



**The  
Haredi  
Institute**  
for Public  
Affairs

# Quality of Life Among Israel's Population Groups

Comparative study

**Nitsa (Kaliner) Kasir and Dmitri Romanov**



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**The Haredi Institute for Public Affairs** was established in 2014 in order to promote professional, research-based civic policy on issues pertaining to the confluence of the haredi public and Israeli society. The institute's mission is to overcome the challenges facing Israeli society and to meet the need for the presentation and analysis of the data and knowledge required by policy makers, and thereby assist in the creation of tools and operating strategies for the betterment of haredi society and Israeli society as a whole. The institute aspires to be a source for this knowledge - for decision makers, professional organizations and philanthropic foundations that encounter these challenges in the course of their work - and to provide the necessary data in a highly professional manner.

**Nitsa (Kaliner) Kasir** is the Vice Chairman at The Haredi Institute for Public Affairs and a senior research fellow in economics, welfare and employment. Kasir actively promotes social and economic policies pertaining to the haredi and Arab sectors and in assisting communication between various sectors of the Israeli society. She established and managed the Labor Policy and the Social Welfare Policy Departments at the Bank of Israel, concurrent to her work as a senior research fellow. Over the years she served on many public and governmental committees, including the subcommittee for Economy and Employment within the Alaluf Committee to Fight Poverty; and the Public Committee for Determining Quality of Life Indices. Kasir is currently a member of Employment Committee – 2030, and the JDC's professional committees. In addition, she volunteers as a consultant and mentor in several social action organizations, including NOVA, the Promising Young Economists Program in government ministries and Olim Beyachad. She is also a board member of the Israeli Forum for Employment Diversity and a council member of the Prisoner Rehabilitation Authority.

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## Message from the Chairman

In the past 20 years the Haredi sector has grown in numbers and in its relative weight in Israeli society. This growth has been accompanied by commensurate increase in the issues and challenges affecting the public and the domains shared by Haredi society and the general population in Israel. The demographic data in the projections of the Central Bureau of Statistics indicate a dramatic trend of continued growth of the Haredi public in Israel, which will lead to a change of strategic proportions in the weight of the Haredi sector in Israeli society as a whole. This change will have far-reaching ramifications on a wide range of civic life domains, including economics, employment, housing and welfare.

An examination of these issues and the preparedness for them through professional policy are crucial, not only for the Haredi sector itself, but also for the entire Israeli society. The operative principle on which the existence of the Haredi Institute for Public Affairs is based is that in order to formulate necessary policies, we must first outline the work methods and develop dialogue channels through which the issues can be raised for joint discussions. Such discussions would also serve as a forum for addressing the different needs of each and every sector of the population. The existence of these dialogue channels is conditional on the recognition of the various groups that comprise the Israeli population, and on an in-depth analysis of first-hand data that will facilitate the monitoring of the unique lifestyles of each of these groups - in order to address their unique and specific needs in an appropriate and respectful manner.

This principle led to the need for the compilation of this booklet, which contains quality of life indicators from various domains, in order to illuminate and present a comprehensive picture of the state of the various population groups that live in Israel, and to distinguish between the different ideological perceptions

on which their existence is based. The various indicators that you will find in this booklet are presented with breakdowns for the three populations that comprise the variegated mosaic that is Israeli society - Haredim, non-haredi Jews and Arabs.

The extensive teamwork that resulted in the compilation of this information-rich booklet you are holding involved the joint efforts of researchers and colleagues from all the population sectors, out of the sincere and shared desire to examine and probe in order to create broad, comprehensive data bases that would encompass the multifaceted nature of Israeli society. The admirable result of that work, which was undertaken by the Haredi Institute for Public Affairs, can be used by the various government authorities and planning bodies as a map and a starting point for responsible and productive dialogue toward addressing of the challenges facing Israeli society in the near and intermediate future in an informed manner.

I invite you to take advantage of the unique opportunity created by this booklet, to march hand in hand with its editors along the path to a better understanding of the different population groups that make up the unique tapestry of Israeli society. I offer my heartfelt thanks to the preeminent socioeconomic researcher, Vice Chairman of the Haredi Institute for Public Affairs, Nitsa (Kaliner) Kasir, who headed the team of experts and research fellows shoulder to shoulder with Dr. Dmitri Romanov in authoring this compilation of indicators.

Eli Paley  
Chairman  
The Haredi Institute for Public Affairs

# Abstract

This report constitutes a first-ever systematic formulation of quality of life indicators for the three population groups comprising Israel's multifaceted society – haredi Jews, non-haredi Jews, and Arabs. These three population groups differ in a myriad respects. However, despite the great differences in lifestyle and religious beliefs, Israel's citizens all have one indisputable common denominator - the desire for personal wellbeing, social harmony and economic welfare – to be happy, healthy and wealthy.

The present work aims to conceptualize the “happy, healthy and wealthy” of these three population groups, and to measure the quality of life of each, based on its value system. To this end, several qualitative and quantitative indicators that measure quality of life were compiled, covering nine different areas: health; personal wellbeing and family life; education; income and economic status; employment; housing; social and community life; personal security; and public infrastructure and the environment. These indicators reflect two interwoven and complementary views – the objective conditions of the aforementioned areas and their subjective perception. Indicators in all areas have been summarized and weighted for the value of the aggregate index for each population group. The weights of the respective indicators were derived from data culled from a Haredi Institute for Public Affairs survey conducted among over 1,000 respondents. The aggregate index is the “bottom line,” providing a comprehensive, statistical answer to an almost philosophical question: what is our quality of life?

The aggregate index value, which was standardized to range from zero to one, is 0.64 among haredim, 0.69 among non-haredi Jews, and 0.16 among Arabs. In four out of the nine areas – health, personal wellbeing and family life, social and community life, and personal security – the quality of life of the haredi population is higher than that of non-haredi Jews. For this reason, and despite the considerable gaps in the areas of education, income, and employment, the gap in the quality of life between haredim and non-haredi Jews is very small. This finding attests to an open secret: in the areas that are important to haredim, life's good;

a low income level and high poverty rate don't overshadow their joie de vivre and optimism, because these sentiments are the result of a conscious decision favoring dedication to Torah values over economic prosperity.

In contrast, there is a huge gap between the quality of life among Arabs compared to that among Jews. In fact, the Arab population did not rank highest among the three groups in any of the indicators. In six of the areas (with the exception of employment, housing, and personal security), the aggregate index values among the Arab population are considerably lower than among the Jewish population.

Evidently, the status of the haredi population is completely different from the prevailing assumptions, which are based primarily on official poverty statistics that draw parallels between haredim and Arabs, and which imply a grim picture of poverty and distress. Thus, similarity in one aspect of economic standing does not reflect the multidimensionality of the quality of life experience but rather distorts it. This finding underscores the importance of a holistic view of the state of the various population groups in Israel, in recognition of their respective value systems and preferences – a view we have sought to espouse in this project.

# Chapter One

# Introduction

## The Elements of Quality of Life Indices

In this project, we formulated a series of statistical indices that would reflect the quality of life of the haredi sector in several areas, compared to that of other Israeli population groups, with the aim of tracking the quality of life of this sector and the changes in it over time. The system of indices was selected specifically for its compatibility with haredi culture and its characteristics.

In general, quality of life is an expression for well-being and happiness. These concepts can be interpreted differently, in accordance with various worldviews and contexts. The conceptualization of life was addressed by philosophers as far back as ancient Greece, where Plato and Aristotle propounded the idea of eudaimonia (Greek for happiness or welfare). They perceived happiness as the realization of life worth living, a life of philosophical contemplation and a developed social life, with a similitude between the moral good and the social and personal good.<sup>1</sup> Philosophers of the New Age, such as John Stewart Mill and Jeremy Bentham, who conceptualized utilitarianism, stressed the welfare and benefit of the individual as components for quality of life, and opined that these were derived from enjoyment and avoidance of suffering.<sup>2</sup> According to them, the social good is the result of the elements that benefit individuals in a society. Contemporary thought, as expressed by Amartya Sen, places the actualization of the functions and capabilities of the individual at the foundation of quality of life, as these influence a person's ability to realize various goals throughout his life. Contrary to more traditional approaches, which focus on financial resources, Sen stresses the importance of the things that people have a reason to value and desire in order to achieve a higher quality of life, such as access to good education.<sup>3</sup>

The establishment of the concept of quality of life in a scientific study requires the consideration of the nature of quality of life and raises many substantive questions, such as the extent to which quality of life can be measured; whether the measures are universal for all individuals and populations groups; and whether there is a single index or a multidimensional system of indicators.

Measuring the many facets of quality of life using a system of objective and subjective indicators, as a

1 See Plato, 5717; Aristotle, 5733.

2 See Mill, 1984; Bentham 1823.

3 See Nussbaum and Sen, 1993; Sen, 1980.

vital complement to the accepted economic measurements, was persuasively suggested in the famous report by Stiglitz, Sen and Fitoussi (Stiglitz, Sen and Fitoussi, 2009). International approval for this idea came in the form of the ambitious OECD project that produced the How's Life? report, and which applied the Better Life Index, presenting a comparison between quality of life indicators in various countries.<sup>4</sup>

In the wake of the OECD project, and following a government decision,<sup>5</sup> the National Economic Council and the Ministry of Environmental Protection initiated the development of a system of quality of life and sustainability indices.<sup>6</sup> An inter-ministerial team worked diligently to prepare the project's first report, which was published in early 2016.<sup>7</sup> The report includes a wide array of indicators that were chosen to present a comprehensive picture of nine life domains: material standard of living; civic engagement and governance; quality of employment; education and skills; environment; health; personal and social well-being; personal security; and housing and infrastructure. Another cabinet decision determined that the future reports would include indices in two additional domains – information technology; and leisure, culture, and community.<sup>8</sup> Indeed, these domains were later added to the quality of life index report.<sup>9</sup> The national report presents the indicators for the general population, with selected breakdowns that vary between one index and another (primarily according to gender and population group – Jews and Arabs).

## Quality of Life Indices and Haredi Society

It is important to note that the national report lacks an organized and consistent approach toward the various sectors in Israeli society, including the haredi public. Such an approach could be justified on a national level, for the purpose of international comparisons. On the other hand, from a domestic perspective aimed at understanding and analyzing gaps in society, this lack is undoubtedly a significant drawback. One index for the entire population, without a sectoral breakdown, presents the “average Israeli,” a statistical creature that does not actually exist. As everyone knows, Israeli society is comprised of several large, distinct sectors – with an accepted division into haredim, non-haredi Jews and Arabs – and the socioeconomic condition and worldview of each sector differ from those of the others.

Presenting complex social and economic trends reflected by the aggregate indices without distinguishing between the sectors therefore falls short for two reasons. The first is that such a report conceals significant differences between the population groups, and when these differences do not shrink, but rather increase and expand, aggregate indices are liable to be erroneous and misleading. The second reason for the problematic nature of aggregate indices stems from the marked differences between the social benefit function in the various sectors - the weight that individuals in the different groups attribute to certain factors that comprise their general concept of “quality of life.” One such example is the

4 OECD, 2017a; 2017b

5 Government decision 5255 from 2.12.2013; see Prime Minister's Office, 2012.

6 For a breakdown of the topics and indices that were developed in each area, see the Environment Affairs Ministry, 2013.

7 See Government of Israel, 2016.

8 In accordance with cabinet decision 2494 from 19.4.2015; see Prime Minister's Office, 2015.

9 Israeli Government, 2018

surprising finding that haredim rate their satisfaction from life at 96.0 percent, compared to 90.0 percent among non-haredi Jews, at a time when there are far more poor people in haredi than in non-haredi society – 52.6 percent among haredim and just 8.7 percent among non-haredi Jews.<sup>10</sup> The explanation for this finding is simple: wealth and a material standard of living are not perceived by the haredi sector as basic factors for happiness, unlike the prevalent perceptions among non-haredi Jews and Arabs.

Similarly, in the haredi community education is of supreme importance, and belonging to a community is a prominent value and social norm that has a significant influence on the life of the individual and on social cohesion. The quality of the environment and public infrastructure, on the other hand, are less important to haredim than to non-haredi Jews. These differences can greatly affect the preferences and the configuration of the social welfare function in each sector, and must be taken into account when making a fair comparison between the sectors.

In addition to all this, there is another statistical consideration. The larger a certain population group is, and the more unique and distinct its character, socioeconomic situation, needs and lifestyles are, the more statistical coverage it gets in order to formulate focused policies for it, and to facilitate the tracking of the changes it undergoes. For example, until the 1980s, the country of origin (categorized as Israel, Europe-America or Asia-Africa) was the main statistical characteristic of Jews in Israel, and there was a clear ethnic classification of “Sabras-Ashkenazim-Mizrahi [Sephardic].” Now, 76 percent of the Jewish population are native Israelis. As a result, the significance of Diaspora country of origin in identifying ethnicity and community affiliation is lower, partly because of marriages between members of different ethnic groups. Another example can be found in the statistics of the 1990s: Due to the mass immigration from the Former Soviet Union, a new statistical characteristic was created – Russian immigrant, and this characteristic accompanied these immigrants in their social, economic and cultural integration into the general population.

Until recently, the haredi sector was not assigned any distinct statistical properties whatsoever. Moreover, until now, the official statistics have no clear definition of who is haredi. In fact, haredim can be defined in three main ways of defining haredim: by educational institutions they attended; for the political parties they support; and their self-definition (in surveys). The estimations of the size of the haredi population and its characteristics are therefore reflected differently in different publications, based on the definition they use.

This report uses two main definitions for identifying the haredi population. One is self-definition, whereby individuals and households who stated that they maintain a haredi lifestyle are considered haredim. This definition is the preferred one and is the best for perceiving the haredi public in surveys. This definition is used whenever the information is available – particularly data for the most recent year available, and figures over time whenever this is possible. The second definition that is used extensively is the “educational institution attended.” Under this definition, which is based on the most recent school attended, the household is considered haredi if at least one member reported in the survey that the most recent school he attended was a yeshiva, kollel, midrasha or rabbinical seminary (the exact definition of what the most recent school is depends on the survey). This older definition is used to present the

changes in the indicators over time, in cases where figures based self-definition are not available. For further explanation on methods of identifying haredim in surveys, see Appendix B.<sup>11</sup>

Despite the cumbersomeness of the definition process, various government ministries and local authorities are developing and implementing programs and policies designed for the haredi public, taking its unique needs into consideration. It is therefore fitting to gain a better understanding of the haredi population from a statistical perspective, as demographic trends indicate a rise in this sector's proportion among the general public and the increasingly important role that the haredi population will play in the social and economic future of the State of Israel.

In 1980, haredim constituted 4 percent of the general population, but this figure has steadily increased and was over 11 percent in 2015. In addition, the younger the age group, the higher the proportion of haredim. In the 0-9 age group, for example, haredim comprise 20 percent of Israel's population. As a result, in the 5777 (2016-2017) school year, every fifth child in first grade was enrolled in the haredi education system (19.2 percent).<sup>12</sup>

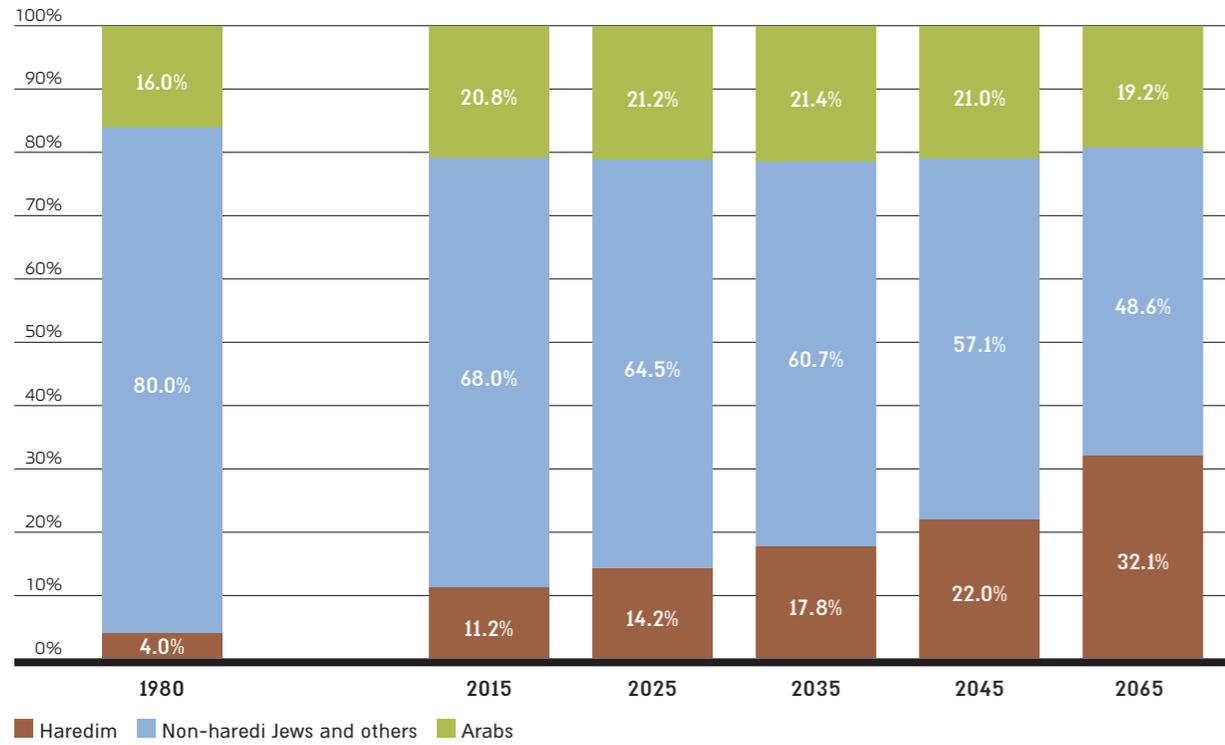
The relative weight of the haredi population is expected to continue growing for the foreseeable future. According to the Central Bureau of Statistics demographic projections, by 2065 the proportion of haredim will triple and will reach 32 percent of the population of Israel.

11 A question regarding self-definition of one's religious level, according to which haredim are identified, was first presented in the Central Bureau of Statistics survey in 2002. Until 2014, this question was not included in Labor Force Surveys and Household Expenditure Surveys. Therefore, when assessing a number of years (with data based on these surveys) we identified haredim according to the most recent school attended.

12 source: Israel Statistics Annual, 2017, chapter 8.

Figure 1 > Projected Population Distribution by Years

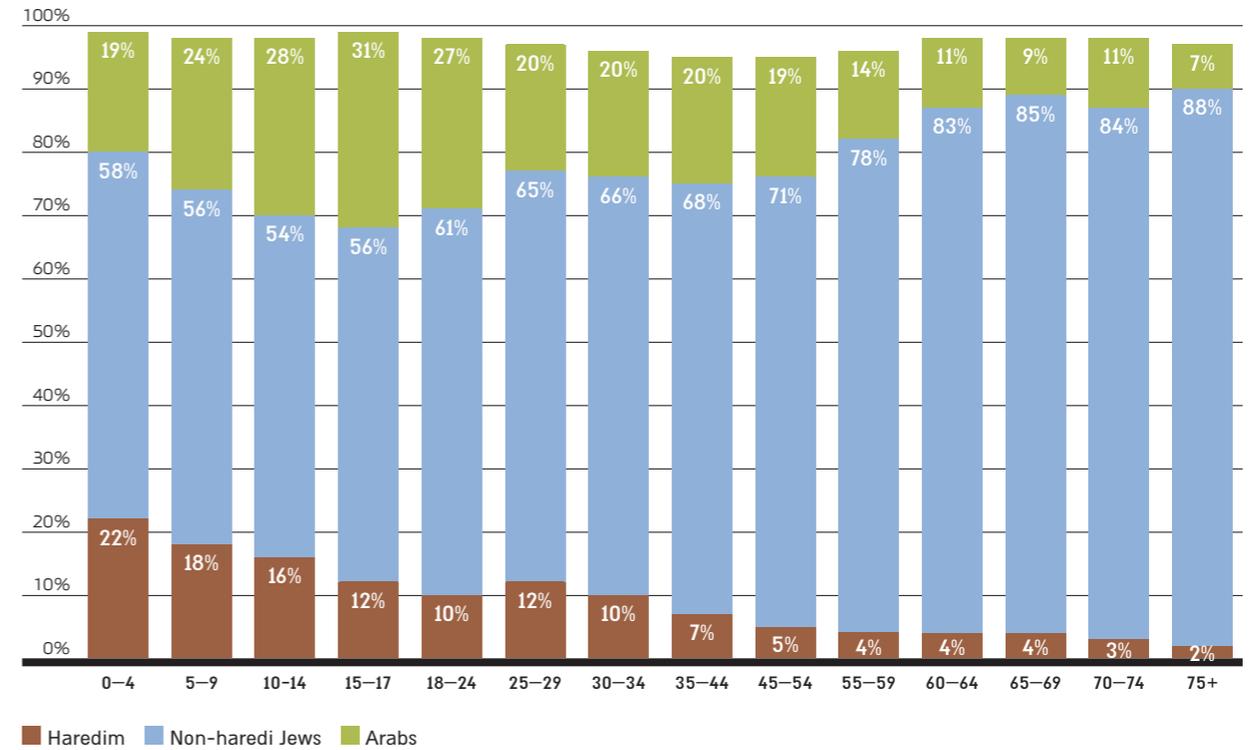
All age groups



Source: Haredi Institute for Public Affairs.  
 Data: 1980 – Analysis of Central Bureau of Statistics data for 2015-2065 – Hleihel, 2017.

Figure 2 > Population Distribution by Age

2016



Source: Haredi Institute for Public Affairs.  
 Data: Central Bureau of Statistics 2016 Labor Force Survey (haredim – as self-defined).  
 \*The small remaining percentage is the population that is not part of these three groups.

Thus it became increasingly necessary to present a comprehensive picture of the condition of the haredi population, and thereby distinguish it from the other groups in Israeli society.

The adaptation of the system of quality of life indices to the haredi society for this report consisted of two main development stages. First the indicators in each area were examined, the indicators that could be calculated and presented according to a sectoral breakdown were identified, and alternative areas that could be compared among the different sectors were proposed. In the second stage a relative weight was attributed to the various areas in life with respect to the well-being functions of each sector, in order to be able to compare the aggregate indices without imposing the assumption of common preferences.

## Chapter Two

# Development of a Sectorial Quality of Life Index

### Overview

It is customary to present quality of life indices in several domains (seven to eleven), with each area representing a world of specific content that is perceived as having distinct importance to the population. In each domain, a series of statistical indicators are selected, in accordance with the limitations of the availability of the data, and each indicator presents a particular phenomenon. It's important to note that among the various indicators in each domain, and between the various domains, there is no common denominator that would make aggregation possible in order to obtain a single aggregate index (similar to the socioeconomic index, for example). For this reason, the system of quality of life indicators effectively serves as a dashboard for tracking each indicator separately, and it is impossible to conclude from it whether quality of life in general has changed and in which direction.

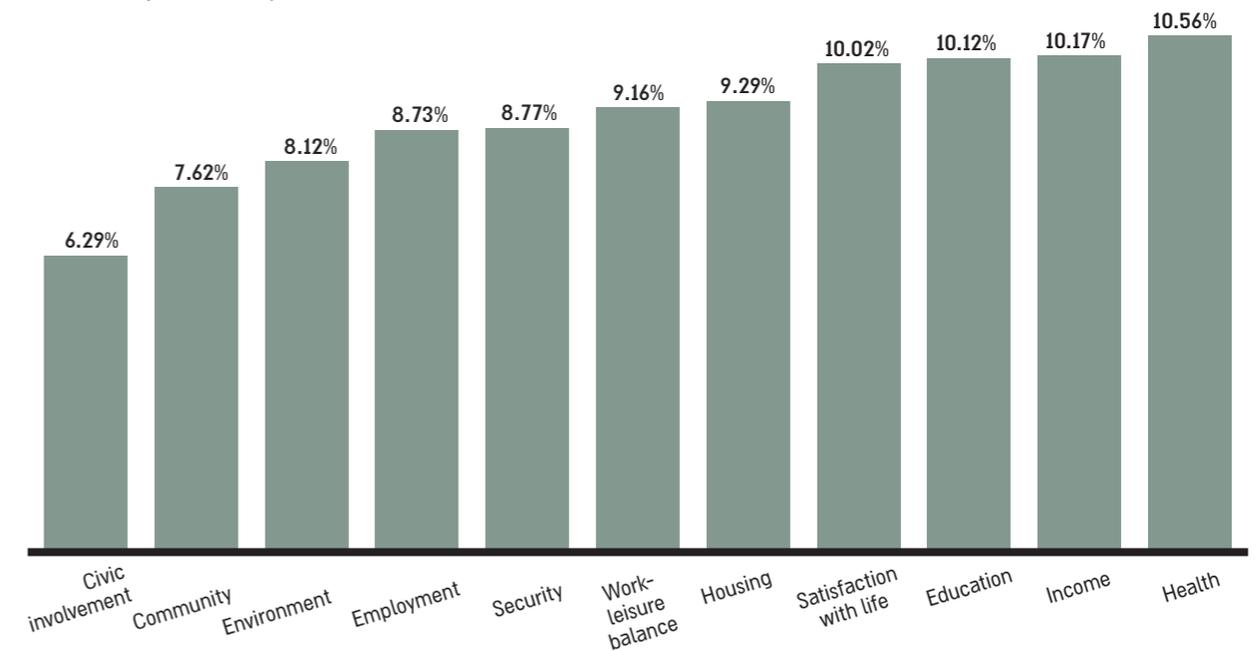
Since the quality of life domains are defined in a conceptual manner, without any overlap between them, their aggregation into a single aggregate index appears to be possible, albeit not simple. The central issue is the disparity in the preferences of the different individuals, or the various sectors in society, who attribute different levels of importance to each domain. In other words, the contribution of each domain to the quality of life of different individuals/sectors of the population is not similar. When an aggregate index is compiled on a national level, data is summarized across the entire population, so by definition, the index represents the average preference system. When one wants to compare quality of life between different population groups, however, expression must be given to the differences in their preferences.

