Germany, Finland and Poland.

Figure 5
Employment rates for mothers, by mother's family status*
 2004-2005



* mothers aged 18-64.

Source: Taub Center for Social Policy Studies in Israel.

Data: Luxembourg Income Study (LIS) database.

When single-mother and married-mother employment rates are compared, major differences are found: single mother labor market participation rates do not by any means mirror those of their married counterparts. In some of the countries studied (such as Italy, Spain and Switzerland), single mothers are employed at significantly higher rates than married mothers, while in other countries they are actually less active than partnered mothers. In England, for example, 70 percent of all partnered mothers participate in the labor market, versus just 54 percent of single mothers. Even in Sweden, where mothers benefit from

employment supportive policies and where a high percentage of them participate in the labor force, the employment rate for partnered mothers (81 percent) is higher than that of single mothers (74 percent), although the disparity in Sweden is smaller than that in Britain. By contrast, other countries in the study exhibit single-mother employment rates that are significantly higher than those of mothers in two-partner households – for instance in Italy, where maternal employment rates are relatively low, only 51 percent of partnered mothers work outside the home, versus 83 percent of single mothers. Similar discrepancies exist in Spain and Switzerland.

Israel displays patterns similar to those of the latter group of countries, with single-mother employment rates exceeding those of partnered mothers in the range of eight percent. In general, Israel's maternal labor market participation rates are high.

Maternal employment rate discrepancies between the two types of household lead one to infer the existence of various factors influencing single-mothers' labor market activity. In countries whose welfare systems do not provide broad based support for maternal employment in general, the single-mother employment rate is significantly higher than that of married mothers – as may be seen in the southern European countries and the US. However, in Britain and Ireland, where government assistance is based on similar premises, it is actually partnered women with larger numbers of children who are more likely to be employed. These discrepancies may be attributable to specific differences in the types of support provided and in the eligibility criteria for benefits, which sometimes encourage women to stay out of the work force and create poverty traps; they may also be attributable to the socioeconomic attributes of these mothers, e.g. educational level.

2. Poverty Among Single Mothers and Support Provided by the Welfare System

Single mothers, as noted above, are an economically vulnerable group, both because of their status as sole wage earners for households with children, and because of the relatively low mean wage that they earn in most countries. Not only that, but the absence of additional adults and the presence of children in their households make it exceedingly difficult for these women to balance work and family life. In many cases the presence of young children and the lack of suitable childcare options make it altogether impossible for them to work.

From this perspective the countries under comparison differ greatly in the levels of assistance offered to families by their welfare and education systems. In countries where employment support for women is high, such as the Scandinavian states which subsidize day care, mothers in general, and single mothers in particular, find it easier to participate in the labor market. By contrast, in other countries where day care for young children is less readily available or more expensive, mothers find it harder to pay for childcare when they go out to work. A short school day model also makes it hard for mothers to participate fully in the labor market (Mandel and Semyonov, 2005). It is therefore not surprising that the poverty rate for single mothers is relatively high and that these mothers often find themselves in need of assistance from the welfare system. All of the countries studied have supportive systems of some kind in place, although the countries differ greatly in terms of eligibility for aid and in terms of the sums paid (See also Doron and Gal, 2000; Koreh et al., 2007).

Single-mother employment levels indicate that a significant proportion of these mothers, throughout the group of countries under study, are not dependent solely on income from work. In most countries single mothers receive some kind of support, usually based on income tests and employment levels. Figure 6 presents the array of single mother income sources, from work and from benefits paid in the various