### Various Projects of Quality of Life Indices

As noted above, the national index presents a weighted average of preferences in the general population. The OECD project<sup>13</sup> compares the quality of life among 38 countries participating in the project, according to the preferences of their citizens. In addition, a computerized interactive system makes it possible for each user to provide his own weights for the components of the index, as an expression of his perception of the importance of each domain, and thereby to rank the 38 countries according to its preference scale. Even so, this project does not aggregate the quality of life domains into a single index. It is interesting to note that the OECD project included rankings collected from 879 online respondents from Israel who made the effort to answer the questionnaire on the project's website and to rank the 11 life domains defined in the project.<sup>14</sup> This system of weighting does not represent the entire population (because of the selectiveness of the respondents to the survey), but still provides a certain indication regarding how the preferences are ranked for the domains presented. The following are the rankings:

Figure 3 › **Weights of the Importance of Life Domains in the OECD Project**

As ranked by Israeli respondents



Source: The Haredi Institute for Public Affairs.

Data: OECD, 2016. Data current as of February 2018.

The three domains ranked most important are health, education and income, while the lowest ranking

<sup>13</sup> See also OECD, 2016, which focuses on quality of life in Israel (main findings also published in Hebrew; see OECD 2016).

<sup>14</sup> Number of users who provided rankings as of February 2018, based on OECD publications (see project website: <http://www.oecdbetterlifeindex.org/responses/>)

ones are civic engagement, community life and the environment.

Another example of a method for developing a system of quality of life indices can be found in a project of the Van Leer Institute in Jerusalem.<sup>15</sup> This project defined nine life domains: health, education, quality of employment, civic engagement, personal and social well-being, housing, personal security, environment and material well-being. The domain indicators and the weights of each one were defined using the Delphi questionnaire method,<sup>16</sup> with dozens of experts from a gamut of fields ranking the indicators based on their own discretion. The value of each domain indicator is the result of relative weighting of the indicators that comprise each domain. The aggregation of the domain indicators was calculated as an arithmetic average of the indices.

## The Development Process for the Aggregate Quality of Life Index

In general terms, the development of the aggregate quality of life index includes the following steps:

1. Compiling the list of domains
2. Determining list of indicators in each domain
3. Building an aggregate index in each domain
4. Weighting the indices of the domains into the aggregate index

### Composing Domains and Indicators

Selecting the domains was based largely on the development work for the quality of life indices presented above (from the National Economic Council, the Van Leer Institute in Jerusalem and the OECD). The various quality of life indices overlap in terms of the composition of the domain list, and the substantive differences are mainly in the list of indicators for each domain.

In this project, we set three criteria that each indicator must meet:

1. The indicator must be relevant to the three comparison groups – haredim, non-haredi Jews and Arabs.
2. The data for the calculations must be available from public information sources, primarily from Central Bureau of Statistics surveys.
3. The value of the indicator is not fixed and is subject to periodic changes. The larger the changes are over time, the more frequently the indicator needs to be updated.

For some of the domains, there was a wide range of indicators that met these criteria, while other domains had very few. Ultimately, five indicators were chosen for each domain; some of them are objective indicators, while others are subjective indicators. The combination of these two types was

intentional, because quality of life is determined by both the objective situation and by the subjective perception and evaluation by the individual in contrast to the reference group with which he has chosen to affiliate himself.<sup>17</sup>

In this context, it is worth noting that there are various conceptual approaches regarding the inclusion of objective or subjective indicators when measuring quality of life and well-being.<sup>18</sup> Some of the approaches proffer that quality of life and well-being are determined by a list of objective characteristics that make the life of the individual better.<sup>19</sup> On the other hand, other approaches believe that quality of life is defined by the satisfaction of the subjective desires of the individual.<sup>20</sup> Still other approaches highlight the mental state of the individual and focus on experiences.<sup>21</sup> Similar to the approach taken in this project, most projects that study quality of life adopt a strategy that combines the above approaches, based on the assumption that the individual's quality of life is affected by a combination of objective perceptions, the satisfaction of subjective desires and the mediating mental state.

Below is the list of domains and indicators that were ultimately chosen. The domains are listed in order of the importance that haredi society attributes to the various domains, as compiled from the survey we conducted (see section 4, below). For definitions and sources of the data, see the technical appendix (Appendix B).

<sup>15</sup> Yeshurun, Strawczynski and Keidar, 2016.

<sup>16</sup> Hsu and Sandford, 2007.

<sup>17</sup> National Research Council, 2013.

<sup>18</sup> Alexandrova, 2014 – Alexandrova summarizes some of these approaches in her article.

<sup>19</sup> See for example Dasgupta, 2001; Sen and Anand, 1994.

<sup>20</sup> See for example Pavot and Diener, 2008.

<sup>21</sup> See for example Kahneman and Deaton, 2010.

Table 1 › List of Domains and Indicators

Domain	Indicator	Domain	Indicator
Health	<ul style="list-style-type: none"> <li>• Self-assessment of state of health</li> <li>• Body Mass Index (BMI)</li> <li>• Cigarette smoking</li> <li>• Ownership of supplementary or private health insurance</li> <li>• Forgoing health care due to financial hardship</li> </ul>	Employment	<ul style="list-style-type: none"> <li>• Employment rate</li> </ul>
Personal well-being and family life	<ul style="list-style-type: none"> <li>• Ability to cope with problems</li> <li>• Satisfaction with life</li> <li>• Expectations for life to improve in the future (optimism)</li> <li>• Feelings of loneliness</li> <li>• Feelings of religious discrimination</li> </ul>		<ul style="list-style-type: none"> <li>• Hourly wage</li> <li>• Part-time employment</li> <li>• Work satisfaction</li> <li>• Work-family balance</li> </ul>
Education	<ul style="list-style-type: none"> <li>• Years of education</li> <li>• Matriculation certificate or post-secondary education diploma</li> <li>• Academic education</li> <li>• Participation in professional training courses</li> <li>• Personal expenditures for education</li> </ul>	Housing	<ul style="list-style-type: none"> <li>• Household crowding</li> <li>• Satisfaction with housing conditions</li> <li>• Rental housing</li> <li>• Young couples housing predicament</li> <li>• Mortgage payments</li> </ul>
Income and economic situation	<ul style="list-style-type: none"> <li>• Net monetary income per standard person</li> <li>• Satisfaction with economic situation</li> <li>• Poverty rate</li> <li>• Subjective assessment of poverty</li> <li>• Balanced household budget</li> </ul>	Community and social life	<ul style="list-style-type: none"> <li>• Satisfaction with residential area</li> <li>• Satisfaction with neighborly relations</li> <li>• Social capital</li> <li>• Volunteering</li> <li>• Donations</li> </ul>
		Personal safety and vulnerability to crime	<ul style="list-style-type: none"> <li>• Victims of crimes against the individual</li> <li>• Reporting to police about crimes against an individual</li> <li>• Satisfaction with police function</li> <li>• Trust in the IDF</li> <li>• Satisfaction with the court system</li> </ul>
		Local authority, public transportation and environment	<ul style="list-style-type: none"> <li>• Satisfaction with the local authority</li> <li>• Satisfaction with public transportation</li> <li>• Satisfaction with neighborhood cleanliness and trash collection</li> <li>• Air pollution</li> <li>• Noise in residential area</li> </ul>

### Weighting the Indices

There are several theoretical approaches to methods for weighting the components of the aggregate quality of life index, and countless technical approaches.<sup>22</sup> As noted above, various projects used different methodologies. In our case, we used a system of indicators on two levels: a cluster of (five) indicators in each domain, and a collection of nine different domains.

In principle, the various indicators in a domain must be weighted in order to obtain an overall index for that domain. However, the indicators vary from one to another: in the units of measure; in the level of values and in the direction of their impact on quality of life – some indicators reflect a positive impact, such as the rate of employment, while others show a negative trend, such as victimization by crime. Thus, all the indicators must be normalized, or adjusted to a uniform scale that will make it possible to reach an overall index value for each domain and for the aggregate index. To this end, we adopted the normalization method used by the OECD project.

For each population group *i*, the adjusted value of the indicator *K* is calculated using the formula:

$$\tilde{K}_i = \frac{K_i - \min(K)}{\max(K) - \min(K)}$$

The value of the indicator in any given group is compared to the maximum and minimum values among all the groups in being compared. The adjusted value is zero for the group that ranks lowest for that indicator, while the highest ranked group is assigned an adjusted value of one.

The above formula applies to positive trends.

For negative trends, the adjusted value is calculated as follows:

$$\tilde{K}_i = 1 - \frac{K_i - \min(K)}{\max(K) - \min(K)}$$

The summary index for each domain is obtained as an (arithmetic) average of the adjusted values of all five indicators in that domain.

The question that arises is whether it is worth summarizing the domains into a single aggregate index. Undoubtedly, this is preferable from the explanatory and conceptual perspectives, because in multidimensional quality of life indices it is impossible to reach a “bottom line” conclusion. Technically, there is the issue of the weight that must be attributed to each domain in order to estimate its contribution to the aggregate index. The default option is to calculate the simple arithmetic average, which results in each domain being of equal weight.

However, if one wants to give an expression to the preferences of the various groups, then the domains must be weighted in a non-uniform fashion, in accordance with the relative importance of each domain for any given group. This kind of weighting system will reflect the preferences of the relevant population groups. In order to determine those weights, a special survey was required, and was conducted as part of this project – The Quality of Life Index Survey.

22 For an overview see Sharpe and Andrews, 2012.

# The Quality of Life Index Survey

## The Survey and Its Objectives

The survey was conducted by the Haredi Institute for Public Affairs between July 2017 and January 2018, using a questionnaire in Hebrew and Arabic (the questionnaire can be found in Appendix A), via the internet and in a face-to-face survey. Many people assisted in disseminating the survey,<sup>23</sup> in order to obtain representation from different groups in each one of the populations. The survey had 1,055 respondents, who belong to one of the three population groups being researched. Full details on the methodology, the way the survey was conducted and its estimations are presented in a separate paper.<sup>24</sup>

The primary goal of the survey was to map the preferences of the three population groups – haredim, non-haredi Jews and Arabs – with respect to the ten life domains as defined in this project. These preferences form the basis for weighting the aggregate quality of life index and for comparative studies of these groups.

It is important to note that the quality of life index survey was not conducted among a random-systematic sample from a pre-defined survey population (age 20 and up) but rather among an opt-in sample of individuals who volunteered to participate in the survey.<sup>25</sup> It is therefore necessary to calibrate the sample to the Israeli population, because this method of conducting the survey is prone to response errors and biases due to its possibly being a non-representative sample. Similarly, the survey's findings must be validated and compared with the distribution of responses in parallel findings of the Social Survey by the Central Bureau of Statistics – a large survey conducted among a national representative sample of some 7,000 individuals – which has been examining the subjective well-being indices for many years.

## Main Findings

As noted above, the quality of life index survey included 1,055 individuals. After disregarding respondents under age 20 and partially completed questionnaires, 1,026 complete questionnaires remained from respondents aged 20 and over. This sample was calibrated to the population estimates obtained from the Central Bureau of Statistics data in order to represent 5.6 million Israelis aged 20 and over.<sup>26</sup>

In keeping with the primary objective of the survey, the ranking of the preferences by the three population groups was calculated with respect to the ten life domains being examined. Every respondent was asked to rank each one of the domains in accordance with its importance to him, on a scale of 1 to 10; the most

23 Due to their great number and out of concern that we may forget some of them, we have not listed their names, but we are deeply grateful to each and every one of them. A special thank you is extended to Nasarin Haddad Haj-Yihye.

24 For expansion see Kasir (Kaliner) and Romanov, yet to be published.

25 The survey included 1,055 individuals. For the sake of comparison, the OECD survey included 879 respondents from Israel, but their responses were only for the purpose of illustrating the preference scale of Israelis in general, without breaking them down into population groups.

26 We are grateful to the employees of the Central Bureau of Statistics, Nurim Dobrin, Tzachi Makovki and Uri Hadar for their assistance in calculating the size of the populations for the calibration of the survey.

important domain received a ranking of 10 and the least important one was ranked 1. The findings are presented in Table 2, below. The ranking of a given domain for a given population group is the average of the rankings that the members of that group gave this domain.

Table 2 > **Ranking of Importance of Domains\* By Population Groups**

Based on the rankings of survey participants

Domain**	Haredim	Non-haredi Jews	Arabs
Health	8.6	8.9	8.7
Personal well-being and family life	7.4	7.1	5.0
Education	7.3	6.9	7.8
Income and economic situation	6.9	6.5	6.3
Employment	5.8	6.3	6.5
Housing	5.6	5.3	5.9
Community and social life	4.3	4.0	3.4
Personal security and vulnerability to crime	3.7	4.4	5.1
Public infrastructure	2.7	2.7	3.2
Environment	2.5	2.9	3.1

Source: Nitsa (Kaliner) Kasir and Dmitri Romanov, Haredi Institute for Public Affairs.

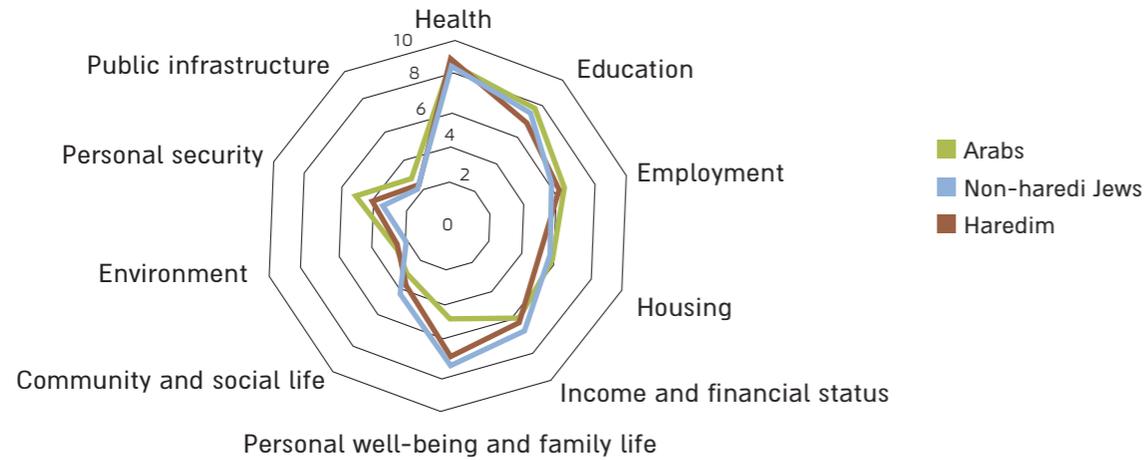
Data: Analysis of the Haredi Institute for Public Affairs 2017 Survey.

\* Rankings are from 1 to 10, 1 represents the domain of least importance and 10 represents the most important domain.

\*\* The order of domains reflects the preferences of the haredi public.

The table shows considerable similarity between the preferences of haredim and non-haredi Jews: the six domains most important to them, and which they rank in the same order, are health, personal well-being and family life, education, income and economic situation, employment and housing. That is not the case among Arabs, to whom the six important domains (in descending order) are health, education, employment, income and economic situation, housing and personal security. The most significant difference between Jews and Arabs is in the two domains of personal well-being and family life, which is ranked higher among Jews; and personal security, which is ranked higher among Arabs. Interestingly, in all the groups income and economic situation do not rank in the opening trio (it ranked 4th among all Jewish respondents). The two domains that were ranked lowest are public infrastructure and environment.

Figure 4 › **Ranking of Importance of the Domains**



**Source:** Kasir (Kaliner) and Romanov, Haredi Institute for Public Affairs.  
**Data:** Analysis of the Haredi Institute for Public Affairs 2017 Survey (haredim – by self-definition).  
 \* The rankings are from 1 to 10; 1 represents the domain whose importance is the lowest and 10 represents the domain whose importance is the highest.

Table 3 › **Adjusted Weights for the Domains**

Percentages

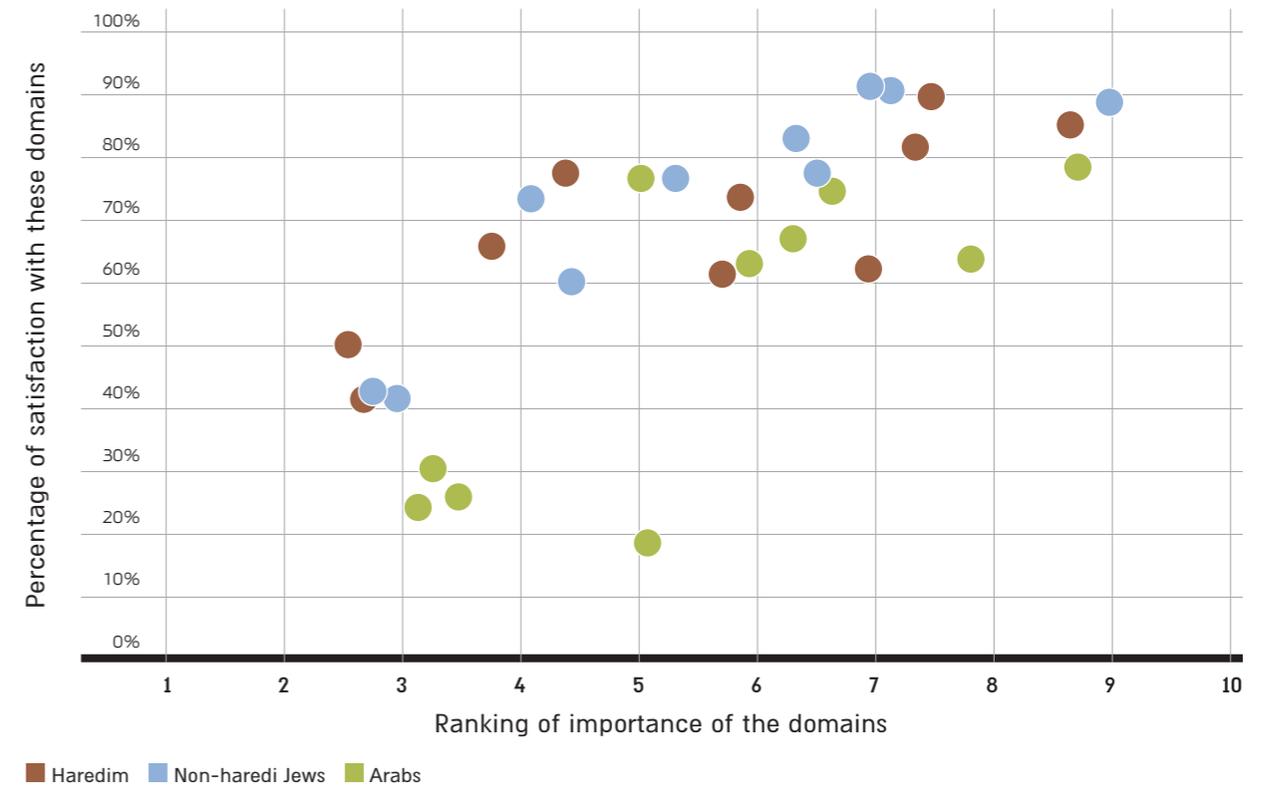
Domain	Haredim	Non-haredi Jews	Arabs
Health	16.5	17.1	16.8
Personal well-being and family life	14.2	13.6	9.6
Education	14.0	13.3	15.0
Income and economic situation	13.2	12.4	12.1
Employment	11.1	12.0	12.6
Housing	10.8	10.1	11.4
Community and social life	8.3	7.7	6.6
Personal security and vulnerability to crime	7.1	8.4	9.8
Local authority, public transportation and environment	4.8	5.6	6.0
<b>Total</b>	<b>100.00</b>	<b>100.00</b>	<b>100.00</b>

**Source:** Nitsa (Kaliner) Kasir and Dmitri Romanov, Haredi Institute for Public Affairs.  
**Data:** Analysis of the Haredi Institute for Public Affairs 2017 Survey.

Based on the importance ranking of the various domains by each of the population groups, adjusted weights were calculated (sum to 100 percent) for the domains, as presented in the following table. These weights are used for adjusting the values of domain indices when calculating the aggregate index in each population group.

Another interesting finding was that in all the population groups, there is a positive correlation between the relative importance of the various domains and the level of satisfaction from them. For example, the highest satisfaction rate (85 percent) is from the most important domain – health – while for two other domains that are considered less important – public infrastructure and environment – the level of satisfaction is around 35 percent. When comparing the strength of the connection between the ranking and the level of satisfaction among the various population groups, generally speaking, the satisfaction levels are relatively higher among the haredi sector and relatively lower among Arabs.

Figure 5 › **The Connection Between Importance of the Domains and the Levels of Satisfaction From Them**



**Source:** Nitsa (Kaliner) Kasir and Dmitri Romanov, Haredi Institute for Public Affairs.  
**Data:** Analysis of the Haredi Institute for Public Affairs, 2017 survey (haredim – by self-definition).

### The Aggregate Quality of Life Index

Table 4 presents the adjusted values of the indicators for the three groups. The values range between 0, the lowest value, and 1, which represents the highest value (for further explanation, see section 3.2).

Table 4 > Adjusted Values of the Indicators

Domain	Indicator	Haredim	Non-haredi Jews	Arabs
Health	Self- assessment of health	1.0	0.45	0.0
	BMI	1.0	0.78	0.0
	Cigarette smoking	1.0	0.13	0.0
	Ownership of supplementary or private health insurance	0.90	1.0	0.0
	Forgoing health care due to economic difficulty	0.70	1.0	0.0
Personal Welfare and Family Life	Ability to deal with problems	1.0	0.92	0.0
	Satisfaction with life	1.0	0.53	0.0
	Expectations for improvement in the future (optimism)	1.0	0.0	0.05
	Sense of loneliness	1.0	0.25	0.0
	Sense of religious discrimination	0.0	1.0	0.31
Education	Years of education	1.0	0.45	0.0
	Matriculation certificate or higher post-secondary education diploma	0.19	1.0	0.0
	Academic education	0.0	1.0	0.08
	Participation in professional training courses	0.59	1.0	0.0
	Personal expenditures for education	0.72	1.0	0.0
Income and economic situation	Net monetary income per standard person	0.07	1.0	0.0
	Satisfaction with economic situation	1.0	0.64	0.0
	Poverty rate	0.0	1.0	0.01
	Subjective assessment of poverty	0.96	1.0	0.0
	Balanced household budget	0.69	1.0	0.0
Employment	Employment Rate	0.22	1.0	0.0
	Hourly wage	0.45	1.0	0.0
	Part-time employment	0.0	0.90	1.0
	Satisfaction with work	0.88	1.0	0.0
	Family-work balance	0.0	0.0	1.0

Domain	Indicator	Haredim	Non-haredi Jews	Arabs
Housing	Dwelling crowding	0.0	1.0	0.0
	Satisfaction with housing conditions	1.0	1.0	0.0
	Rental housing	0.0	0.05	1.0
	Young couples housing predicament	1.0	0.10	0.0
Community and social life	Satisfaction with residential area	1.0	0.91	0.0
	Satisfaction with neighborly relations	1.0	0.0	0.33
	Social capital	0.93	1.0	0.0
	Volunteering	1.0	0.68	0.0
Personal security	Donations	1.0	0.27	0.0
	Victims – vulnerability to crimes against individuals	0.59	0.0	1.0
	Reports to police about crimes against an individual	1.0	0.0	0.34
	Satisfaction with police function	1.0	0.47	0.0
Local authority, public transportation and environment	Satisfaction with the court system	0.0	0.75	1.0
	Trust in the IDF	0.65	1.0	0.0
	Satisfaction with the local authority	0.87	1.0	0.0
	Satisfaction with public transportation	1.0	0.88	0.0
	Satisfaction with neighborhood cleanliness, and trash collection	0.71	1.0	0.0
	Air pollution	0.44	1.0	0.0
	Noise in residential area	0.33	0.33	0.33

**Source:** Nitsa (Kaliner) Kasir and Dmitri Romanov, Haredi Institute for Public Affairs.  
**Data:** Analysis of the Haredi Institute for Public Affairs 2017 Survey.

Table 5 presents the summary indicators for each domain, and their weighted average – the aggregate quality of life index. As you can see, the value of this index is 0.64 among haredim, 0.69 among non-haredi Jews and just 0.16 among Arabs. In four out of nine domains – health, personal well-being and family life, community and social life, and personal security – the quality of life of the haredi public is higher than that of non-haredi Jews. This being the case, and despite the significant gaps in the domains of education, income and economic situation, and employment, the gap in the aggregate index between haredim and non-haredi Jews is very small (0.64 to 0.69). This finding underscores what is an open secret: not only are haredim happy with their lifestyle and do not perceive themselves as a disadvantaged population group; the objective data even supports this. In areas that are important to them, their lives are full and good. The lower income levels and higher poverty rate does not cast a pall over their joy and optimism in life, because these sentiments are the result of conscious choice between financial success and dedication to the Torah world.

In contrast, there is a tremendous gap between the quality of life indicators of Arabs and Jews. In fact, the Arab population did not rank highest among the three groups in any of the indicators. In six domains (with the exception of employment, housing and personal security) the summary index values among Arabs are very low.

The data presented in this report provide solid proof of the high quality of life of the haredi public, which is happy with its lot. The picture that emerges is fundamentally different from the prevalent assumption that is based primarily on official poverty figures, which paint a grim picture of poverty and draw parallels between haredim and Arabs. Apparently the similarity in one indicator, the economic situation, does not reflect the multidisciplinary quality of life experience, but rather distorts it. This finding underscores the importance of a holistic view of the various population groups in Israeli society, as was done here, out of the recognition of their respective preferences and the integration of various data to reflect a comprehensive picture of the objective situation and its subjective perception.

Table 5 › Summary of Adjusted Quality of Life Index

Domain	Haredim	Non-haredi Jews	Arabs
Health	0.92	0.67	0.00
Personal well-being and family life	0.80	0.54	0.07
Education	0.50	0.89	0.02
Income and economic situation	0.54	0.93	0.0
Employment	0.31	0.78	0.40
Housing	0.40	0.48	0.40
Community and social life	0.99	0.57	0.07
Personal Security	0.65	0.44	0.47
Local authority, public transportation and environment	0.67	0.84	0.07
<b>Total aggregate index</b>	<b>0.64</b>	<b>0.69</b>	<b>0.16</b>

Source: Nitsa (Kaliner) Kasir and Dmitri Romanov, Haredi Institute for Public Affairs.  
 Data: Analysis of the Haredi Institute for Public Affairs 2017 Survey.

# Chapter Three Quality of Life Indices



# HEALTH

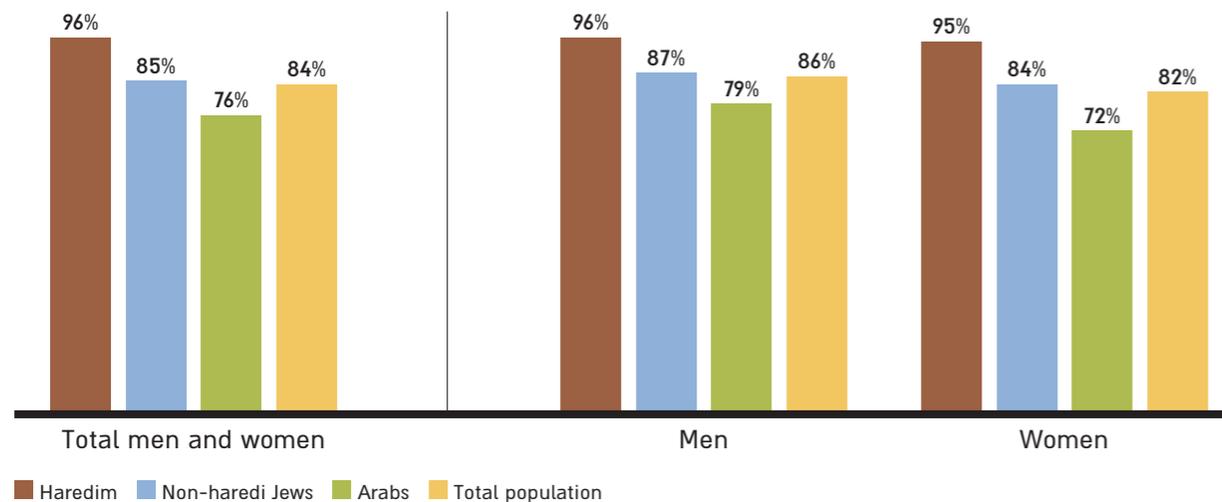
## Self-assessment of State of Health

The individual's self-assessment of his health was examined in the face-to-face personal survey, and the question had four possible responses: very good / good / not so good / not good at all. In order to calculate the indicator, the responses were combined into two values – good ("good" or "very good") and not good ("not so good" or "not good at all"). In studies,<sup>27</sup> a clear correlation was found between the self-assessment of health and the individual's objective state of health. The extent of the correlation can vary between different societies, and is influenced by the cultural characteristics of each society.

Indicator reading<sup>28</sup> of **Self-assessment of State of Health**: Increase – Positive.

Figure 6 > **Percentage of Persons Who Assess Their Health as Good**

By gender, ages 20 and over, 2016



Source: Nitsa (Kaliner) Kasir and Dmitri Romanov, The Haredi Institute for Public Affairs.  
Data: Central Bureau of Statistics 2016 Social Survey (haredim – as self-defined).

The self-assessment of health as good is very high among haredim and is as high as 96 percent, compared to 85 percent among non-haredi Jews and 76 percent among Arabs. The significant gap between haredim and others can be explained by objective elements and the difference in subjective assessments, and possibly also by the awareness of the existence of illnesses (See Box 2 -Screening for Early Detection of Diseases): First, thanks to the demographic element, the haredi population is younger (See Figure 2 in Chapter One), and the health of young people is better. Second, the life expectancy of haredim is higher (See Box 1 - Life Expectancy by Locality). Third, among haredim, the concept of "being happy with ones lot," is very common, plus a person's good health is considered a gift from Heaven.

27 Pinquart, 2001; Idler and Benyamini, 1997; Jenkinson, 1994.

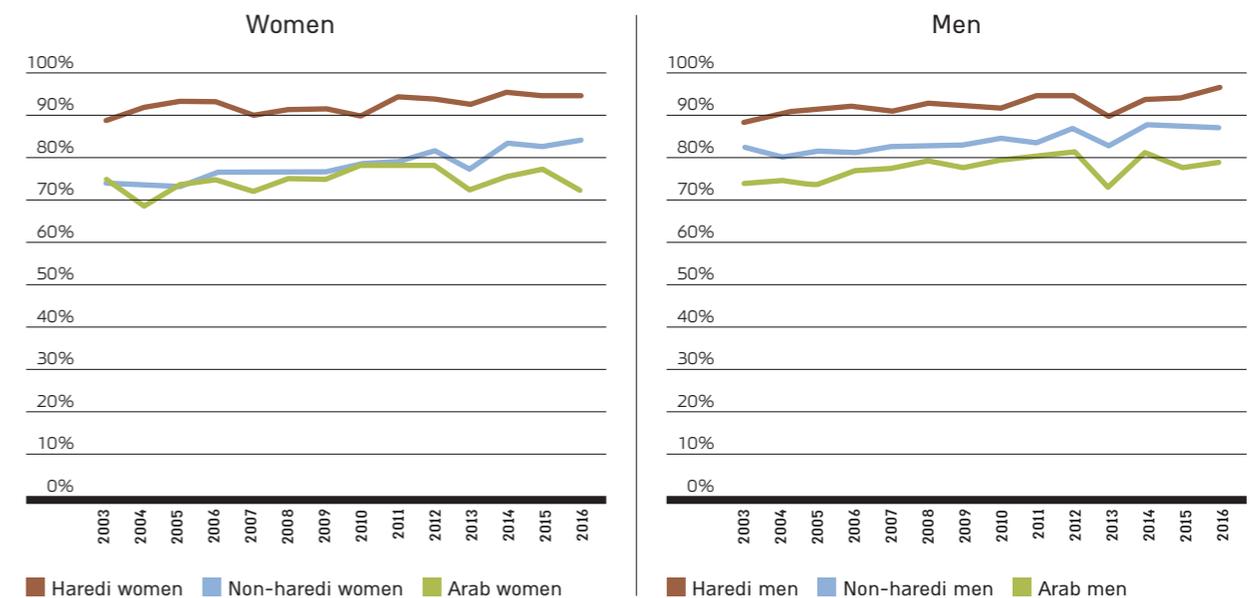
28 "Indicator reading" is the qualitative interpretation of a change in the index.

This is also evinced by the fact that more than 70 percent of haredim define their health as "very good," compared to 50 percent of non-haredi Jews and Arabs. As noted above, the indicator examined the subjective assessment of health, and perhaps haredim tend to assess their health as better because of their religious faith. It is also possible that haredim (and other religious persons) whose health is poor are hesitant to answer this question honestly, because health is considered a gift from Heaven and "complaining" about one's health could be an improper act (denying the Creator's goodness). Coupled with this are the folk superstitions regarding the power of speech.<sup>29</sup>

A gender examination of the self-assessment of health reveals that there is no difference between haredi men and women, whereas in other groups the men report a better assessment of their health than women, even though the life expectancy for women is higher than that of men. In all three groups – haredim, non-haredi Jews and Arabs – there has been a marked increase over the years in the percentage of people who assess their health as good or very good (with a greater increase in the "very good" respondents), hand in hand with the rise in life expectancy. It is worth noting that the gap between haredim and others has shrunk somewhat over the years, but remains statistically significant.

Figure 7 > **Percentage of Persons Who Assess Their Health as Good**

By gender, ages 20 and over, 2003-2016



Source: Nitsa (Kaliner) Kasir and Dmitri Romanov, The Haredi Institute for Public Affairs.  
Data: Central Bureau of Statistics Social Survey, 2003-2016 (haredim – as self-defined).

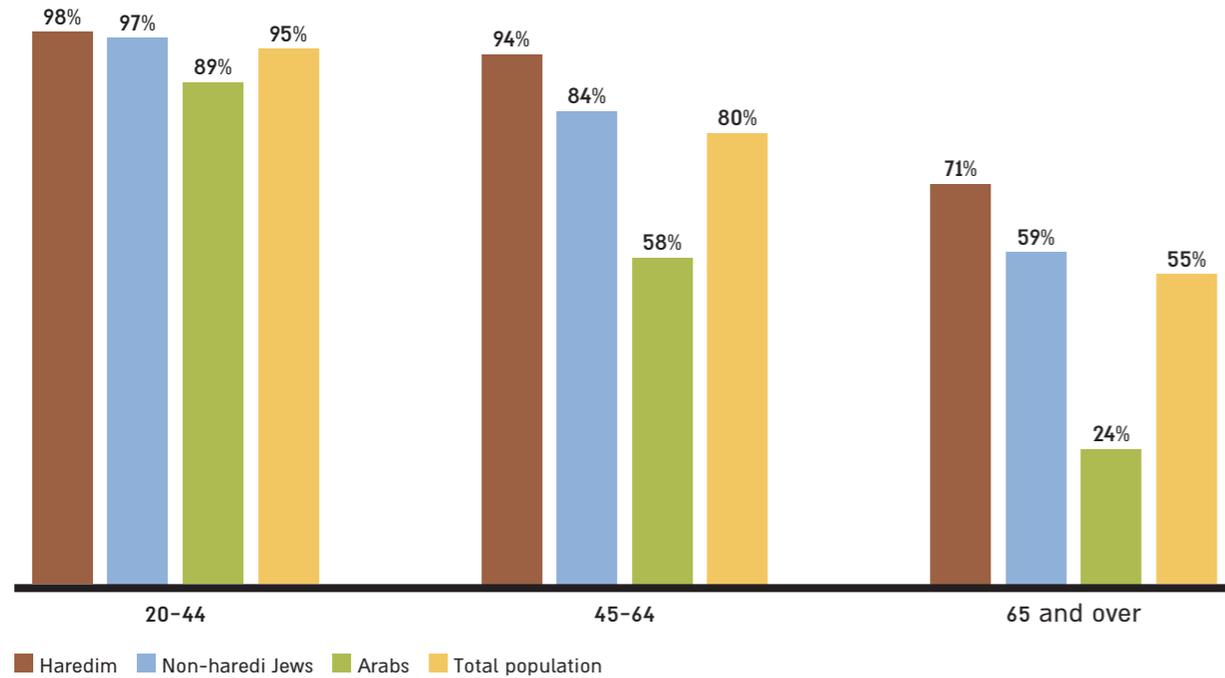
A closer look at the self-assessment of health by age shows, as one might expect, a decline in the indicator with the aging of each population group. The decline among haredim is smaller: from 98

29 This is a broad principle in Rabbinic literature (see for example the Talmud: *Moed Kattan* (18) "a covenant has been made with the lips," and *Berachot* (19) "A person should never open his mouth to Satan," as well as halachic literature, such as *Shulchan Aruch* (*Yoreh Deah*, 376:2). This caution also has a great effect on the language of the Jews in Diaspora and in haredi society today.

percent among those aged 20-44, to 94 percent among those aged 45-64, and 71 percent among those aged 65 and over. Among the 20-44 age group, there is no significant difference between haredim and non-haredi Jews, while among Arabs, the self-assessment of health is significantly lower.

Figure 8 > **Percentage of Persons Who Assess Their Health as Good**

By age group, ages 20 and over, 2016



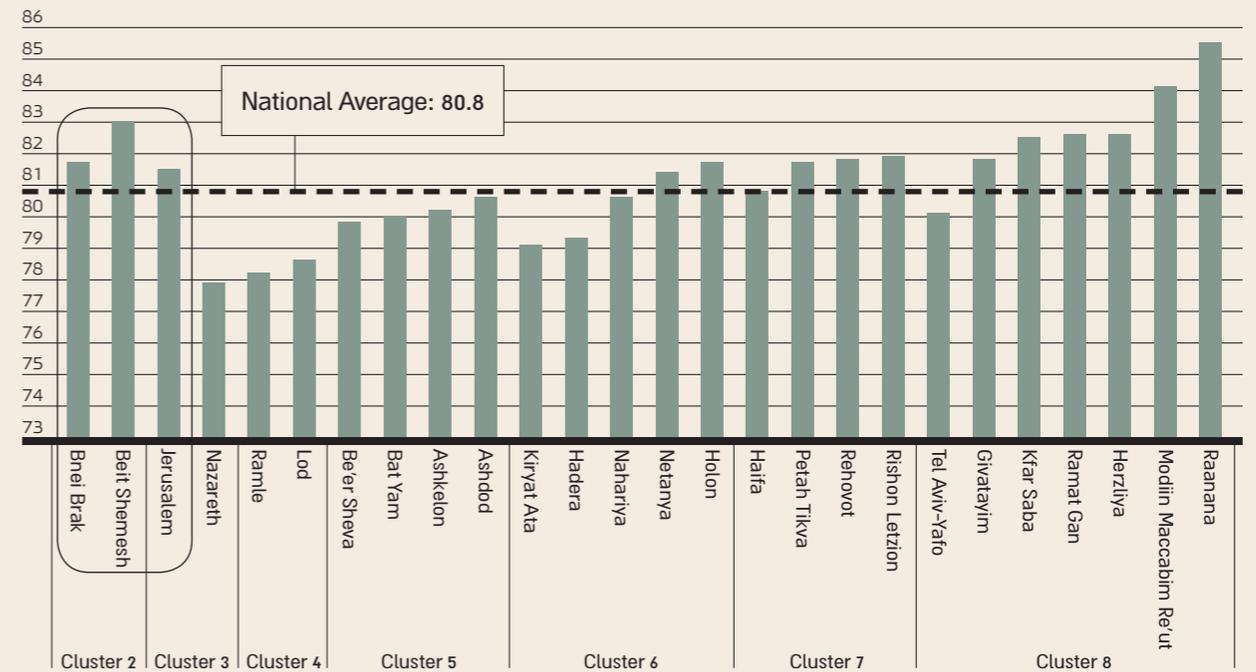
Source: Nitsa (Kaliner) Kasir and Dmitri Romanov, The Haredi Institute for Public Affairs.  
 Data: Central Bureau of Statistics 2016 Social Survey (haredim – as self-defined).

## Box 1 – Life Expectancy by Locality

In studies that evaluated the connection between economic situation and life expectancy, both historically and when comparing different countries and groups within a country, there was a consistent connection between these two variables.<sup>30</sup> The causal connection works in both directions. On the one hand, good health makes it possible to live a fuller life and does not limit a person's professional horizons, his work years or their intensity, resulting in higher income. The other side of this coin is that a higher income makes it possible to raise one's quality of life, among other ways through eating a more balanced and healthy diet; enjoying a workplace with better conditions and minimal health hazards; living in a cleaner and healthier environment; being able to purchase more expensive and better quality medical and paramedical services, private health insurance, etc. Another factor that links these two variables is the incidence of smoking: among populations with in a better economic situation, fewer people smoke, and those who do, smoke less.

Figure 9 > **Life Expectancy at Birth by Locality and Socio-economic Cluster<sup>31</sup>**

In cities with more than 50,000 residents, average for 2005-2009



Source: Nitsa (Kaliner) Kasir and Dmitri Romanov, The Haredi Institute for Public Affairs.  
 Data: Central Bureau of Statistics, 2015a.

30 See for example Shmueli, 2004; Wilkinson, 1996; Kogevinas *et al.*, 1991. For further reading see Tchernichovsky and Sharoni (2015).

31 There is more updated data for life expectancy at birth for the years 2013-2015 (Central Bureau of Statistics, 2017a), for cities with more than 100,000 residents. In Jerusalem, the life expectancy for 2013-2015 is 82.8 (compared to 81.5 in the graph, for the years 2005-2009) and in Bnei Brak life expectancy is 82.4 (81.7 in the graph). The average life expectancy in Israel for 2013-2015 is 82.4 (compared to 80.8 in the graph).

In Israel there is no official measure of life expectancy with respect to the population groups that are the focus of this study. However, one can deduce the gaps between the haredim and non-haredi Jews in the different localities, based on the concentration of haredim in certain areas. An assessment conducted by the Central Bureau of Statistics<sup>32</sup> regarding life expectancy in cities numbering 50,000 residents and more shows an overall positive connection between the socio-economic level of the city and the life expectancy of its residents.<sup>33</sup> Still, there are several cities that are exceptions to the rule, where there is a higher ratio of haredim – Bnei Brak, Jerusalem and Beit Shemesh. These cities belong to the lowest socio-economic clusters<sup>34</sup> but the life expectancy there is relatively high. High life expectancy is prominent for both genders, but more so for women.

Tchernichovsky and Sharoni (2015) link this finding to the effect of religious faith on health<sup>35</sup> and the high social capital<sup>36</sup> that characterizes haredi society, with its closed community characteristics. The impact of this high social capital is “primarily in the type of psycho-social support that reduces emotional stress, and through mutual assistance.” The reduced exposure of haredim to occupational illnesses must also be considered, as a lower percentage of haredim are employed in blue collar jobs such as construction and agriculture.<sup>37</sup> Haredim are also less exposed to risk factors connected to military service and smoking (see the box on smoking) and alcohol and drug consumption. As a result, the positive effect of these factors exceeds the influence of other factors that negatively affect quality of life, but apparently do not shorten life expectancy. These factors include the low quality of the environment in haredi neighborhoods (air pollution, noisy streets, very little green space and parks), lower haredi participation rates in sports that promote health, and, to a certain extent, making do without medical treatments and medications due to economic difficulties. In any case, the relatively higher life expectancy among haredim is compatible with their relatively high subjective health assessment, which is also influenced, as noted above, by their religious worldview.

32 Central Bureau of Statistics, 2015a.

33 The connection between the socio-economic level and mortality is also apparent in the analysis conducted by the Bank of Israel, which found that in localities that are lower on the socio-economic index, the mortality rates per 1,000 standard persons per age are 11 percent higher than in socioeconomically stronger towns (Bank of Israel, 2016a).

34 This is the place to note that the division into socio-economic clusters is also based on indicators that are partially irrelevant (or less relevant) to the haredi population. For example, one of the components in the calculation of the socio-economic cluster is the percentage of residents with academic degrees. Thus that survey also needs to be adapted for haredi society. For a review of the division into clusters, see Agmon, 2016.

35 The connection between religious faith and state of health is evident in many studies that evaluated this issue. A review of some such studies and the reason for this connection can be found in Tchernichovsky and Sharoni (2015). Likewise, see for example Levin, 1994 and Kark *et al.*, 1996.

36 Regarding the connection between social capital and state of health, see for example Scheffler and Brown, 2008.

37 Analysis of the 2016 Labor Force Survey.

Figure 10 > Life Expectancy at Birth for Women by Locality, Gender and Socio-economic Cluster

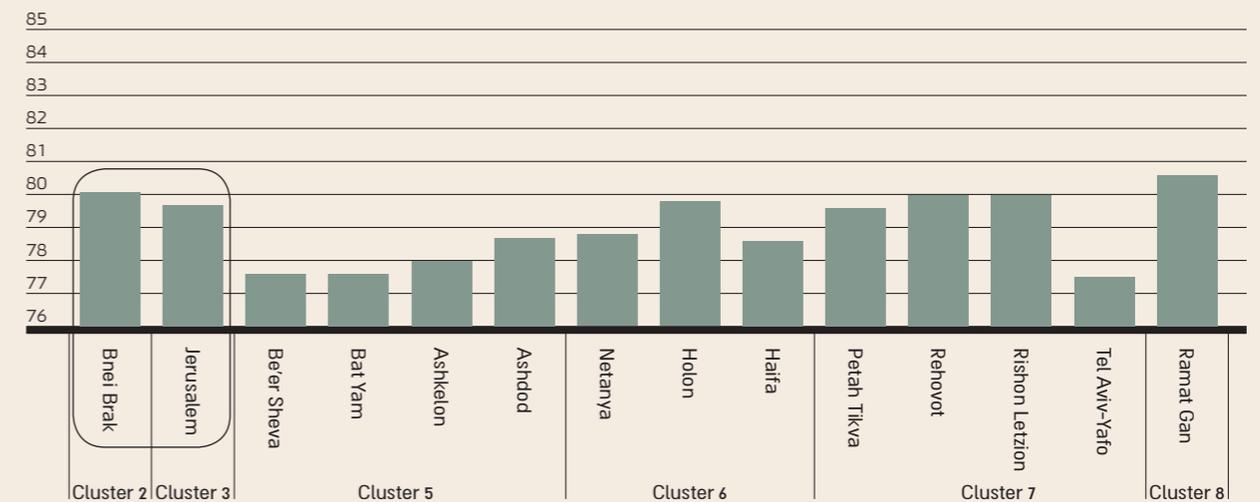
In cities with more than 100,000 residents, average for 2005-2009



Source: Nitsa (Kaliner) Kasir and Dmitri Romanov, Haredi Institute for Public Affairs.  
Data: Central Bureau of Statistics, 2015a.

Figure 11 > Life Expectancy at Birth for Men by to Locality, Gender and Socio-Economic Cluster

In cities with more than 100,000 residents, average for 2005-2009



Source: Nitsa (Kaliner) Kasir and Dmitri Romanov, Haredi Institute for Public Affairs.  
Data: Central Bureau of Statistics, 2015a.

## Body Mass Index (BMI)

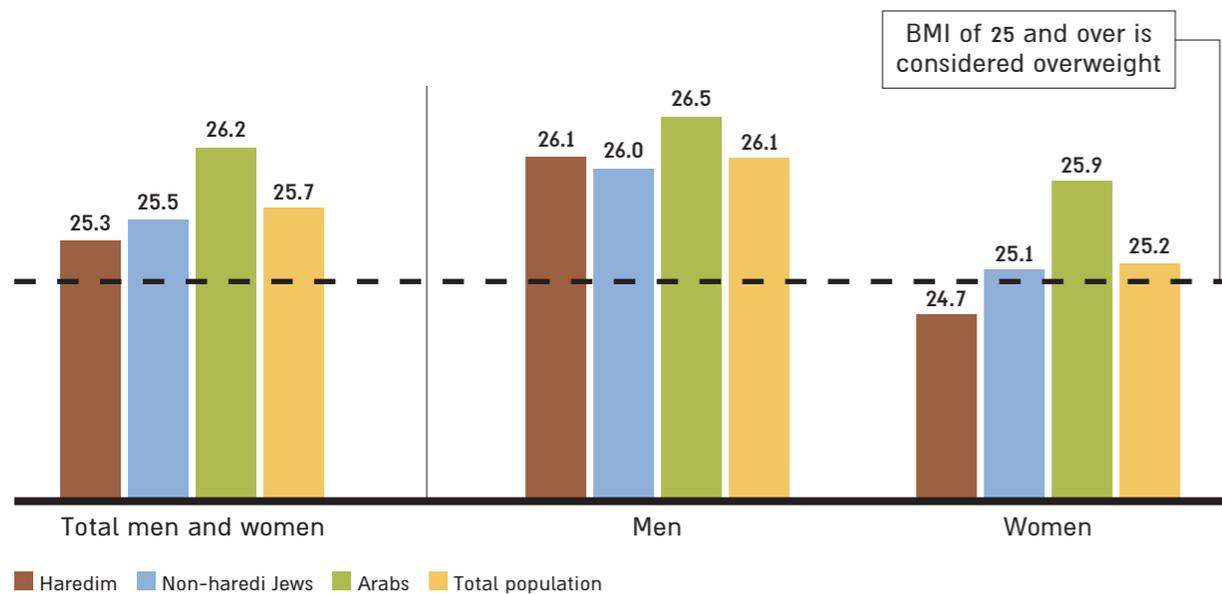
Body Mass Index (BMI) is defined as the ratio between the individual's weight and the square of his height. This index is accepted as a tool to measure reasonable body mass and to detect states of malnutrition or excess weight and obesity. Obesity affects quality of life and a healthy lifestyle, and is a risk factor for many serious diseases. It is therefore important to measure the scope of the phenomenon. According to the definition of the World Health Organization (WHO) for adults, all values between 18.5 and 25 indicate a normal body mass index. A value of 25 to 30 reflects a state of being overweight, while a value of more than 30 indicates obesity.<sup>38</sup>

Indicator reading for **Body Mass Index**: Decrease – Positive (within the range of values, over 25)

Among haredim, the BMI is an average of 25.3, slightly over the upper limit of normal (25), and slightly lower when compared to non-haredi Jews (25.5) and Arabs (26.2). In a gender breakdown, the BMI of haredi men is 26.1, while among haredi women, the index is 24.7, meaning within normal limits.<sup>39</sup>

Figure 12 > **Average BMI (Body Mass Index)**

By gender, ages 20 and over, 2010



Source: Nitsa (Kaliner) Kasir and Dmitri Romanov, Haredi Institute for Public Affairs.  
Data: Central Bureau of Statistics 2010 Social Survey (haredim – as self-defined).

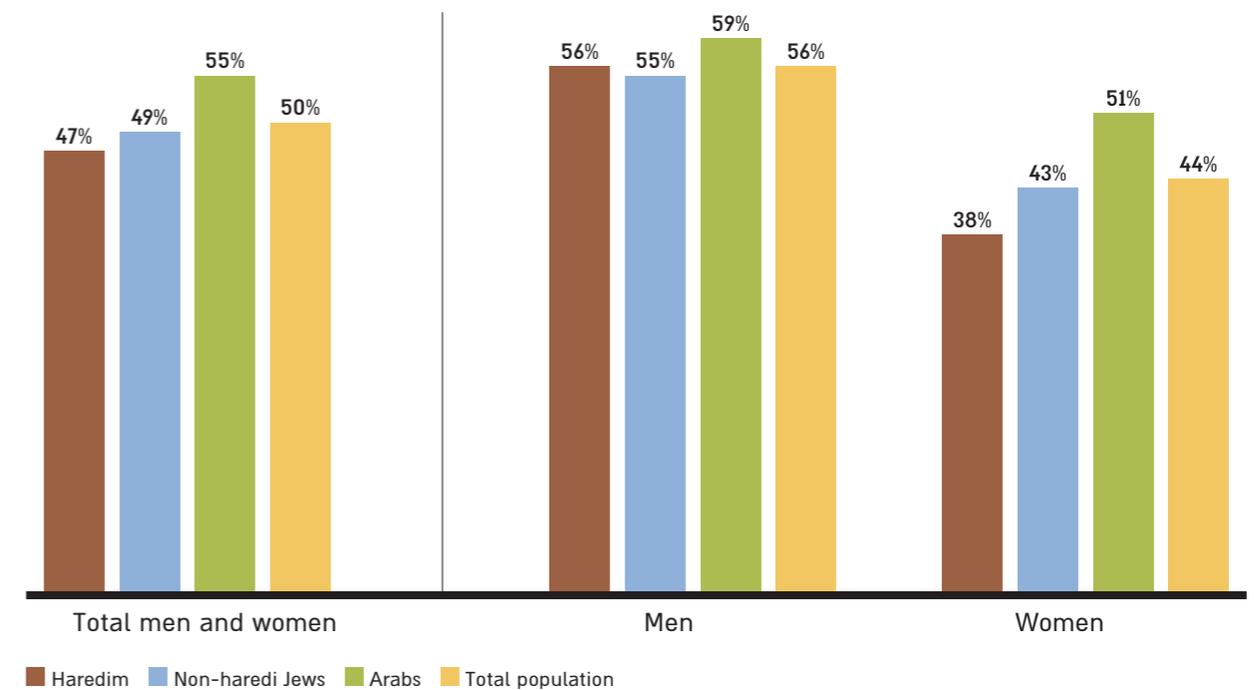
38 See WHO, BMI [http://www.who.int/gho/ncd/risk\\_factors/bmi\\_tex/en](http://www.who.int/gho/ncd/risk_factors/bmi_tex/en)

39 Women who said they were pregnant were asked about their pre-pregnancy weight.

The picture that emerges from the percentage of persons who are overweight, meaning persons whose BMI is over 25, is similar to what is reflected by the average BMI index. The percentage of individuals who are overweight or obese in the general population is 50 percent, and in the Arab population the percentage of those suffering from excess weight or obesity is the highest. In all the population groups, the percentage of overweight women is lower than that of men. It is noteworthy that the ratio of individuals who are very underweight is just 3 percent of the general population. In all the population groups, the ratio of women who are underweight is higher than that of men.