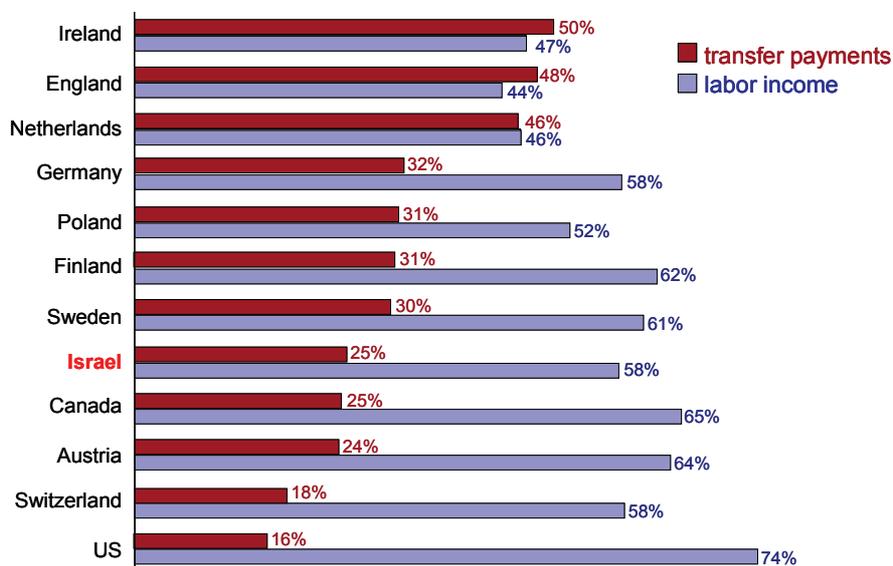
countries.¹ In the majority of countries most income is from work; there are, however, differences in levels of dependence on the state. In Israel, a quarter of the income of single-mother households comes from allowances and benefits of various kinds, and 60 percent from wages. In the US, where disadvantaged and vulnerable groups such as single mothers are offered relatively limited support, only 16 percent of all single-mother household income comes from the state, while 75 percent comes from the labor market. In Sweden and Finland, where state support is more substantial, that support accounts for a third of the income of these households, with the labor market providing nearly all the remainder. England and Ireland are distinguished by support levels that amount to nearly half of all single-mother household income, with the labor market supplying an additional 45 percent. The figures for these latter two countries correspond to relatively low rates of labor market participation for single mothers, as noted above.

In all of the countries under examination single mothers are poorer than married mothers; however, poverty rates between the countries differ, as do levels of disparity between the two population groups. Figure 7 presents poverty rates for single-parent families compared with two-partner families.² Canada and the United States have the highest single-parent poverty rates; over 40 percent of these families live below the poverty line (44.5 percent in Canada and 42.3 percent in the US), compared with an approximately ten percent poverty rate for partnered mothers in Canada (9.4 percent), and a slightly higher rate of 12 percent in the US.

¹ Households may have additional sources of income (child support, income from assets, etc.); for this reason the figures do not add up to 100 percent.

² Families with children up to age 18 and with mothers in the 18-64 age groups. The poverty line for all countries is calculated at 50 percent of the median disposable household income; in accordance with the relational approach commonly used in Israel, the equivalence scale employed is one in which the number of standardized persons per household is equal to the square root of the number of household members.

Figure 6
Income of single-parent households headed by mothers*
 by main source of income, 2004-2005



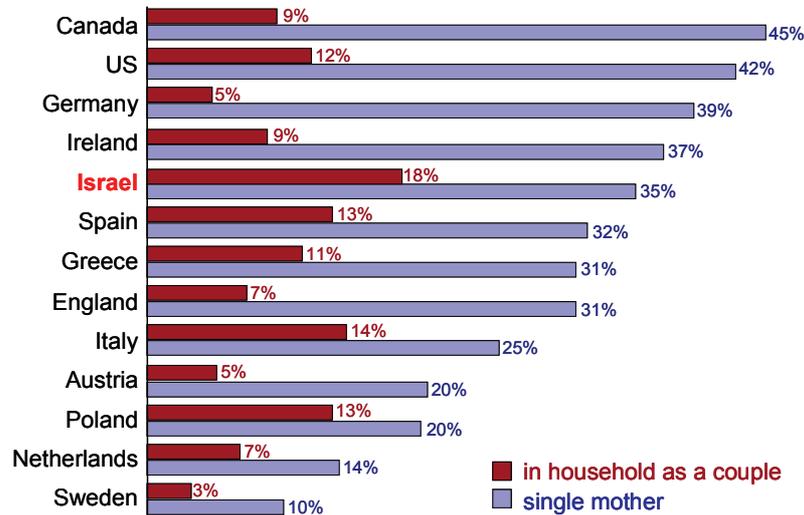
* mothers aged 18-64.

Source: Taub Center for Social Policy Studies in Israel.

Data: Luxembourg Income Study (LIS) database.

Israel resembles these latter countries in that its poverty rate for single-mother families is quite high, though lower than that of Canada: 35 percent of Israeli single mothers live below the poverty line. Israel, however, is also distinguished by its relatively high poverty rate for partnered mothers, 18 percent of whom live below the poverty line. This is the highest percentage of all the countries that were compared (Figure 7). That is to say, Israel's poverty levels are high for both family types, meaning that the disparity between them is not as wide as it is in the countries whose single-parent family poverty rates are highest of all.

Figure 7
Poverty rates in families by mother's family status*
 2004-2005



* mothers aged 18-64

Source: Taub Center for Social Policy Studies in Israel.