Figure 13 > **Percentage of Persons Whose BMI is over 25 (Overweight or Obese)**

By gender, ages 20 and over, 2010



Source: Nitsa (Kaliner) Kasir and Dmitri Romanov, Haredi Institute for Public Affairs.  
Data: Central Bureau of Statistics 2010 Social Survey (haredim – as self-defined).

Table 6 > **Percentage of Persons whose BMI is under 18.5 (Underweight)**

According to gender, age 20 and over, 2010

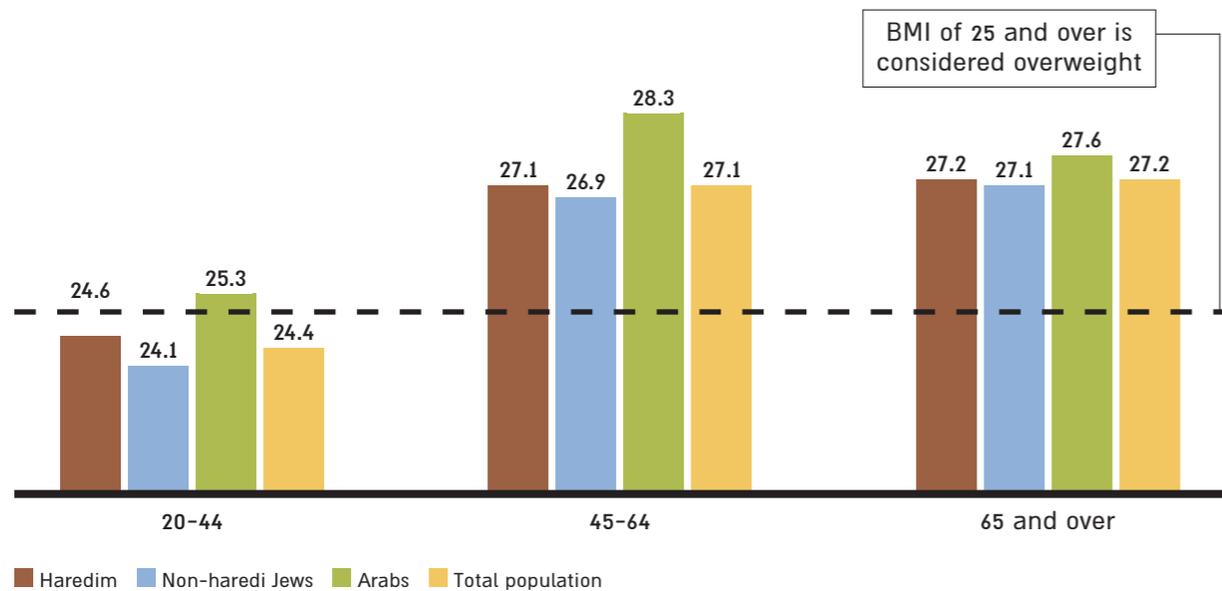
	Total Men and Women	Men	Women
<b>Haredim</b>	2%	1%	3%
<b>Non-haredi Jews</b>	3%	1%	5%
<b>Arabs</b>	1%	1%	2%
<b>Total Population</b>	3%	1%	4%

**Source:** Nitsa (Kaliner) Kasir and Dmitri Romanov, Haredi Institute for Public Affairs.  
**Data:** Central Bureau of Statistics 2010 Social Survey (haredim – as self-defined).

An examination of these figures by age groups reveals that haredim are quite similar to non-haredi Jews in this respect – the BMI index reflects a normative average weight in the 20-44 age group, and excess weight in the 45-64 and 65 and over age groups.

Figure 14 > **Average BMI (Body Mass Index)**

By age group, ages 20 and over, 2010



**Source:** Nitsa (Kaliner) Kasir and Dmitri Romanov, Haredi Institute for Public Affairs.  
**Data:** Central Bureau of Statistics 2010 Social Survey (haredim – as self-defined).

## Smoking

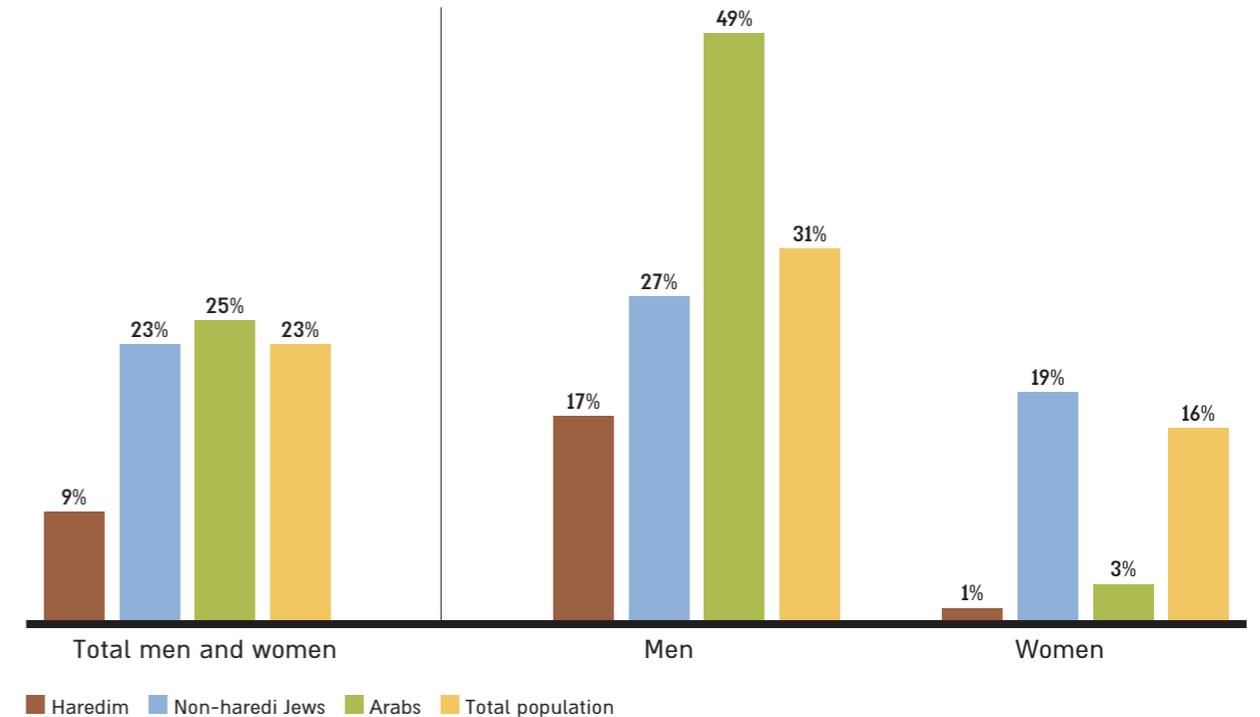
Cigarette smoking causes a wide array of serious illnesses such as cancer, cardiovascular disease and respiratory diseases, and consequent high mortality rates. Exposure to cigarette smoke can also cause illness, disability or even death. In addition to major health damage, smoking causes economic damage: the direct and indirect costs to the healthcare industry of the harm caused by smoking is estimated at some NIS 1.7 billion a year; additional indirect costs caused by the negative impact on workers' output (disability and sick days) are estimated at NIS 1.9 billion a year.<sup>40</sup>

Indicator reading for **Rate of Smokers:** Decrease – Positive.

The ratio of smokers among haredim is far lower than the ratio among other groups – 9 percent compared to 23 percent among non-haredi Jews and 25 percent among Arabs. The ratio of smokers among haredi women is nearly zero, compared to 19 percent among non-haredi Jewish women. Likewise the ratio of smokers is lower among haredi men (17 percent) compared to men in the other population groups (27 percent among non-haredi Jews and 49 percent among Arabs).

Figure 15 > **Rate of Smokers\***

By gender, ages 20 and over, 2013



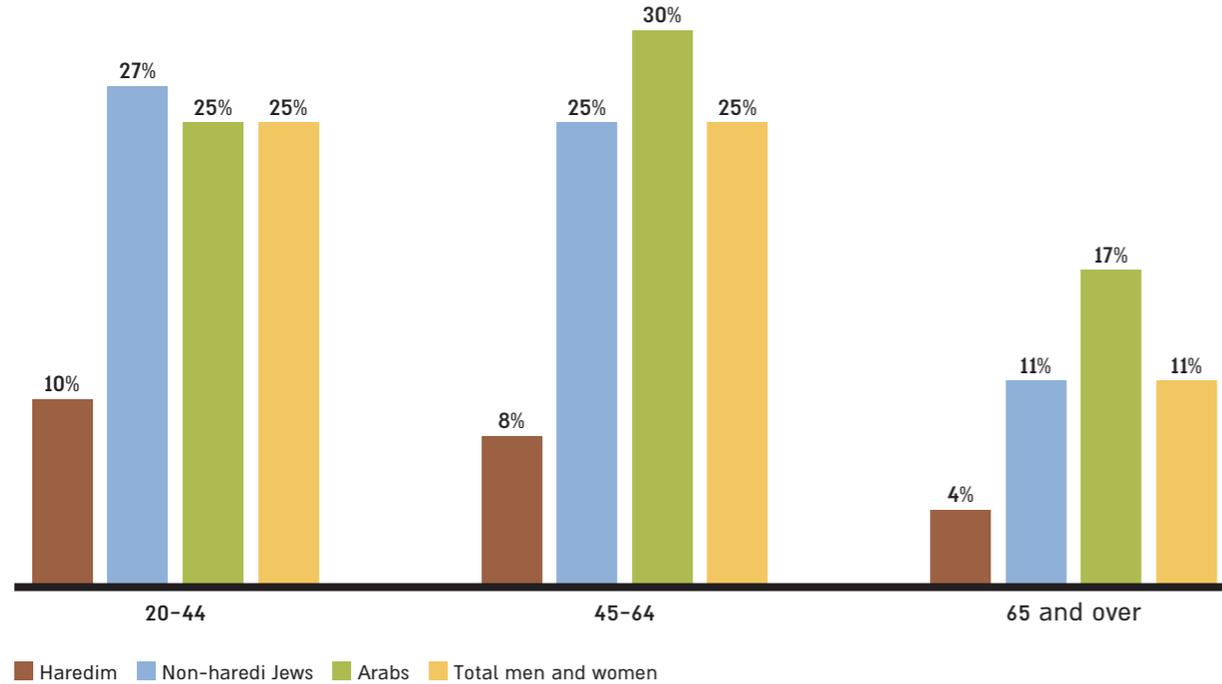
**Source:** Nitsa (Kaliner) Kasir and Dmitri Romanov, Haredi Institute for Public Affairs.  
**Data:** Central Bureau of Statistics 2013 Social Survey (haredim – as self-defined).

40 Ministry of Health, 2017.

\*Who smoke at least one cigarette a day.

An examination of smoking habits by age shows that among haredim the ratio drops from 10 percent in the 25-44 age group, to 8 percent among the 45-64 age group and to 4 percent in the over 65 age group. The gaps compared to other groups are consistent throughout all age groups.

Figure 16 > **Percentage of Smokers\***  
By age group, ages 20 and over, 2013



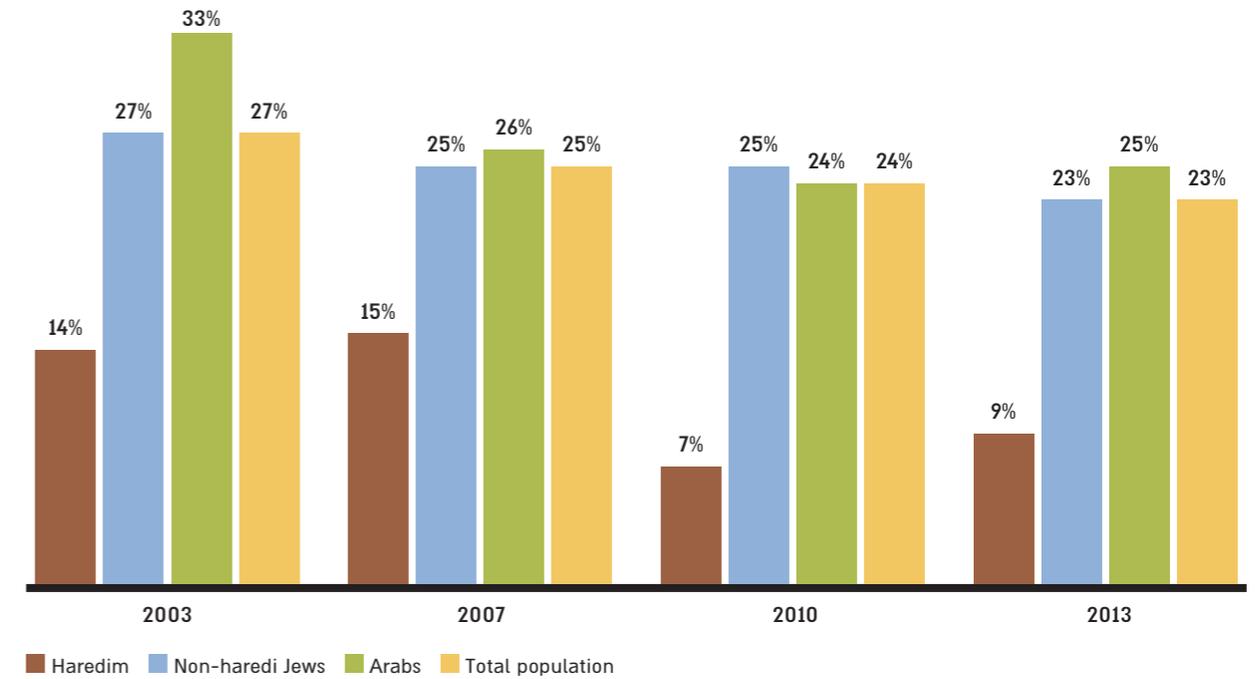
Source: Nitsa (Kaliner) Kasir and Dmitri Romanov, Haredi Institute for Public Affairs.  
Data: Central Bureau of Statistics 2013 Social Survey, (haredim – as self-defined).  
\*Who smoke at least one cigarette a day.

An examination of smoking habits over a decade (2003 -2013) shows that in each of the groups there is a decline in the ratio of smokers, but among haredim this decline is more pronounced – from 14 percent (the average in 2003 - 2007) to 8 percent (the average in 2010 - 2013).

This downward trend in the ratio of smokers in the haredi sector expresses, among other things, the change in the halachic approach to smoking.<sup>41</sup> The increased awareness to the damage caused by smoking has led, over the years, to the publication of many halachic rulings<sup>42</sup> and books<sup>43</sup> that emphasize the dangers of smoking and the severe halachic prohibitions involved. As such, smoking has become less and less acceptable over the years, including as a social norm.

41 Regarding the transition from a favorable approach to smoking to complete rejection of it, see the response of Rabbi Chaim Navon (Navon, 5761).  
42 Partial list: Wosner, 5762: 233-234; Waldenberg, 5743: 101-103.  
43 Partial list: Ettinger, 5749; Ischayek, 2006.

Figure 17 > **Percentage of Smokers\***  
Ages 20 and over, various years\*\*



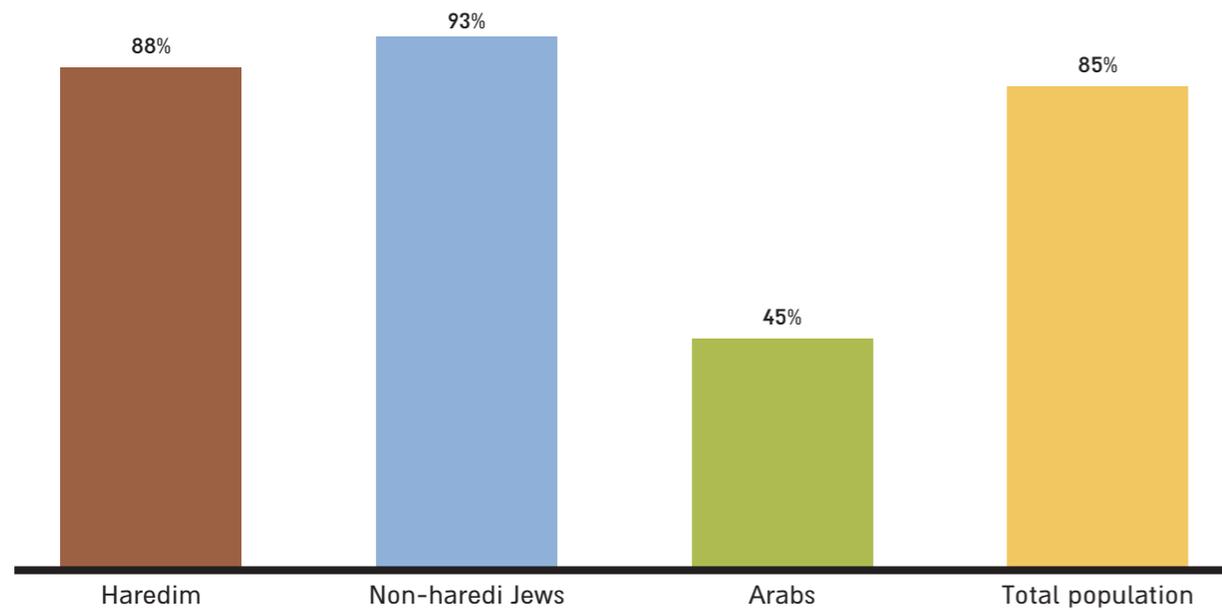
Source: Nitsa (Kaliner) Kasir and Dmitri Romanov, Haredi Institute for Public Affairs.  
Data: Central Bureau of Statistics Social Survey, 2003, 2007, 2010 and 2013 (haredim – as self-defined).  
\* Who smoke at least one cigarette a day.  
\*\* Years in which the question appeared in the social survey.

## Ownership of Supplementary or Private Health Insurance

Supplementary health insurance purchased through an HMO or from an insurance company is a means of acquiring additional healthcare goods and services, beyond the basket of services provided under the national healthcare plan. Israelis purchase such insurance in order to minimize the additional economic burden in the event of an insurable health incident. Increased access to additional healthcare services contributes to an increase in life expectancy and an improvement in the quality of life for both the insured and those around him.<sup>44</sup>

Indicator reading for **Percentage of Households Supplementary Health Insurance Holders:** Increase – Positive.

Figure 18 > **Percentage of Households with Supplementary or Private Insurance**  
2016



**Source:** Nitsa (Kaliner) Kasir and Dmitri Romanov, Haredi Institute for Public Affairs.  
**Data:** Central Bureau of Statistics 2016 Household Expenditures Survey (haredim – as self-defined).

In 2016, 88 percent of haredim and 93 percent of non-haredi Jews had a supplementary health insurance (beyond national health insurance) of some kind. Most, if not all persons with additional health insurance have supplemental policies offered by the HMOs – the ratio of insured under these insurance plans is 87 percent in the haredi sector. This ratio does not vary significantly across the various income levels in the haredi sector. Among the other population groups, however, the ratio of insured persons rises

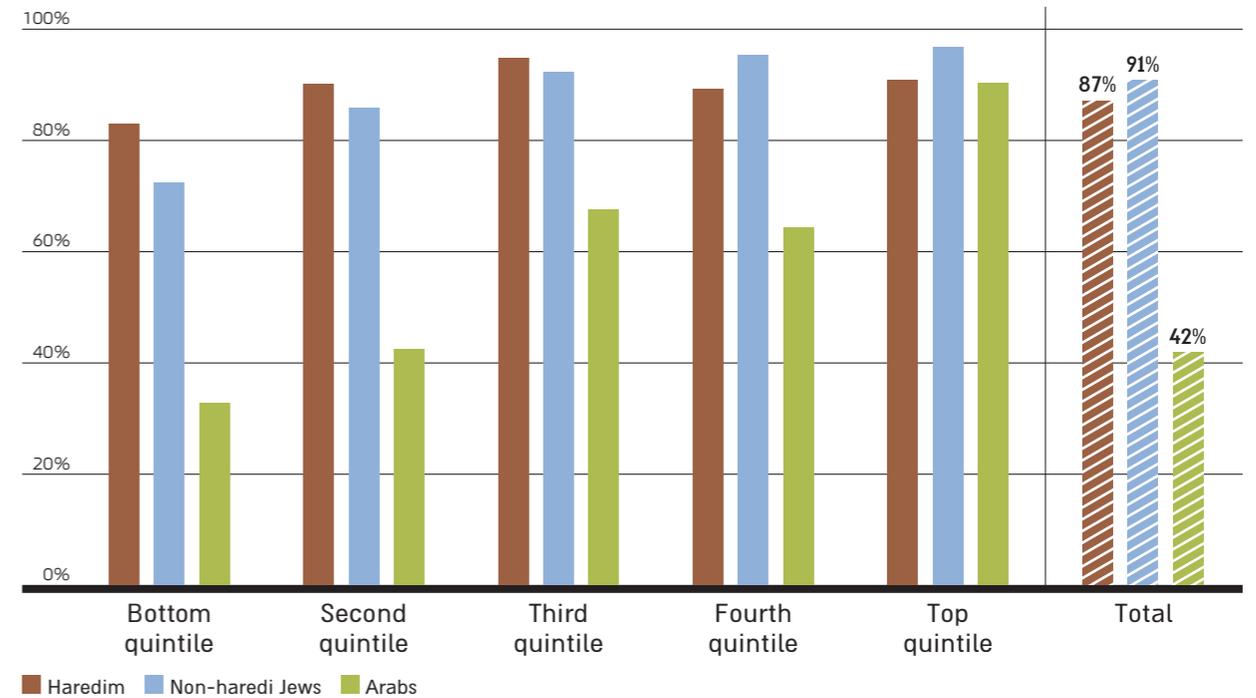
44 For more information see Kasir (Kaliner) and Romanov, 2017a.

in proportion to income, and the connection between the ratio of insured and income is especially conspicuous among Arabs.

Compared to the high rate of supplementary insurance holders in haredi society, the ratio of those who purchased health insurance from private insurance companies in that sector is low, at just 27 percent, compared to 51 percent among non-haredi Jews.

The low ratio of private insurance ownership is connected to their high cost – which averages NIS 346 per month per household, compared to NIS 205 for the supplemental health insurance offered by the HMOs. The supplemental insurance usually provides for regular medical needs, while the private insurance plans are important for covering irregular medical events. Due to the financial difficulties that large haredi families face, their primary concern is to cover regular health expenses, and they invest less in protecting themselves from the financial ramifications of a major health incident that might occur in the future. This practice is also partially affected by the optimism that characterizes haredi society, based on their religious faith, as well as the communal and social norms whereby the community rallies to assist in times of trouble (a form of mutual insurance).<sup>45</sup> In addition, unlike the information about the HMOs' supplemental insurance, which is widely available to the haredi population, information about private insurance is far less available, and as such, the awareness of such insurance is also lower.

Figure 19 > **Percentage of Households with HMO Supplemental Insurance**  
By income quintiles, 2016

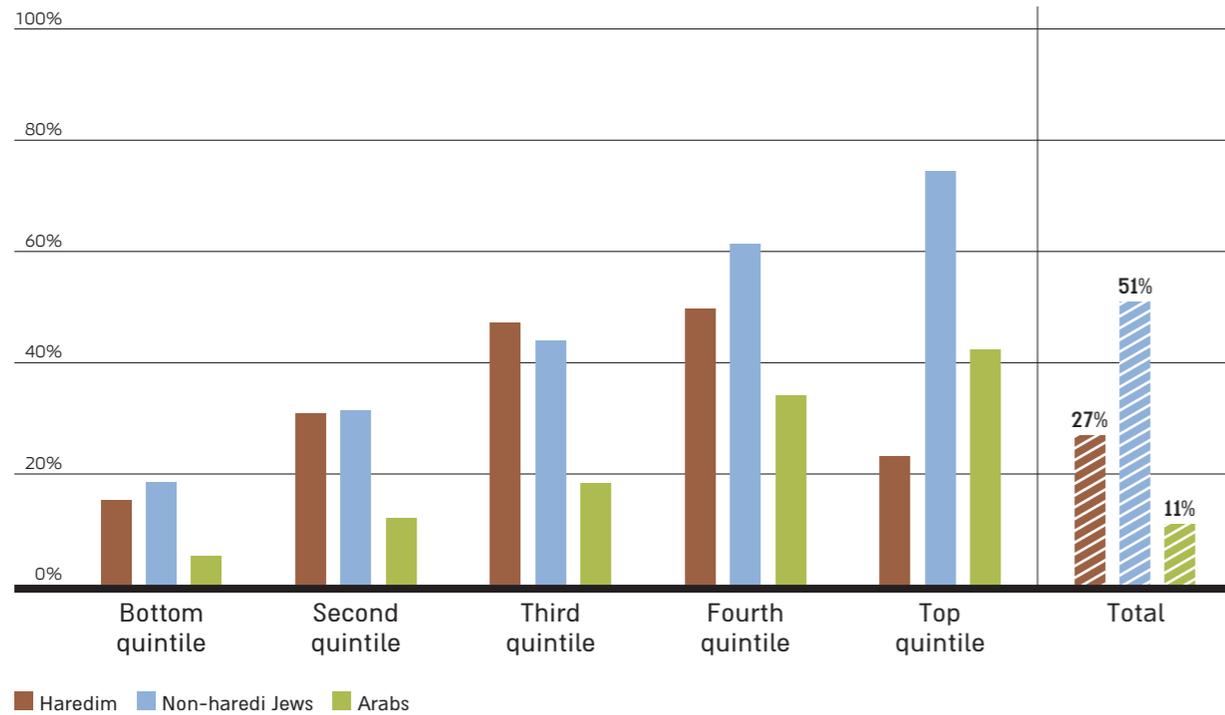


**Source:** Nitsa (Kaliner) Kasir and Dmitri Romanov, Haredi Institute for Public Affairs.  
**Data:** Central Bureau of Statistics 2016 Household Expenditures Survey (haredim – as self-defined).

45 Kasir (Kaliner) and Tzachor-Shai, 2016a.

In light of the considerable cost of private health insurance policies, the ratio of persons insured with these policies rises significantly with increased income levels: Among haredim, from some 16 percent in the bottom quintile<sup>46</sup> to 50 percent in the fourth quintile;<sup>47</sup> and among non-haredi Jews, from 19 percent in the bottom quintile to 75 percent in the top quintile.

Figure 20 > **Percentage of Households with Private Insurance Plans**  
By income quintiles, 2016



Source: Nitsa (Kaliner) Kasir and Dmitri Romanov, Haredi Institute for Public Affairs.  
Data: Central Bureau of Statistics 2016 Household Expenditures Survey (haredim – as self-defined).

46 A quintile is a group that includes 20 percent of the population being studied, organized into income levels, with the lowest-income households in the bottom quintile and the highest-income households in the top quintile. The income used for this categorization of households is the net income per standard person. The number of haredi or Arab families in the top two quintiles is relatively low.  
47 Due to the low numbers in the top quintiles, the statistical reliability of the estimate for haredi households in the top quintile is very low. It is therefore possible that the number of households with private insurance policies in this group is not representative.

## Forgoing Health Care Due to Economic Difficulties

The indicator that tracks the percentage of persons forgoing medication and medical treatment due to financial difficulties combines the data on state of health and the financial ability to pay for medical goods and services for those who need them. Most healthcare goods and services in Israel are covered by Israel's national health insurance, which provides universal coverage to all Israeli residents, and by the supplementary health insurance policies held by some 80 percent of the population. Forgoing health care is a manifestation of severe financial distress and its negative consequences one's health. The main indicator is the percentage of persons who need medical care and forego it due to economic difficulties.

Indicator reading for **Forgoing Health Care Due to Economic Hardship**: Decrease – Positive.

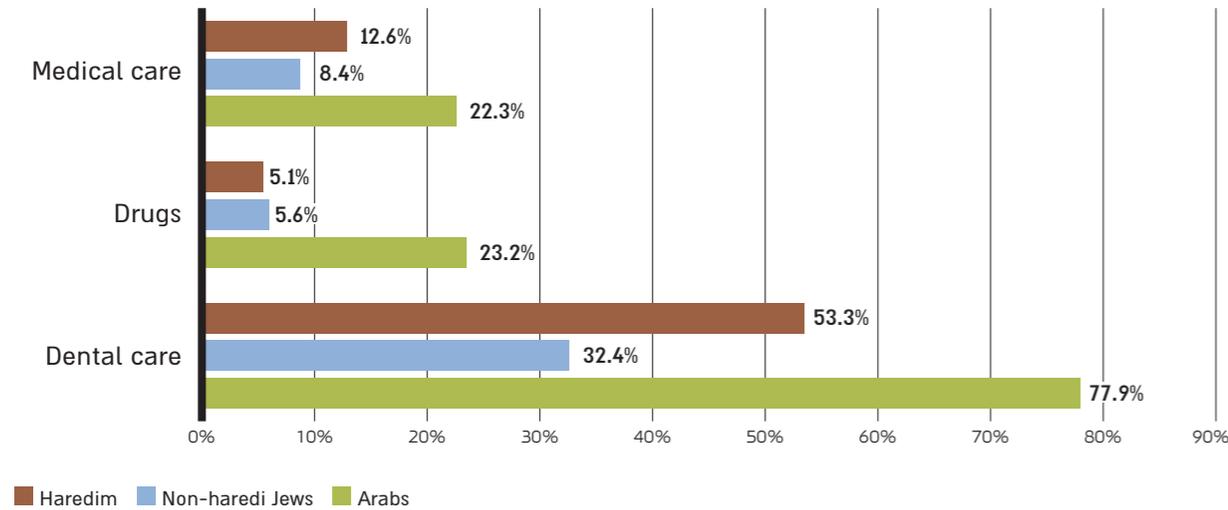
The ratio of persons who forego medical treatment (13 percent) and dental care (53 percent) in the haredi sector is comparatively higher than in the non-haredi Jewish sector (8 percent and 32 percent respectively).<sup>48</sup> These figures stem from the relatively lower incomes in the haredi sector. This disparity is also affected by the low ratio of haredim insured under private insurance plans that cover some of those treatments. This is particularly applicable to dental care, whose cost is very high and for which coverage ratio under supplementary insurance plans is low. Additionally, some dental treatments are prompted by aesthetic considerations and are less common among haredi men and boys (for example, orthodontic treatments).<sup>49</sup>

The percentage of persons who forewent medications in the haredi sector in 2016 was 5 percent, similar to the figure among non-haredi Jews. This low figure is evidently connected to of the high ratio of ownership of supplemental insurance policies (see the previous indicator, above).

48 The data about forgoing medical treatment is from the years 2003, 2007, 2013 and 2016; the data on forgoing dental care is from the years 2003, 2007 and 2013. In each year, it was found that the rate of haredim who require dental and medical care and who forego them due to financial constraints is higher than in the non-haredi Jewish sector.  
49 For additional information, see Kasir (Kaliner) and Romanov, 2017a.

Figure 21 > **Percentage of Persons Who Need Medical Treatment and Medications, and Forego Them Due to Economic Hardship**

Ages 20 and over, 2016\*



**Source:** Nitsa (Kaliner) Kasir and Dmitri Romanov, Haredi Institute for Public Affairs.  
**Data:** Central Bureau of Statistics Social Survey, 2013 and 2016 (haredim – as self-defined).  
 \* There is no data on the forgoing of dental care in the Social Survey of 2016; data for 2013 is presented instead.

The percentage of persons who forego medical treatment, dental care and medications when necessary in the haredi sector is significantly lower than in the Arab sector, even though the economic situation in both sectors is similar. There are several possible reasons for this. First, a higher percentage of haredi society has supplementary insurance (see previous indicator). Second, the cultural characteristics of the two societies are different: although haredi society is poor, in contrast to other poor societies, including the Arab sector, the poverty in the haredi sector does not stem from failures and obstacles, and is mostly the outcome of conscious choice. Thus haredi society is generally devoid of some of the characteristics that generally accompany poverty, including neglect of health.<sup>50</sup> Third, some of the disparity between haredi society and Arab society is the outcome of lower accessibility to healthcare services in some of the localities in the Arab sector.

It is important to note that the percentage of those who forego medications and medical treatment is measured only among those who reported that they need such goods or services. The ratio of need in haredi society for medications, medical treatment and dental care, based on self-reporting,<sup>51</sup> is similar to that in other populations, and is sometimes even lower. The ratio of need for medications and dental treatment in Arab society is similar to that among non-haredi Jews, but the ratio of need for medical care is lower.

50 See Kasir (Kaliner) and Tzachor-Shai, 2017.

51 It is worth remembering that self-reporting of need also includes not only the objective need, but also the level of awareness of that need.

Table 7 > **Percentage of Persons Who Need Medical Care and Medications**

Ages 20 and over, 2016

	Haredim	Non-haredi Jews	Arabs
<b>Needed medical care</b>	49%	62%	51%
<b>Needed medications</b>	55%	69%	68%
<b>Needed Dental Care *</b>	64%	66%	69%

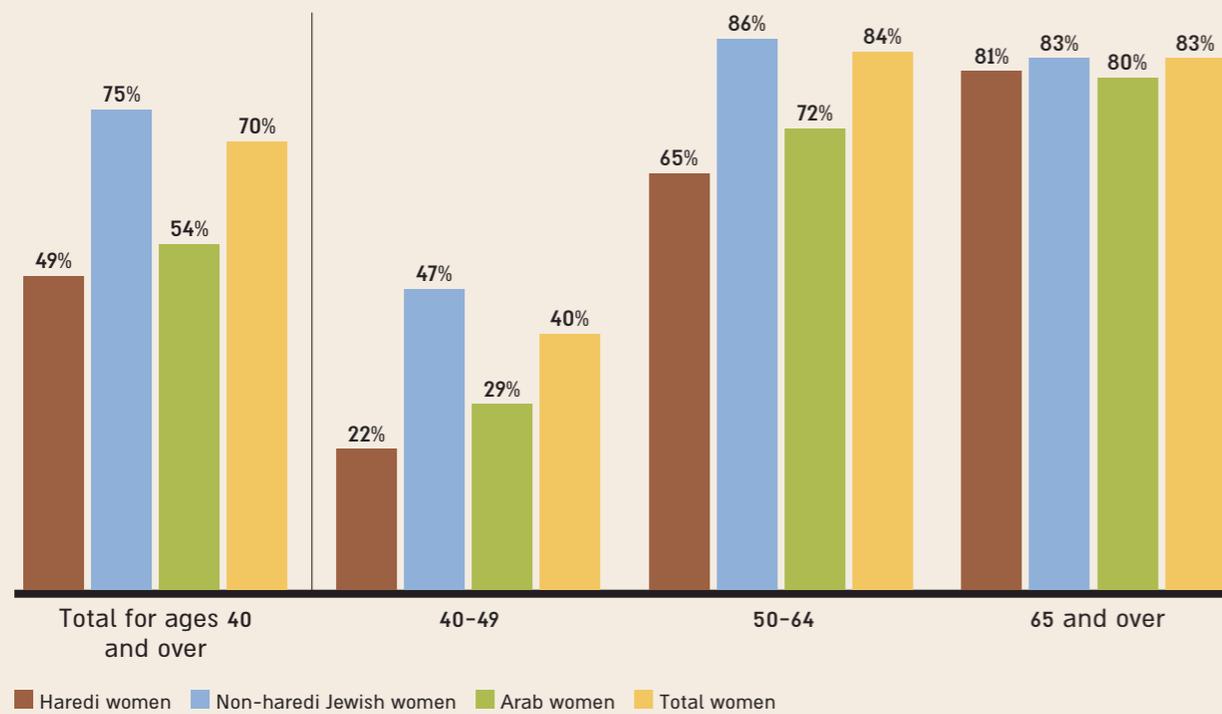
**Source:** Nitsa (Kaliner) Kasir and Dmitri Romanov, Haredi Institute for Public Affairs.  
**Data:** Central Bureau of Statistics 2016 Social Survey (haredim – as self-defined).  
 \*There is no data for need of dental care in the Social Survey of 2016; data from 2013 is presented instead.

## Box 2 – Screening for Early Detection of Diseases

Despite high life expectancy rates, the ration of periodic screening for early detection of various kinds of cancer is relatively low in the haredi sector. For example, there is low awareness of breast cancer among haredi women.<sup>52</sup> Only about half (49 percent) of haredi women over age 40 have done early detection tests for breast cancer, compared to 75 percent among non-haredi Jewish women. There is an especially low rate in the 40-49 age group (22 percent), while among haredi women aged 65 and over, the screening rate is similar to that of women in other population groups.<sup>53</sup>

Figure 22 > **Percentage of Women Who Have Been Screened for Early Detection of Breast Cancer (Mammography)**

By age group, ages 40 and over, 2010



Source: Nitsa (Kaliner) Kasir and Dmitri Romanov, Haredi Institute for Public Affairs.  
 Data: Central Bureau of Statistics 2010 Social Survey (haredim – as self-defined).

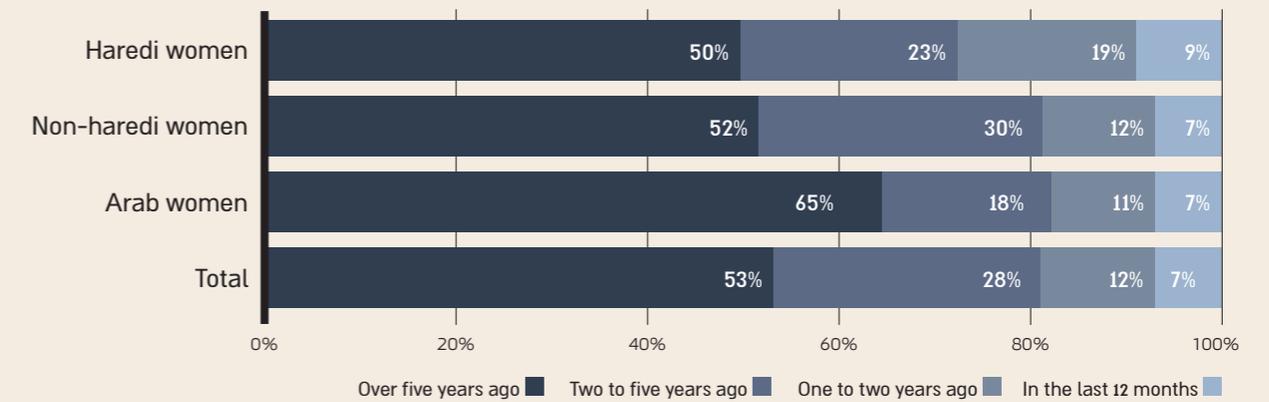
The frequency of testing among women who have been screened is also lower among haredi women: 28 percent had their most recent screening two or more years ago. By contrast, among non-haredi Jewish women, only 19 percent were screened two or more years ago.

52 Ministry of Health, 2013.

53 A study conducted in the late 1990s (Isaac, 1998) found that the prognosis for breast cancer among haredi women is poorer than for non-haredi women because the disease is discovered at a more advanced stage (see also reference in Schwartz and Kohn Jacobowitz, 2017).

Figure 23 > **When Was Your Last Mammogram Done? \***

Ages 40 and over, 2010

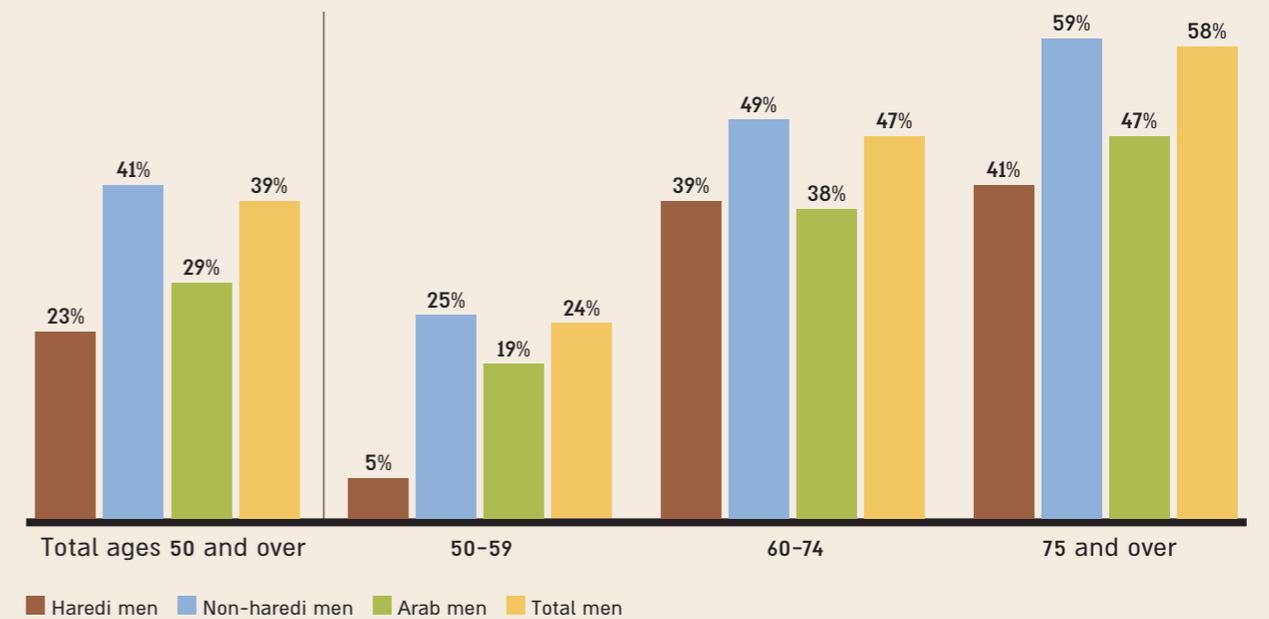


Source: Nitsa (Kaliner) Kasir and Dmitri Romanov, Haredi Institute for Public Affairs.  
 Data: Data: Social Survey by the Central Bureau of Statistics, 2010 (haredim – as self-defined).  
 \*Among women who have had a mammogram.

Haredi men (over age 50) also do not undergo much screening for early detection of prostate cancer – 23 percent have done this, compared to 41 percent of non-haredi Jews. This disparity exists in all age groups.

Figure 24 > **Percentage of Men Who Been Screened for Early Detection of Prostate Cancer**

By age group, ages 50 and over, 2010



Source: Nitsa (Kaliner) Kasir and Dmitri Romanov, Haredi Institute for Public Affairs.  
 Data: Data: Central Bureau of Statistics 2010 Social Survey (haredim – as self-defined).

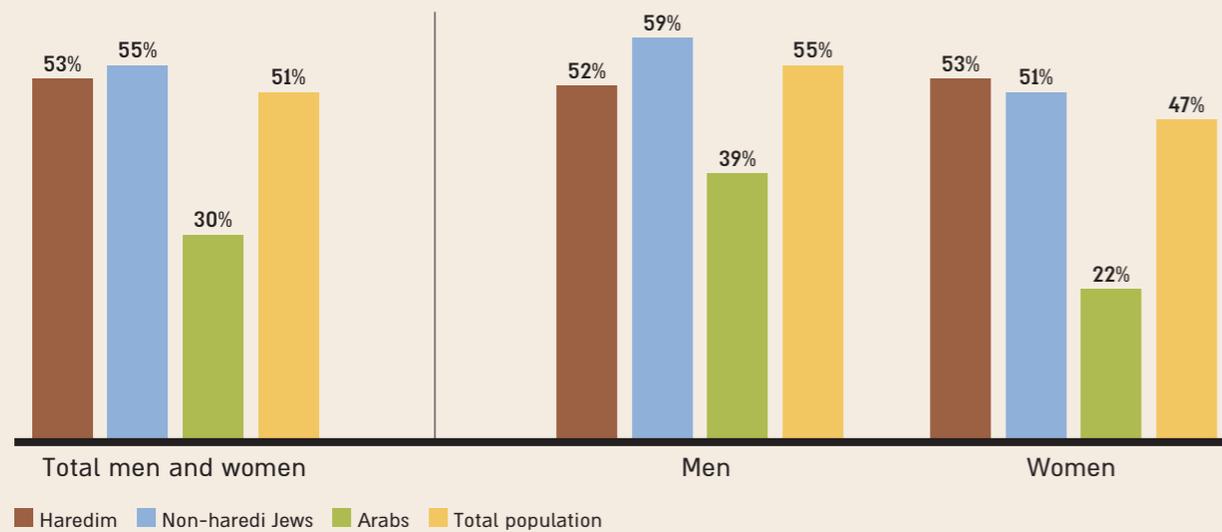
### Box 3 – A Healthy Lifestyle

The Central Bureau of Statistics 2010 Social Survey evaluated the domain of a healthy lifestyle, and gathered a rich store of information about physical activity, dietary habits,<sup>54</sup> exposure to health risks, preventive measures and more. The following tables and charts present some of the findings of the survey and shed some light on the ratio of the adoption of practices by the haredi population that promote a healthy lifestyle, compared to such practices in other population groups.

The findings reveal that more than half of haredim aged 20 and over engage in some form of physical activity, similar to the ratio among non-haredi Jews, and higher than the ratio among Arabs (30 percent). A gender breakdown shows no significant difference between women and men, except in Arab society, in which the ratio of men who engage in physical activity is nearly double that of women.

Figure 25 › Percentage of Persons Who in Engage Physical Activity\*

By gender, ages 20 and over, 2010



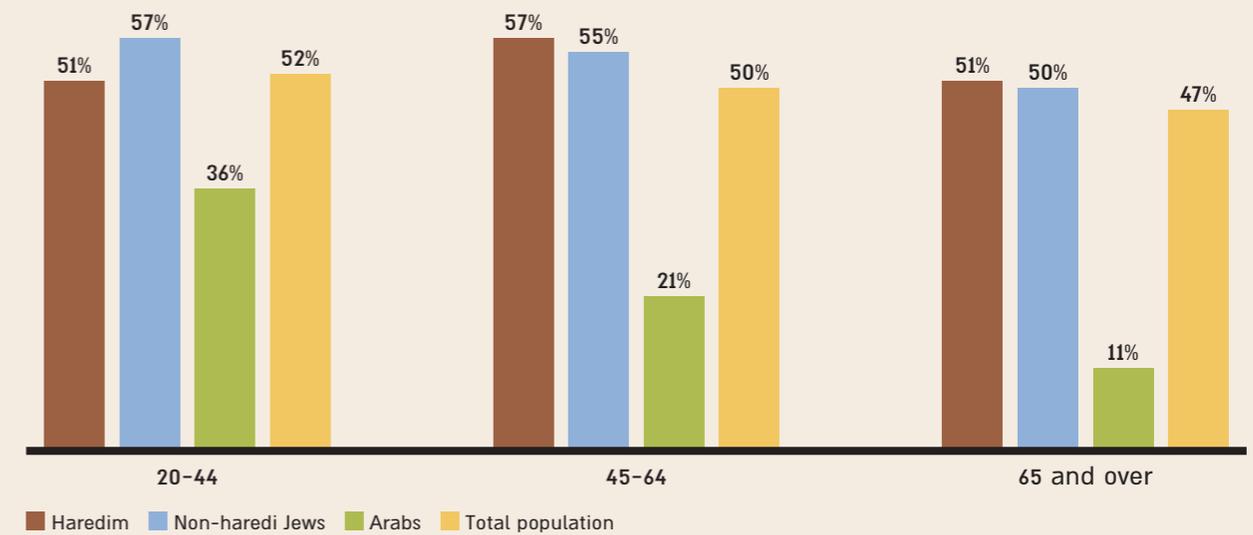
Source: Nitsa (Kaliner) Kasir and Dmitri Romanov, Haredi Institute for Public Affairs.  
 Data: Central Bureau of Statistics 2010 Social Survey (haredim – as self-defined).  
 \*The data relates to any physical activity in any amount, in the last three months.

The percentage of persons who engage in physical activity among haredim reaches a peak in the 45-64 age bracket - at 57 percent - and declines in the 65 and over age bracket in which it is similar to the percentage in the 20-44 age bracket. By contrast, among non-haredi Jews, the percentage of those engaging in some physical activity declines slightly with age, whereas in Arab society, it declines significantly.

54 These indicators for promoting health already appear in Rambam's writings. He stresses the importance of nutrition and physical activity for maintaining good health. See *Mishnah Torah, Hilchot De'ot*, Chapter 4 in general and *halachot* 19 and 20 in particular. For further reading, see *Rambam*, 5721, particularly pages 212-221.

Figure 26 › Percentage of Persons Who Engage in Physical Activity\*

By age group, ages 20 and over, 2010



Source: Nitsa (Kaliner) Kasir and Dmitri Romanov, Haredi Institute for Public Affairs.  
 Data: Social Survey by the Central Bureau of Statistics, 2010 (haredim – as self-defined).  
 \*The data addresses physical activity in any amount, in the last three months.

Table 8 › Percentage of Persons Who Engage in Physical Activity \* \*\*

By exercise type, ages 20 and over, 2010

Type of Activity	Haredim	Non-haredi Jews	Arabs	Total Population
Vigorous activity ***	35%	51%	43%	49%
Moderate activity ***	84%	71%	72%	72%
Muscle building activity	21%	36%	19%	34%

Source: Nitsa (Kaliner) Kasir and Dmitri Romanov, Haredi Institute for Public Affairs.  
 Data: Central Bureau of Statistics 2010 Social Survey (haredim – as self-defined).  
 \* A person can engage in more than one kind of exercise during the same period, such that the total can exceed 100 percent.  
 \*\* Of those who have engaged in physical activity in the last three months.  
 \*\*\* Activity that lasts at least 10 consecutive minutes.