Data: Luxembourg Income Study (LIS) database.

This finding may be explained by the fact that Israel's high poverty rates are concentrated among families with many children (primarily Arabs and the ultra-Orthodox). However, this situation does not ease the plight of Israeli single mothers. At the other end of the international comparison spectrum, and in contrast to the high single-mother poverty rates exhibited by the aforementioned countries, certain countries are characterized by much lower poverty rates: in Sweden, fewer than ten percent of single mothers, and just three percent of partnered mothers, are poor. The situation is similar in the Netherlands, where 14 percent of

single mothers live in poverty, versus fewer than seven percent of partnered mothers.

These differences in poverty rates between the various countries cannot be explained solely in terms of single-mother labor force participation. As shown in Figure 5, American single and partnered mothers display exceedingly similar, and relatively high, labor market participation rates (over 70 percent); comparable findings are obtained for Sweden as well. Israel has a similar pattern; although its maternal employment rates are lower overall, its single-mother employment rate is higher than that of mothers in two-partner households. In England, by contrast, where single-mother employment rates are particularly low compared with those of partnered mothers, there may be more justification in attributing to this factor the relatively wide disparity between the poverty rates of single-parent families (31 percent) and two-partner families (seven percent).

Poverty rates among single-parent families, and disparities between these families and two-partner families, appear to be linked to inequality parameters and to the overall poverty rates of the countries in question. In this way it becomes possible to explain the high poverty rates and the significant disparities between the two family types exhibited by countries such as the US and Israel, compared with the much lower poverty rates and narrower gaps that characterize countries such as Sweden and the Netherlands. These differences may well be traced to demographic discrepancies between the two groups of countries – although in all of the countries included in the comparison most single mothers have just one child; only a minority of these mothers have larger numbers of children.

3. Conclusion

The international comparison of single-mother status in the Western world aimed to show degrees of similarity and difference between single-parent families headed by women, their economic status and levels of labor market participation. Since a great many structural, cultural and social factors affect economic and employment status, a comparison of single mothers with mothers in two-partner households – the group whose attributes and behaviors constitute, to a large degree, the prevailing societal norm – was done.

The review yielded several important findings: firstly, single motherhood is less common in Israel than it is in many European and North American countries. This difference may be assumed to be rooted in Israeli society's strong family orientation, as reflected in higher overall marriage rates and relatively low divorce rates, alongside relatively low rates of birth outside of marriage (Central Bureau of Statistics, 2009). The family oriented nature of Israeli society is also reflected in major fertility level discrepancies between single-parent and two-partner families, with single-parent families being significantly smaller than two-partner families.

Although in most countries single motherhood is due to divorce and is associated with low fertility rates, the gap between the two family types is particularly wide in Israel. Israeli single-mother employment rates are also higher than those of partnered women, and are similar to those of single mothers in other countries.

These findings notwithstanding, Israeli single-parent families are quite poor, compared both with Israeli two-partner families and with single-parent families in other Western countries. Israel was found to be among the lower ranking countries in terms of the level of support that it offers to single mothers, and in terms of the resources that it devotes to raising these mothers out of poverty – similar to such economically liberal countries as the US, Canada and Ireland. The international comparison

shows Israel's level of state support for single mothers to be relatively low compared to most of the countries included in the study.

It should be noted that poverty rates give only a partial picture of family economic status, inasmuch as they are based on income rather than on family expenditure levels. Policy changes that were instituted during the 2000s, including broad benefit cutbacks and stiffer eligibility criteria for income support drove many mothers of young children into the labor market without offering them any viable means of achieving a work-family balance. When mothers of young (pre-school-aged) children go out to work, they encounter high costs in the absence of subsidized day care and other mechanisms supportive of their employment. Countries that fail to address the constraints faced by single mothers, both in terms of the labor market opportunities available to them and in terms of childcare expenses, will not be able to improve these mothers' income levels significantly, even in the case of mothers who are employed. A few countries, like the Scandinavian states, have successfully dealt with these issues both by offering comprehensive support for maternal employment (through lengthy maternity leaves and subsidized day care), and by extending specific and relatively substantial financial assistance to single mothers (over and above the support provided to all families with young children), in order to help them achieve a work-family balance. Although a relatively generous benefit policy for single mothers (such as prevailed in Israel before the Economic Arrangements Law was passed) may constitute a disincentive to employment, it should be noted that employment itself does not prevent poverty – particularly when it is not accompanied by policies that ensure the availability of quality childcare while also guaranteeing an appropriate level of income.

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