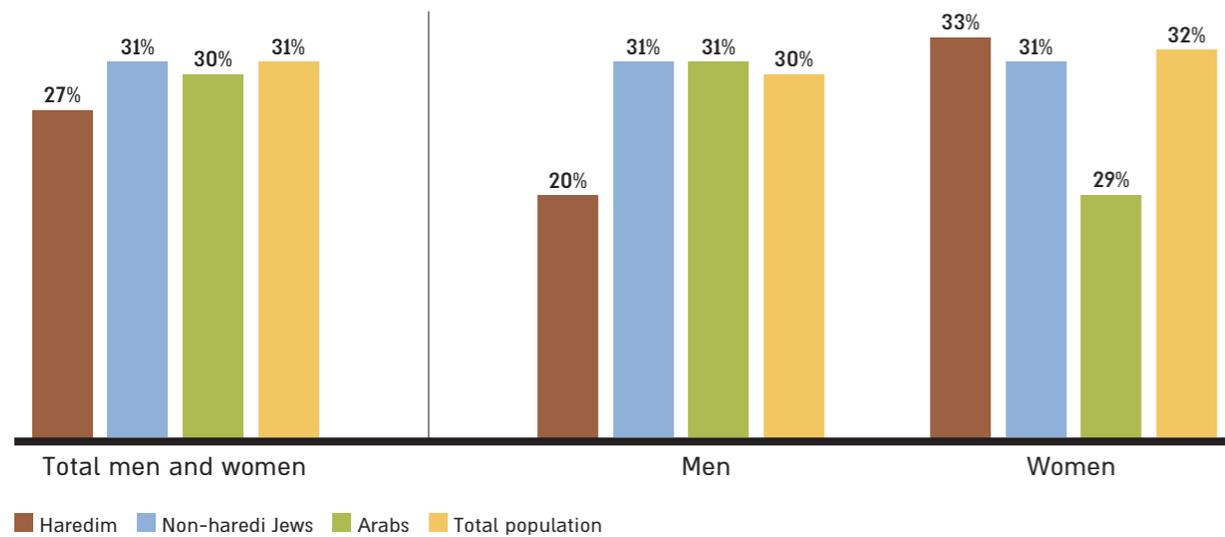
In all the population groups, most persons who engaged in physical activity do moderate exercise, and the least common form of activity is muscle building. Among haredim who exercise, 84 percent engage in moderate exercise; about a third do intensive physical workouts (35 percent), and only about one fifth do muscle building. These rates are relatively lower than among non-haredi Jews. The main reason for these differences is apparently the deep cultural gap between the image of the ideal body in general society (a muscular body, influenced primarily from classical culture that has become embedded in

modern culture) and the body image that is perceived as appropriate in the haredi society.<sup>55</sup> In addition, vigorous exercise and muscle building usually require the use of fitness equipment. The use of public fitness facilities and open sports fields is not accepted in haredi society - for modesty reasons for girls - and due to the perception that public sports activities “in the street” is not acceptable for boys. Minimal use of these facilities may be one of the reasons for the low ratio of haredim who engage in muscle building activities.

Healthy eating habits among haredim are also not as prevalent as in the other two population groups.<sup>56</sup> The percentage of haredim who are careful to eat natural foods, such as products made from whole wheat flour or whole grain rice, is 27 percent, and is lower than in the other population groups. Interestingly, the ratio of haredi women who are careful to eat natural foods is 1.5 times higher than that of haredi men. Thus healthy eating habits are apparently not affected by low incomes, but rather by gaps in awareness.

Figure 27 > **Percentage of Persons Who Are Careful to Eat Natural Foods**

By gender, ages 20 and over, 2010



Source: Nitsa (Kaliner) Kasir and Dmitri Romanov, Haredi Institute for Public Affairs. Data: Central Bureau of Statistics 2010 Social Survey (haredim – as self-defined).

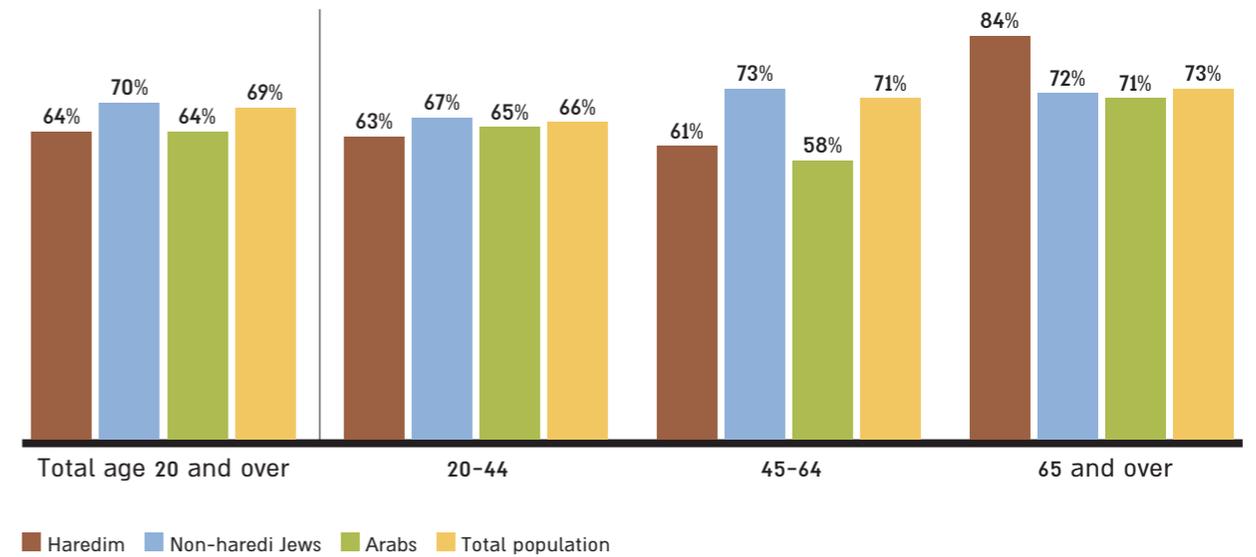
Nearly two thirds of haredim (64 percent) are very or quite careful to eat fruits and vegetables. This ratio is similar to that among non-haredi Jews and Arabs. It is noteworthy that 84 percent of haredim aged 65 and over are careful to eat fruits and vegetables, which is more than other groups. By contrast, the ratio of haredim who are careful to drink a lot of water declines with age, from 80 percent among the 20-44 age bracket, to 62 percent among those aged 65 and over.

55 For more on body culture through the prism of historical and Zionist Jewish thought see Kaufman, 1999: 226-248, and in the references in the bibliography there. Regarding the deep differences between the Zionist approach (and Religious Zionism) which perceives body culture in a positive light, versus the haredi reservations toward it (due to the Zionist context) see *ibid.*, p. 240-246. In the haredi context, see Englander (2016).

56 See also Ministry of Health, 2013.

Figure 28 > **Percentage of Persons Who Are Careful to Eat Fruits or Vegetables**

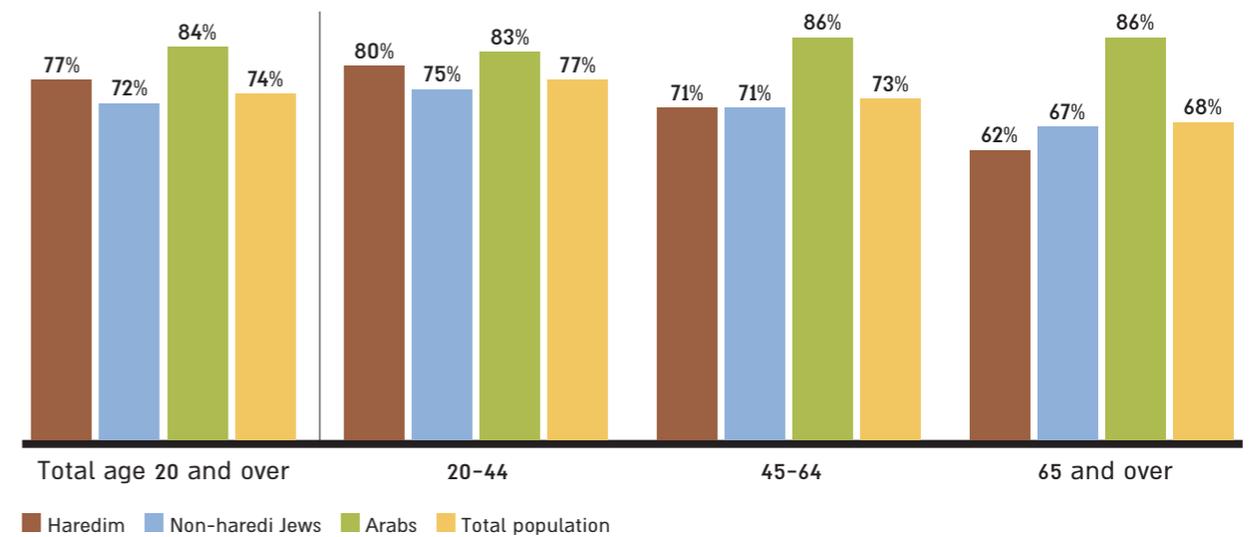
By age group, ages 20 and over, 2010



Source: Nitsa (Kaliner) Kasir and Dmitri Romanov, Haredi Institute for Public Affairs. Data: Central Bureau of Statistics 2010 Social Survey (haredim – as self-defined).

Figure 29 > **Percentage of Persons Who are Careful to Drink a lot of Water**

By age group, ages 20 and over, year 2010



Source: Nitsa (Kaliner) Kasir and Dmitri Romanov, Haredi Institute for Public Affairs. Data: Central Bureau of Statistics 2010 Social Survey (haredim – as self-defined).

# PERSONAL WELL-BEING AND FAMILY LIFE

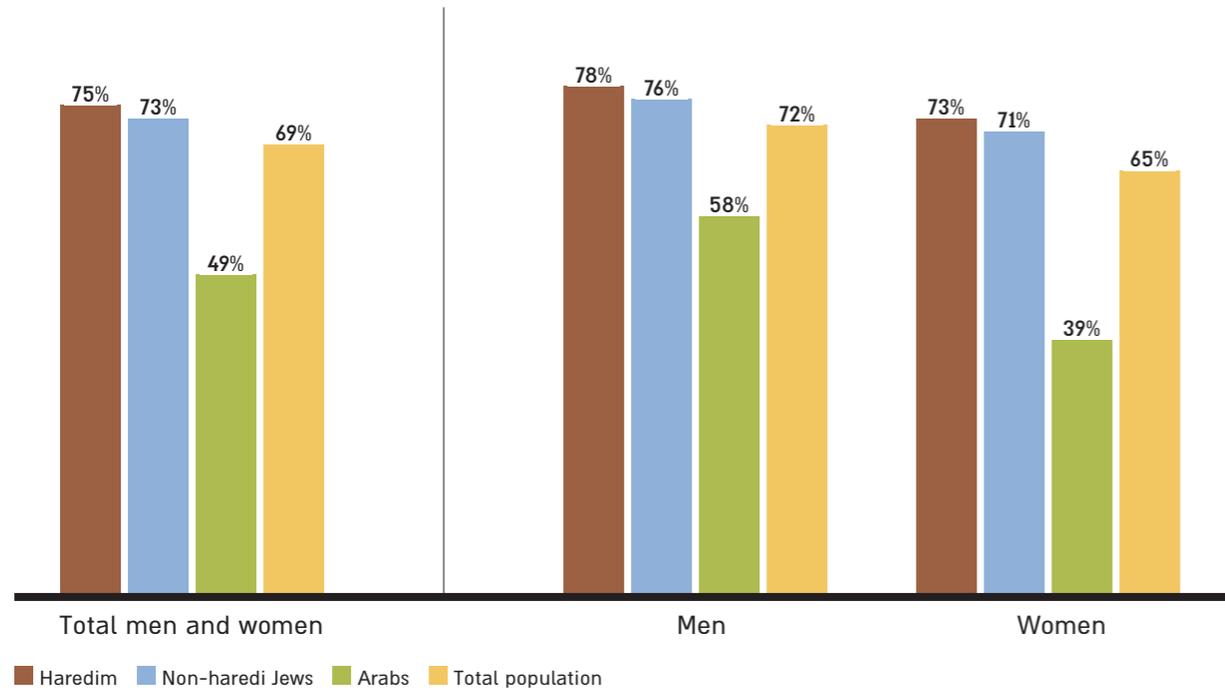
## Ability to Cope with Problems

The sense of personal ability and capability empowers the individual and strengthens his involvement in and control of his life and of those around him. The ability to cope with problems is one of the main indicators of an individual's emotional-psychological state, and correlates with his advancement and success in many areas of life, including self-fulfillment in his work life, his livelihood, and his involvement in social life. The indicator of the ability to cope with problems is based on the question in the Central Bureau of Statistics Social Survey, "In the last 12 months have you felt that you can cope with your problems?" The indicator is calculated based on the percentage of respondents who answered "always or frequently" or "sometimes, occasionally."

Indicator reading for **Ability to Cope with Problems**: Increase – Positive.

Three quarters of the haredi public (75 percent) are able to deal with their problems in day to day life. This ratio is slightly higher than among non-haredi Jews (73 percent) and much higher compared to Arabs (49 percent). In general, men felt more capable of coping with problems than women, in all population groups.

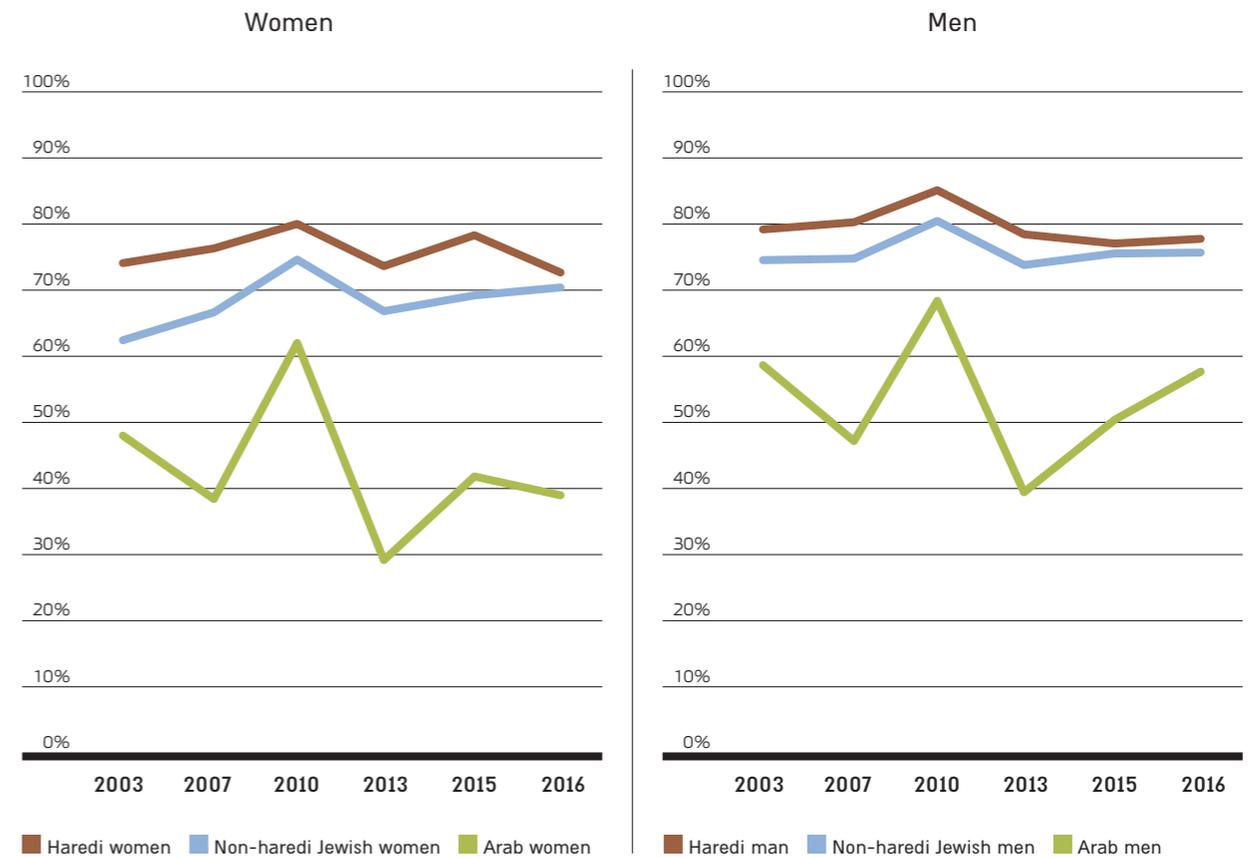
Figure 30 > **Percentage of Persons Who Successfully Cope with Problems**  
By gender, ages 20 and over, 2016



Source: Nitsa (Kaliner) Kasir and Dmitri Romanov, Haredi Institute for Public Affairs.  
Data: Central Bureau of Statistics 2016 Social Survey (haredim – as self-defined).

Over the years, there is no clear trend in the indicator among haredim, although the gap between haredi and non-haredi Jewish men appears to be shrinking. It is noteworthy that there is a wide gap between haredim and Arabs. Both these populations are perceived as suffering equally from poverty and economic distress, yet the indicator shows a significant difference between them – the data indicates that the haredim have a more active approach and higher level of willingness to effect improvements in their lives.

Figure 31 > **Percentage of Persons Who Successfully Cope with Their Problems**  
By gender, ages 20 and over, various years\*

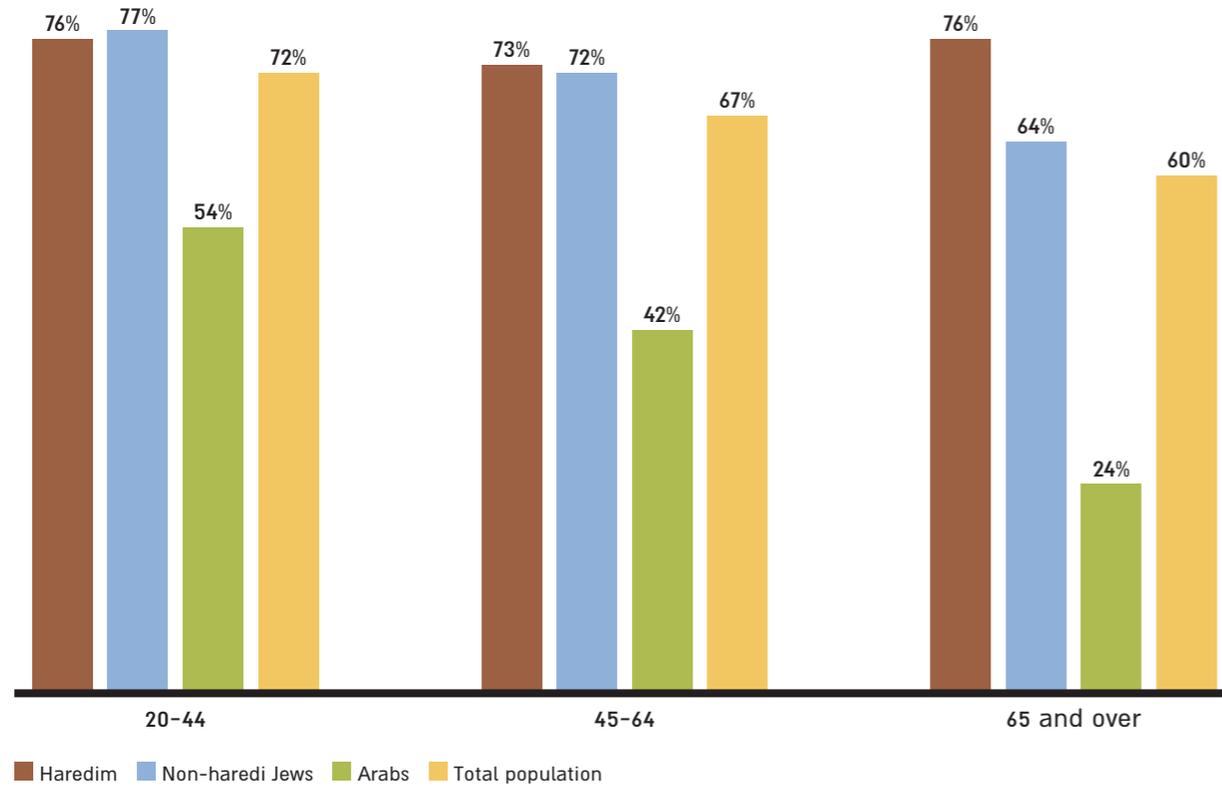


Source: Nitsa (Kaliner) Kasir and Dmitri Romanov, Haredi Institute for Public Affairs.  
Data: Central Bureau of Statistics Social Survey, 2003, 2007, 2010, 2013, 2015 and 2016 (haredim – as self-defined).  
\*Years when this question appeared in the survey.

The ability to cope with problems does not decline with age among haredim, unlike in the other population groups. Among non-haredi Jews, the indicator declines from 77 percent among the 20-44 age group, to 64 percent among the aged 65 and over group. Among Arabs, the decline is more pronounced: at 54 percent and 24 percent, respectively. Among haredim, as noted, the rate is in the 75-percent range in all age groups.

Figure 32 > **Percentage of Persons Who Successfully Cope with Their Problems**

By age group, ages 20 and over, 2016



Source: Nitsa (Kaliner) Kasir and Dmitri Romanov, Haredi Institute for Public Affairs.  
 Data: Central Bureau of Statistics 2016 Social Survey (haredim – as self-defined).

## Satisfaction with Life

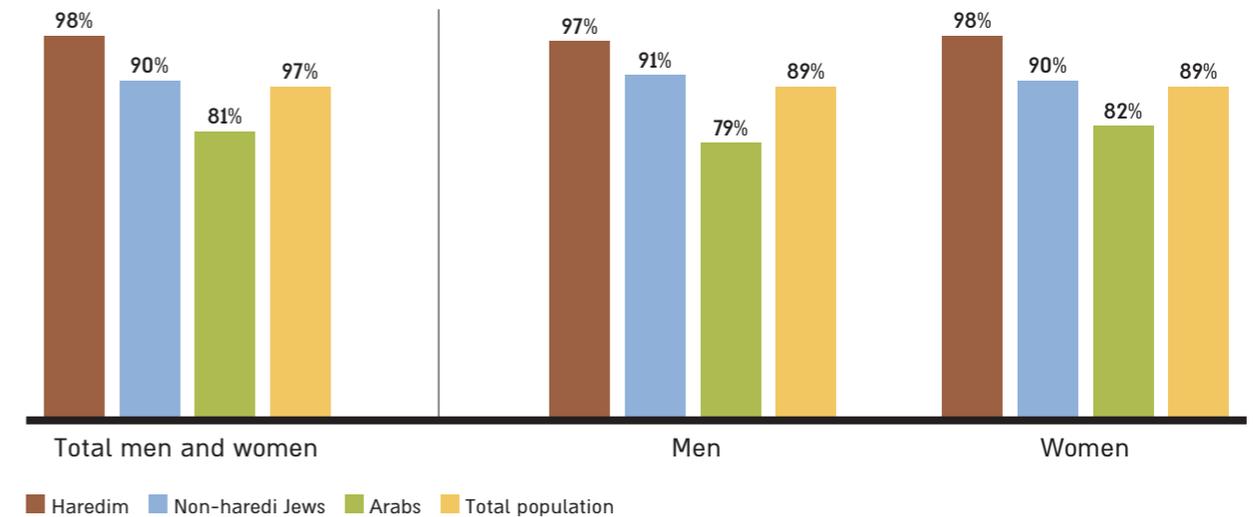
The satisfaction with life indicator, whose source is the Central Bureau of Statistics Social Survey, is an indicator that includes a large number of individual indicators that relate to satisfaction in different areas of life and from various perspectives of the social experience: income, employment, relations with friends and family, place of residence, education system etc. The indicator presents the percentage of respondents (aged 20 and over) who noted that they are “very satisfied” or “satisfied” by their life in general.

Indicator reading for **Satisfaction with Life**: Increase – Positive.

The indicator indicates a very high rate of satisfaction among haredim: 98 percent of them are satisfied with their lives, compared to 90 percent among non-haredi Jews and 81 percent among Arabs. It is important to note that such a high rate of satisfaction with life is exceptional on an international level as well. For the sake of comparison, the World Value Survey conducted in over 100 countries found that the rate of satisfaction with life is the highest in Denmark, Switzerland and Sweden, where it reaches 96 percent.<sup>57</sup> The highest satisfaction rate with life is in line with the religious belief that promotes a positive outlook and making do with little.<sup>58</sup>

Figure 33 > **Percentage of Persons Satisfied with Life**

By gender, ages 20 and over, year 2016



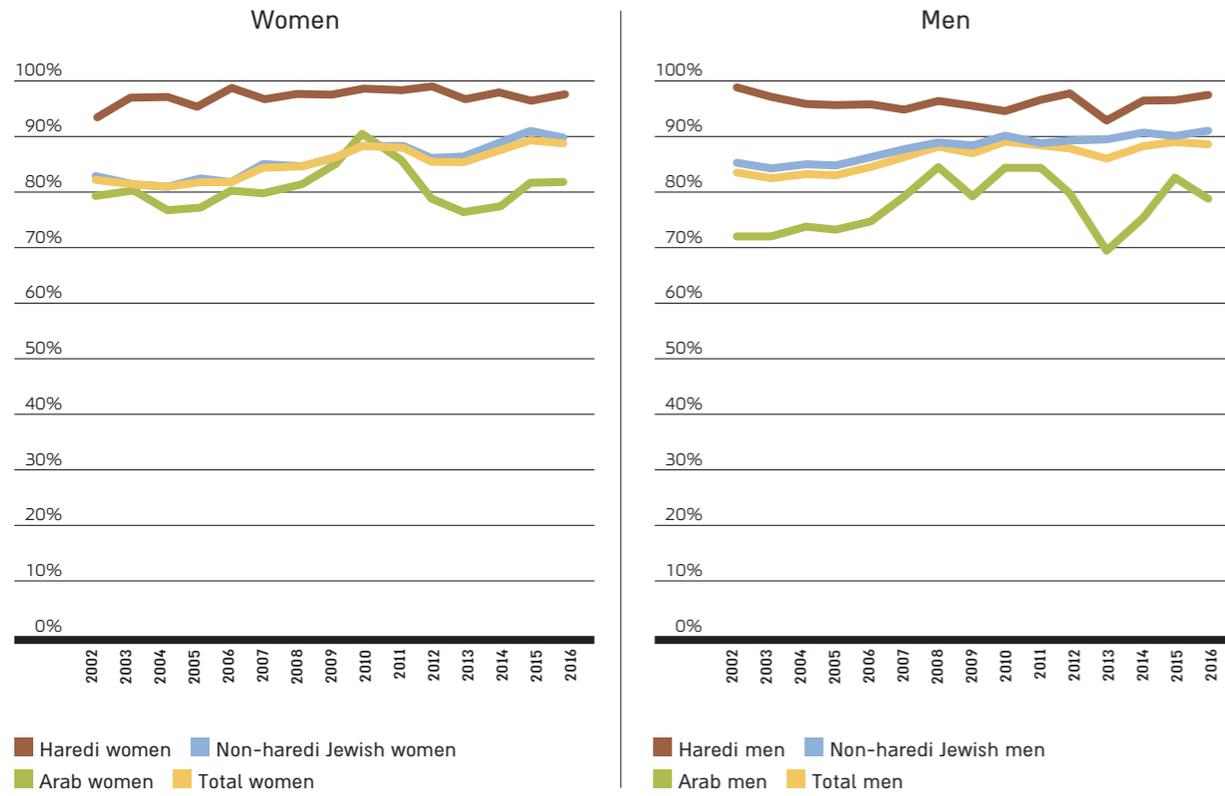
Source: Nitsa (Kaliner) Kasir and Dmitri Romanov, Haredi Institute for Public Affairs.  
 Data: Central Bureau of Statistics 2016 Social Survey (haredim – as self-defined).

<sup>57</sup> <http://www.worldvaluessurvey.org/WVSDocumentationWV6.jsp>, last viewed on 19.2.2018.

<sup>58</sup> Making do with little is a very important principle that is derived from the founding ethos of the haredi “society of learners,” and makes the existence of such a society possible, with the men dedicating their time to Torah study rather than to earning a living, such that they must make do with less. The *Mishnah (Avot 6:4)* states: “This is the way of Torah, eat bread with salt, drink water in moderation, sleep on the ground, live a life of deprivation and toil in Torah,” and this is quoted over and over again by the leaders of the haredi public as a paragon of the desirable life. See for example the words of the leaders of the Lithuanian haredi world in Elyashiv, 5773. Regarding the “society of learners”, see Friedman, 1991.

Over the years, the satisfaction level of non-haredi Jews has risen and the gap between them and haredim has shrunk. Among all the groups, the lowest satisfaction rates are in Arab society.

Figure 34 > **Percentage of Persons Satisfied with Life**  
By gender, ages 20 and over, 2002-2016



Source: Nitsa (Kaliner) Kasir and Dmitri Romanov, Haredi Institute for Public Affairs.  
Data: Central Bureau of Statistics Social Survey, 2002-2016 (haredim – as self-defined).

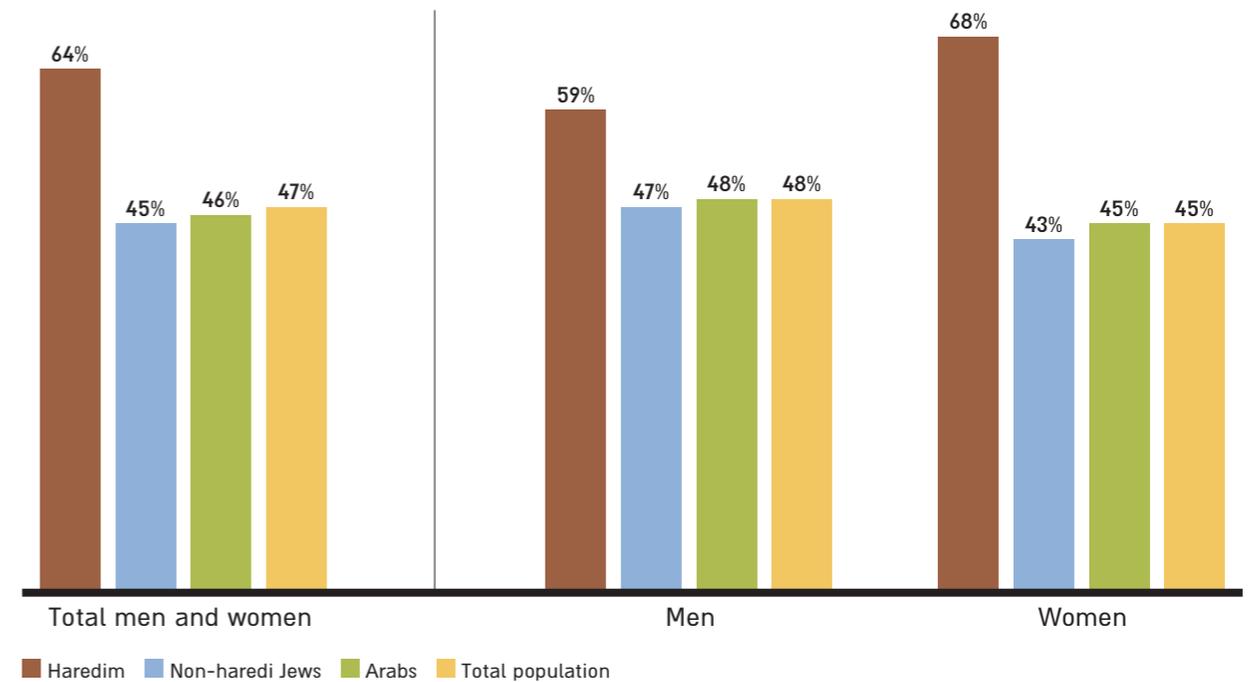
## Expectation for Life to Improve in the Future (Optimism)

Optimism is expressed by the expectation for improvement in one's personal life in the future, compared to expectations for a lack of change or a deterioration of the situation. In the Central Bureau of Statistics Social Survey, respondents are asked about their expectations for the future in general, and about their expectations for their economic situation. Since the ratio of haredim expecting a better life in the future is nearly 100 percent, and does not vary from year to year, the expectations for change regarding economic situation will be used as an optimism indicator. The question asked was: "Do you think that your economic situation will be better / won't change / will be worse over the next few years, in comparison to today?"

Indicator reading for **Expectation for Improvement in the Future (Optimism)**: Increase - Positive.

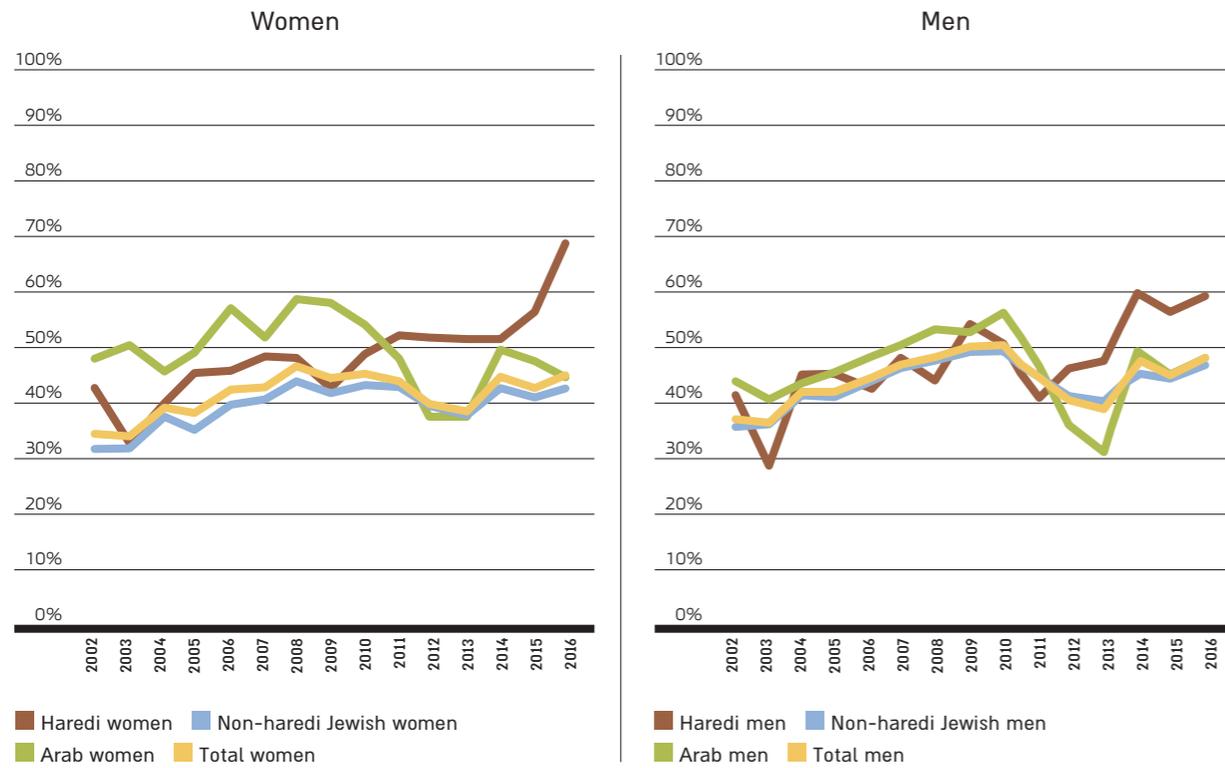
Economic distress could be accompanied by a pessimistic outlook for the future, but that is not the case in haredi society. In response to the question about their economic future, 64 percent of the haredim were optimistic in 2016 and expected their situation to improve, compared to 45 percent among non-haredi Jews and 46 percent among Arabs. It is also noteworthy that among haredim, optimism has risen consistently over the years, while in the other groups no particular trend is evident.

Figure 35 > **Percentage of Persons Who Expect their Economic Situation will Improve**  
By gender, ages 20 and over, 2016



Source: Nitsa (Kaliner) Kasir and Dmitri Romanov, Haredi Institute for Public Affairs.  
Data: Social Survey by the Central Bureau of Statistics, 2016 (haredim – as self-defined).

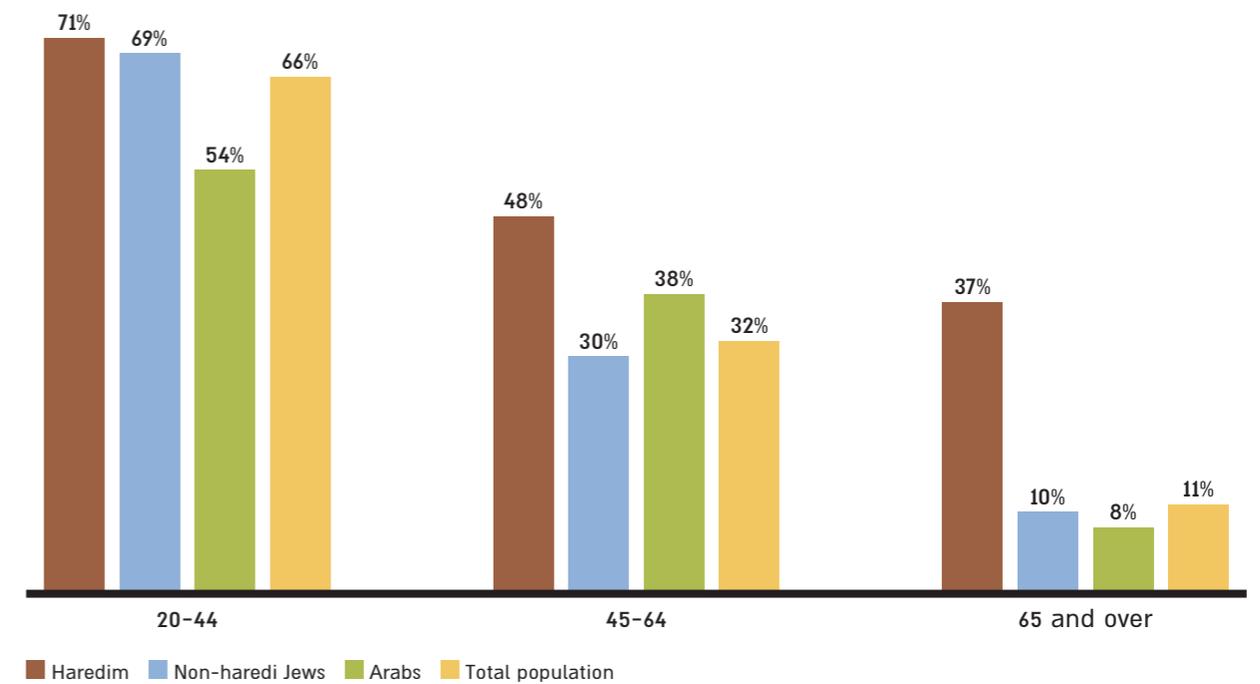
Figure 36 > **Percentage of Persons Who Expect Improvement in Their Economic Situation in the Future**  
By gender, ages 20 and over, 2002-2016



Source: Nitsa (Kaliner) Kasir and Dmitri Romanov, Haredi Institute for Public Affairs.  
Data: Central Bureau of Statistics Social Survey, 2002-2016 (haredim – as self-defined).

In all the population groups, the percentage of persons expecting an improvement in their economic situation declines with age. Among those aged 20-44, the ratio of the optimistic is similar among haredim and non-haredi Jews (around 70 percent), while in the 45-64 age group, about half of the haredim are optimistic, compared to 30 percent of non-haredi Jews. The gap widens even more in the aged 65 and over group, in which 37 percent of haredim are optimistic, compared to 10 percent of non-haredi Jews.

Figure 37 > **Percentage of Persons Who Expect Improvement in Their Finances In the Future**  
By age group, ages 20 and over, year 2016



Source: Nitsa (Kaliner) Kasir and Dmitri Romanov, Haredi Institute for Public Affairs.  
Data: Central Bureau of Statistics 2016 Social Survey (haredim – as self-defined).

## Sense of Loneliness

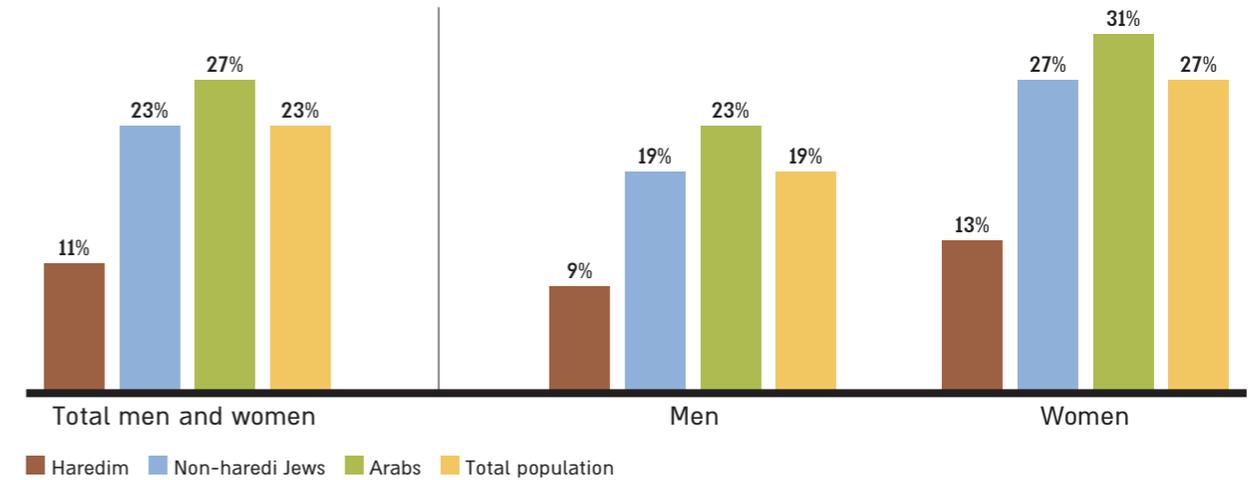
Loneliness is a symptom of an individual's lack of supporting networks. Family, friends, work colleagues, involvement in community and volunteer activities – all these provide support for a person in times of distress and predicament, and open various horizons for him to be self-fulfilled and to have a fuller life. The weaker these support networks are, the deeper a person's feelings of loneliness and helplessness will be, and stronger his feeling that he has no one to rely on. The more often a person feels this way, the greater the impact on his well-being and on his ability to cope with problems and progress in life. This indicator is based on the question in the Central Bureau of Statistics Social Survey that asks "Do you ever feel lonely?" and it is calculated according to the ratio of respondents who answered "often" or "sometimes, occasionally."

Indicator reading for **Sense of Loneliness**: Decrease – Positive.

Loneliness is not widespread in haredi society – only 11 percent report feeling this way, compared to 23 percent among non-haredi Jews and 27 percent among Arabs. The reasons for this are many and varied, but there is no doubt that the three main contributing factors are: family, involvement in community life and the cohesion of one's faith.<sup>59</sup> The haredi public is unique in its willingness to provide community members with whatever they require, be it monetary or material donations, volunteer work, or advice from rabbis. Loneliness is not merely a function of family size, but rather stems from the nature of relations and the intensity of support that a person receives from those around him. A person can feel just lonely in a large family as in a small one, and by contrast, a single person will not necessarily feel lonely, because he has many social connections. Arab society, for example, is characterized by large nuclear families, similar to the haredi sector, but the ratio of persons who feel lonely in the former is 2.5 times greater than in the latter. The "secret ingredient" is the availability and the density of the social and community networks in which an individual can find support and encouragement whenever necessary. In all the population groups, the loneliness ratio was higher for women than for men. Among haredim these figures were 13 percent and to 9 percent, respectively.

Figure 38 › **Percentage of Persons Who Feel Lonely**

By gender, ages 20 and over, 2016

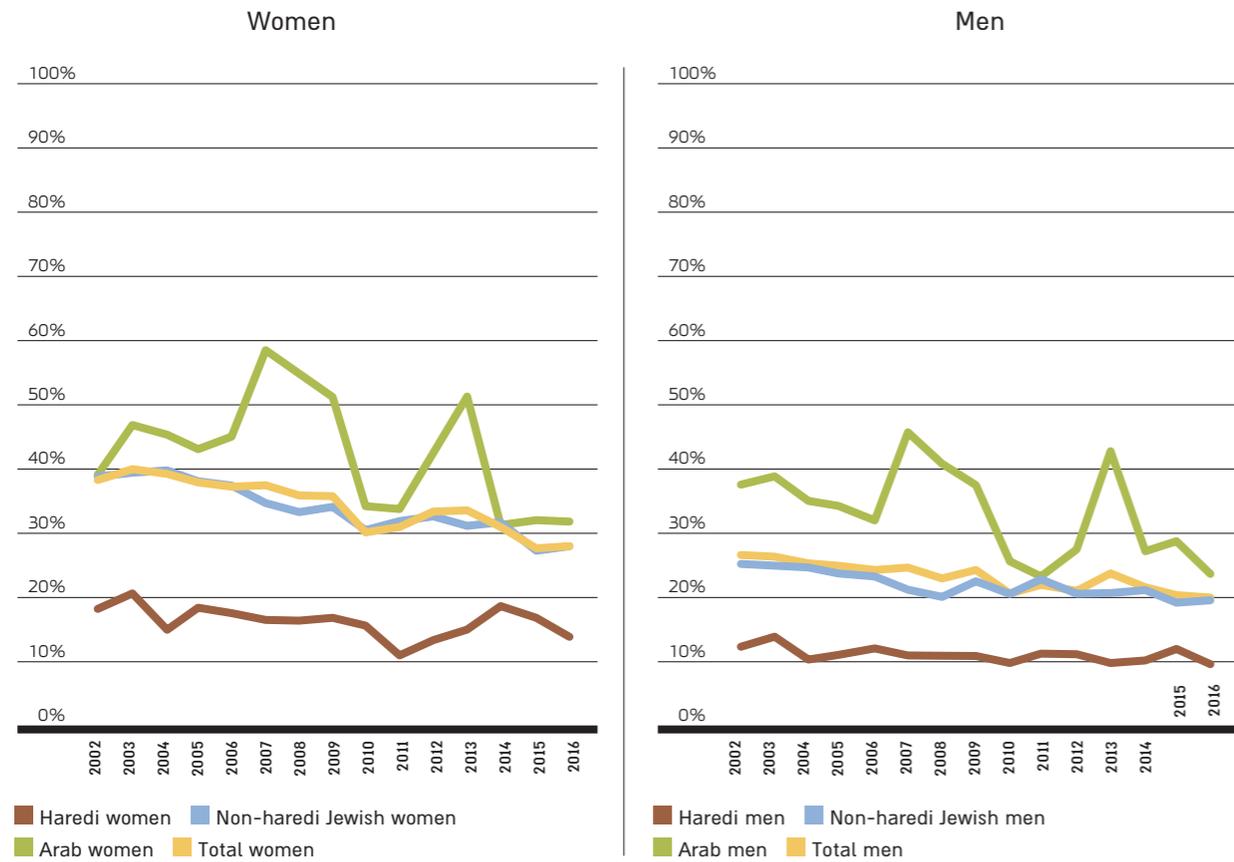


**Source:** Nitsa (Kaliner) Kasir and Dmitri Romanov, Haredi Institute for Public Affairs.  
**Data:** Central Bureau of Statistics 2016 Social Survey (haredim – as self-defined).

A review of the timeline shows that over years there is a clear decline in all population groups, among both among women and men, in the percentage of persons who feel lonely. It is important to note that the ratio declines more sharply in the other population groups than among haredim.

<sup>59</sup> According to sociologist Emile Durkheim, religion has three important functions: provision of discipline and purpose, social solidarity and social oversight. The first two functions help reduce loneliness. For more, see Durkheim, 1915.

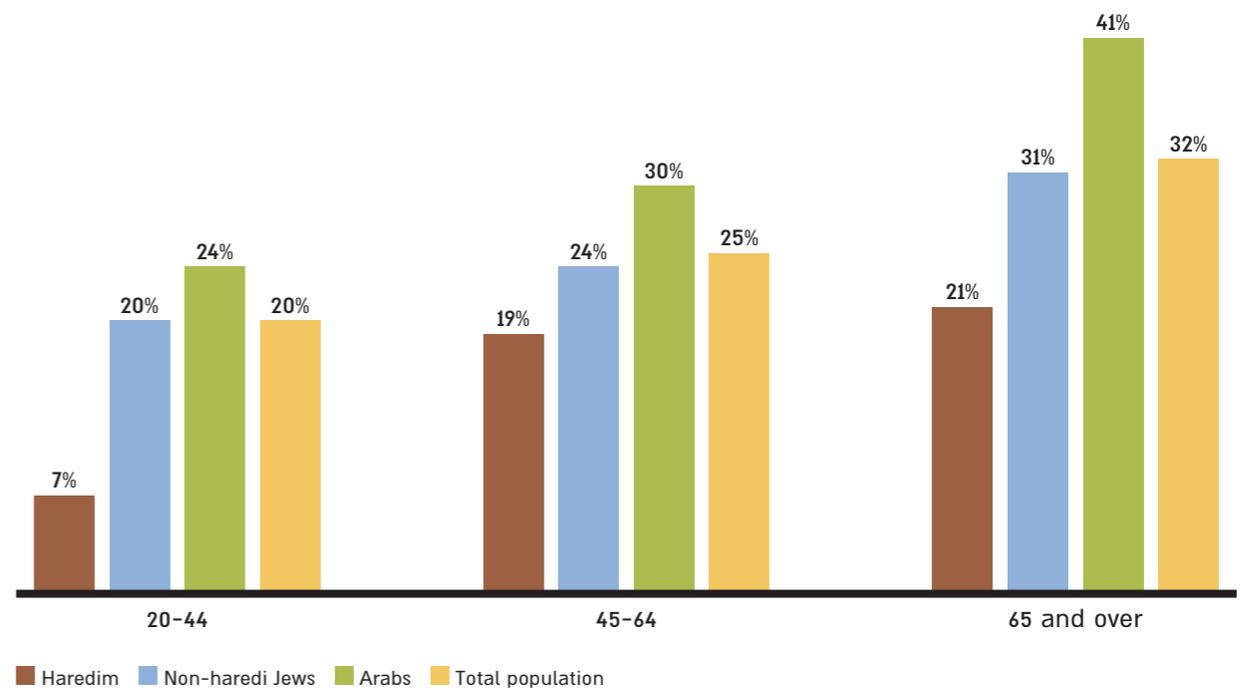
Figure 39 > **Percentage of Persons Who Feel Lonely**  
By gender, ages 20 and over, 2002-2016



Source: Nitsa (Kaliner) Kasir and Dmitri Romanov, Haredi Institute for Public Affairs.  
Data: Central Bureau of Statistics Social Survey, 2012-2016 (haredim – as self-defined).

In all population groups, the sense of loneliness increases with age. Among haredim, the ratio rises from 7 percent among the 20-44 age group to 19 percent among the 45-64 age group and 21 percent among those aged 65 and over.

Figure 40 > **Percentage of Persons Who Feel Lonely**  
By age group, ages 20 and over, 2016



Source: Nitsa (Kaliner) Kasir and Dmitri Romanov, Haredi Institute for Public Affairs.  
Data: Central Bureau of Statistics, 2016 Social Survey (haredim – as self-defined).

## Sense of Religious Discrimination

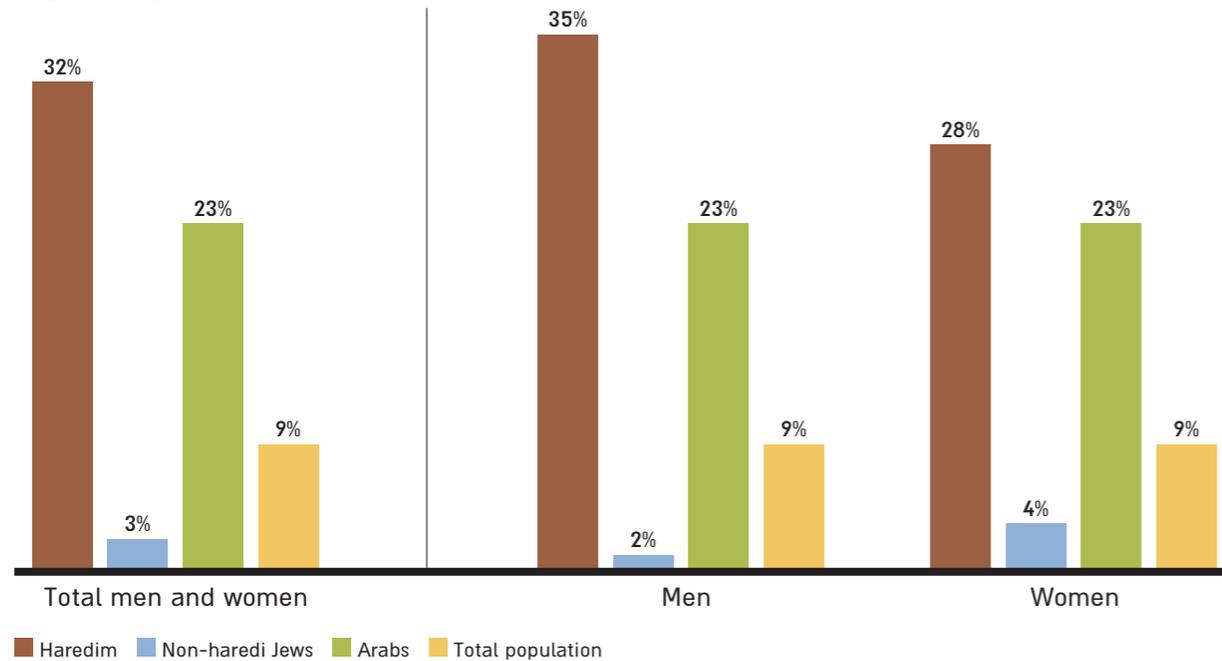
This indicator presents the percentage of persons who responded positively to the question in the Central Bureau of Statistics Social Survey: “In the last twelve months have you felt discriminated against because of your religion or beliefs?” This question was included in the last two surveys, in 2015 and 2016, in light of repeated incidents of tension between haredim and other population groups. The quality of life and welfare of the population is higher in an egalitarian, tolerant and accepting society, in which no group feels discriminated against and excluded because of religion, race, skin color or any other characteristic.

Indicator reading for **Sense of Religious Discrimination**: Decrease – Positive.

About one third of haredim (aged 20 and over) feel religious discrimination. This figure is far higher than among non-haredi Jews (3 percent) and even higher than the percentage of persons in the Arab sector (23 percent) who feel discrimination. Feelings of discrimination among haredi men are greater than among haredi women (35 and 28 percent, respectively). One contributing factor to this situation could be the public dispute surrounding military service, allocations of state budgets for education and participation in the labor force. Nevertheless, a situation in which a conceptual dispute devolves into hostility and discrimination towards any group is not acceptable in a tolerant democratic society.

Figure 41 > **Percentage of Persons Who Feel Religious Discrimination**

By gender, ages 20 and over, 2016



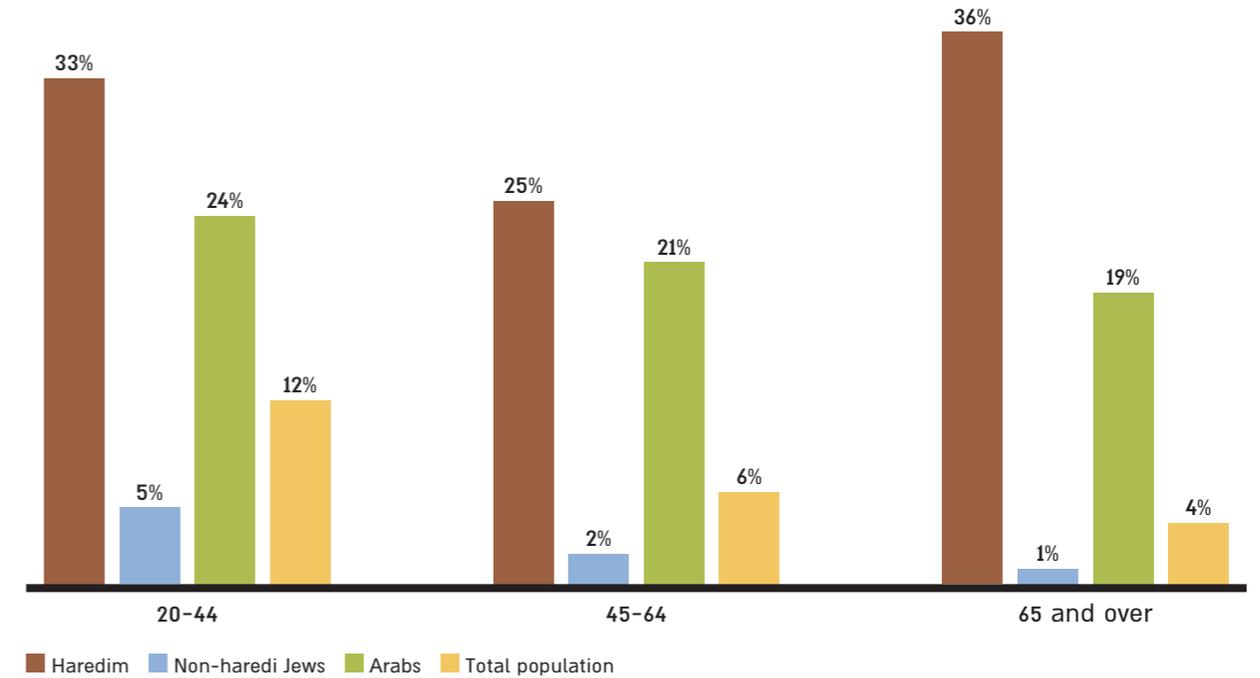
Source: The Haredi Institute for Public Affairs.

Data: Central Bureau of Statistics 2016 Social Survey (haredim – as self-defined).

The feeling of religious discrimination among haredim declines from the 20-44 age group to the 45-64 age group, but intensifies among the aged 65 and over group, in contrast to other population groups, in which the ratio declines consistently from one age group to the next.

Figure 42 > **Percentage of Persons Who Feel Religious Discrimination**

By age group, ages 20 and over, 2016



Source: The Haredi Institute for Public Affairs.

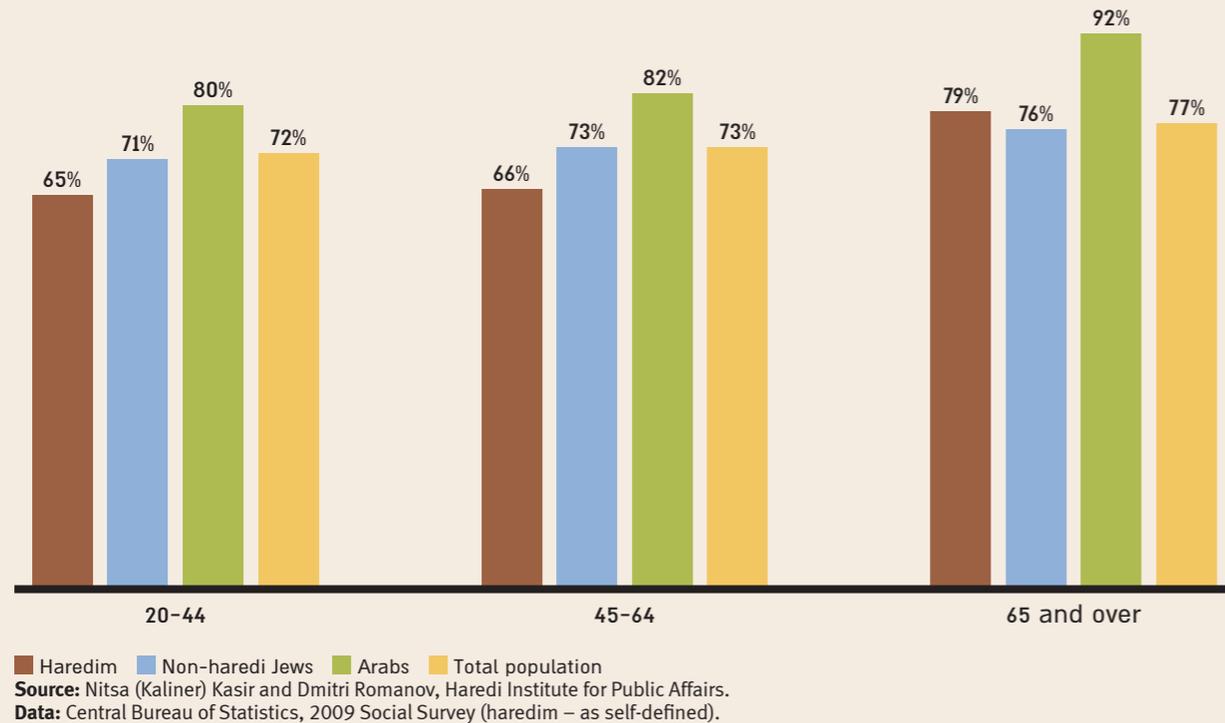
Data: Central Bureau of Statistics 2016 Social Survey (haredim – as self-defined).

### Box 4 – Happiness with Family Relationships

Happiness and satisfaction with family life are undoubtedly, among the most important factors in personal well-being. The Social Survey consistently found that satisfaction with family life in all the groups is very high – approaching 100 percent – and does not change over years. Therefore, this indicator in and of itself is not informative for group comparison purposes and for tracking over time. In order to evaluate various types of happiness we considered the following indicators that reflect the relationships between relatives and inclusion within the family.

The 2009 Social Survey delved into subject of family relations. The survey shows that some two thirds of haredim maintain regular ties (meet at least once a week) with family members who do not live with them. This ratio is much higher among Arabs – at 81 percent, and slightly higher among non-haredi Jews - at 73 percent. In all the groups, the older family members maintain very strong family ties.

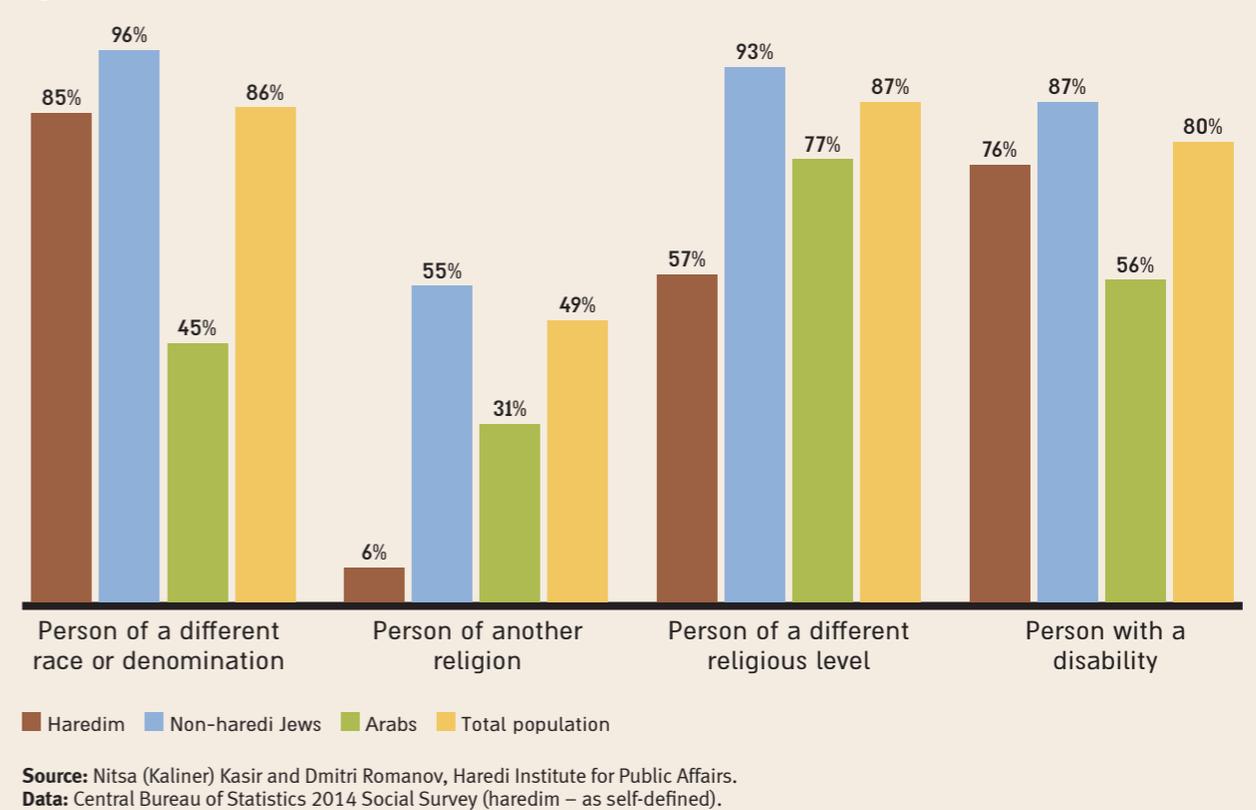
Figure 43 › **Percentage of persons Who Maintain Regular Family Ties**  
By age group, ages 20 and over, 2009



Blood relations and shared values are the uniting factors in a family. With the marriage of children, strangers join the family. The openness to dialogue and willingness to lovingly accept the other, regardless of his ethnic origin and opinions, and the willingness to welcome the other into the family with open arms and to settle unavoidable disagreements peacefully and with tolerance, help the family grow and develop, while maintaining the core values that keep members of different generations and varied opinions together.

Contrary to the widespread perception of haredi society as a closed society with rigid opinions, which is divided into communities and courts with boundaries and walls between them, the Social Survey paints a different picture. Some 85 percent of haredim reported that they are ready to accept into their family members of a different ethnic origin or community than their own. Even so, the homogeneity prevalent in marriages within the communities and groups reveals more about their values world than anything else (perhaps the positive attitude of some respondents was an expression of their willingness to accept a person from another haredi faction into their family). Likewise, this ratio is lower than the 96 percent figure among non-haredi Jews, but almost twice as high as the ratio among Arabs. As expected, a wedding with a member of another religion is perceived as an impossible occurrence that haredim refuse to accept,<sup>60</sup> compared to non-haredi Jews, 55 percent of whom are willing to accept it. More than half of haredim (57 percent) are willing to accept into their family persons with different levels of religiosity than their own, compared to 93 percent of non-haredi Jews. About three quarters of haredim (76 percent) are ready to accept into their family people with disabilities, and haredi men are more willing to do so than haredi women.

Figure 44 › **Percentage of Persons Willing to Accept a Relative Who Marries a Person with Different Attributes**  
Ages 20 and over, 2014



60 Apparently the haredim who responded positively to this question did not mean willingness to accept a member of another religion into their family, but rather willingness to accept a family member even if he married the member of another religion.

# EDUCATION

## Years of Schooling

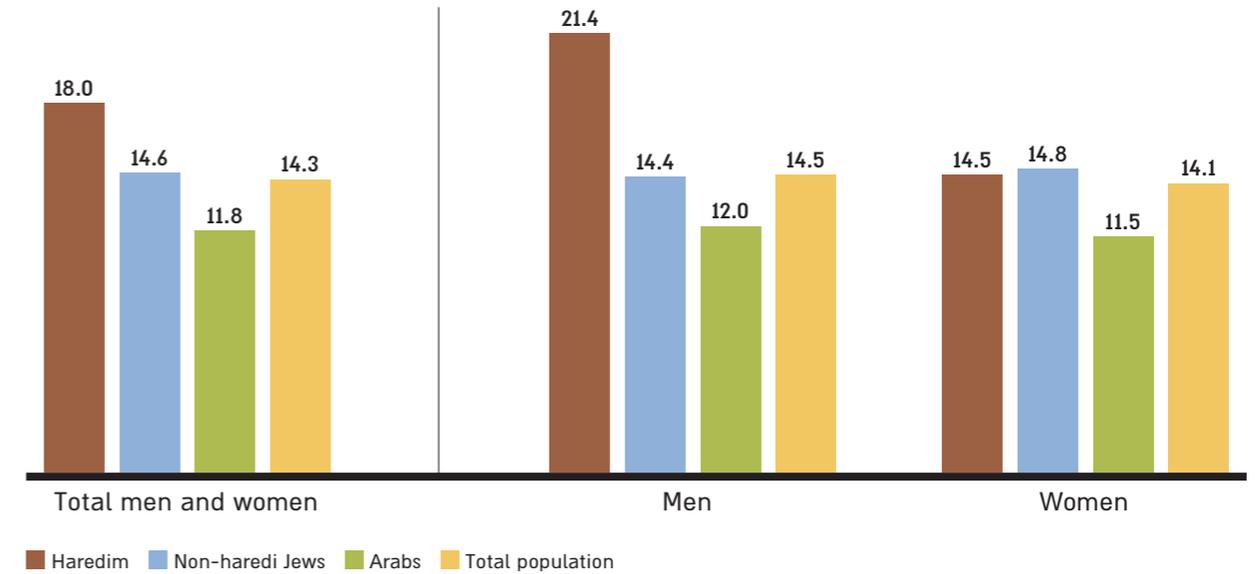
The number of years of schooling is a historical indicator for characterizing education, and it complements the other two indicators below – the ratio of people with matriculation certificates or higher degrees and the ratio of those with academic degrees. In the past it was customary to measure a person's education according to the number of years of schooling, based on the perception that someone who had 12 years of schooling was considered “educated.” With the growth of the higher education system for the masses over the past 50 years, this metric has become less relevant, as the important data are the subject learned, the educational institution attended and the timing of the studies, and not merely the duration of the studies. At the same time, the modern process of constantly upgrading education and skills, which stems from the concept of life-long learning, is reflected more by the years of schooling indicator than the eligibility for diploma or academic degree indices. This is because today people switch professions and acquire parallel degrees, or study a series of professional courses without earning additional academic degrees. In addition, not all learning is aimed at acquiring and upgrading labor market skills. In haredi society, for example, advanced Judaic studies in the yeshivas raise the number of years of schooling, but this kind of study does not increase the knowledge or skills required in the general labor market, and that is also not the goal of such studies.

Indicator reading for **Years of Schooling**: Increase – Positive.

The number of years of schooling among haredim (18.0) is higher than in other population groups because of the greater number of years of study, especially among men (21.4), which reflects, as stated, the study of Torah over the lifetime. Haredi women and non-haredi Jewish women have similar numbers of years of schooling (14.5); more than Arab women (11.5).

Figure 45 › **Number of Years of Schooling**

By gender, ages 25-65, 2016

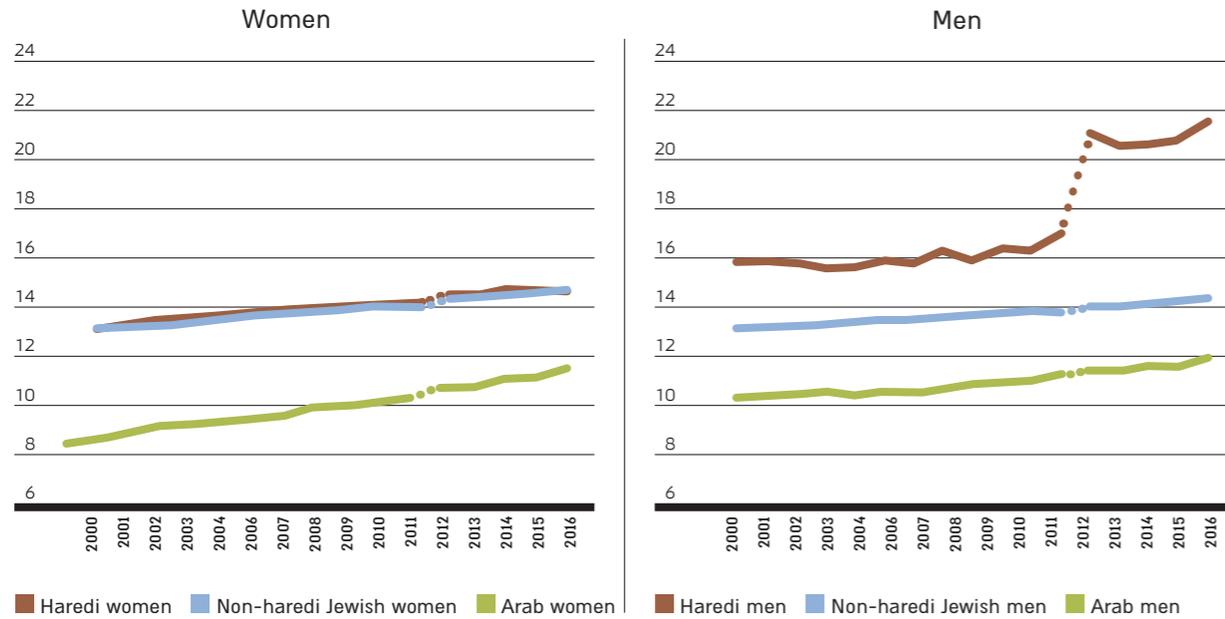


**Source:** Nitsa (Kaliner) Kasir and Dmitri Romanov, Haredi Institute for Public Affairs.  
**Data:** Central Bureau of Statistics, 2016 Labor Force Survey (haredim – as self-defined).

Over the years, there has been a rise in the number of years of schooling in all groups. The rise in the number of years of schooling in the Arab sector is particularly pronounced, especially among Arab women.

Figure 46 › Number of Years of Schooling

By gender, ages 25-64, 2000-2016

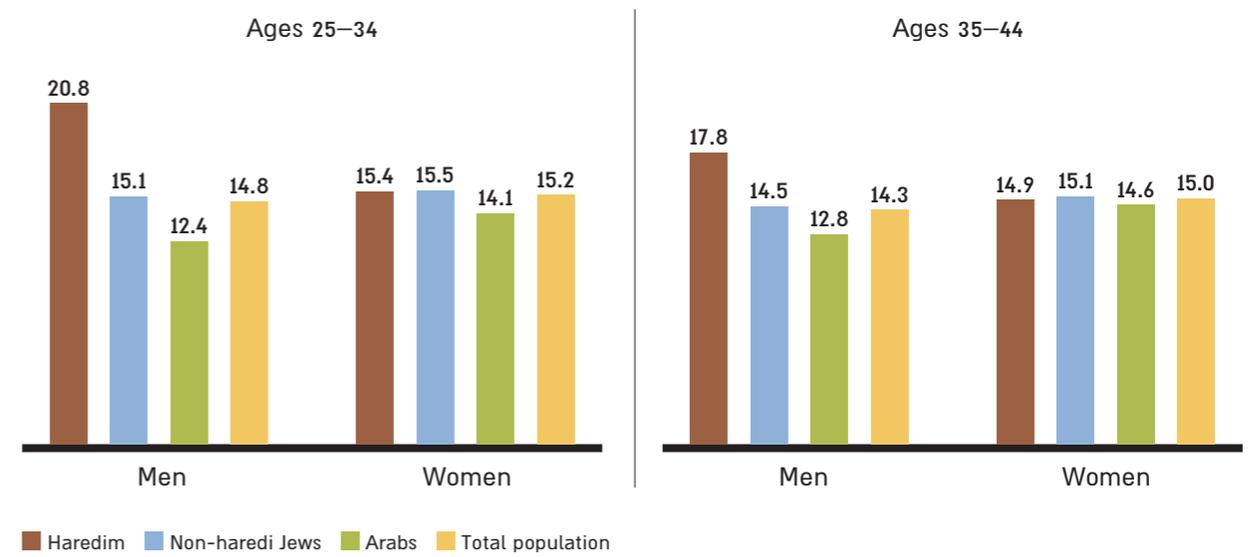


**Source:** Nitsa (Kaliner) Kasir and Dmitri Romanov, Haredi Institute for Public Affairs.  
**Data:** Central Bureau of Statistics Labor Force Survey, 2000-2016 (haredim – based on most recent school attended).  
 \* In 2012 the Labor Force Survey was changed, resulting in a gap in the data set. In the breakdown of years of schooling according to the Labor Force Surveys data, it appears that unlike in the past, Torah education (at least some kinds) is counted in the number of years of schooling, starting with the 2012 survey.

The employment rate is usually higher among persons with more years of schooling, because acquiring an education increases a person's earning ability and potential higher wages prompt him to participate in the labor force. In all age groups, the number of years of schooling among the employed is greater than among the unemployed. This applies to non-haredi Jews and Arabs, as well as to haredi women. By contrast, among haredi men, there is an inverse correlation: In the 25-35 age group, the number of years of schooling averaged 17.8 among the employed, and 21.5 years among the unemployed. In the 35-44 age group, the number of years of schooling among the employed and unemployed averaged 20.8 and 26.3, respectively. The reason for this is that haredi men study in educational frameworks that continue beyond the normal schooling age (the median age in the general population for earning a B.A. is 26). Continued Torah study among haredi men increases the number of years of schooling per age group, but these years do not usually have any value on the labor market, such that the correlation between the years of schooling and employment among haredi men is negative. From an economic perspective, acquisition of additional education is considered both as investment and as consumption. Education for the purpose of raising one's earning potential is an investment, while education for fulfilling a personal interest, while not contributing to a person's earning potential is consumption. Haredi men who do not integrate into the labor force do not view their yeshiva and kollel (married men's yeshiva) studies as a means of increasing their earning potential, but as a personal and social necessity that provides them with spiritual, educational and intellectual benefit.

Figure 47 › Number of Years of Schooling among Employed Persons

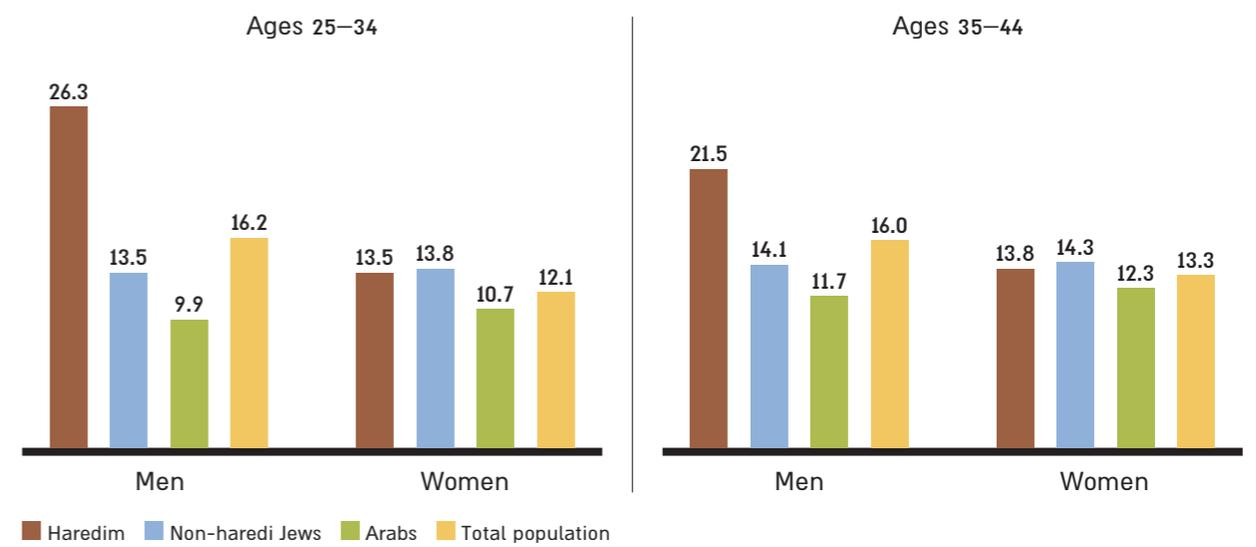
By age group and gender, 2016



**Source:** Haredi Institute for Public Affairs.  
**Data:** Central Bureau of Statistics 2016 Labor Force Survey (haredim – as self-defined).

Figure 48 › Number of Years of Schooling among Unemployed persons

By age group and gender, 2016



**Source:** Haredi Institute for Public Affairs.  
**Data:** Central Bureau of Statistics 2016 Labor Force Survey (haredim – as self-defined).

## Eligibility for Matriculation Certificate or Higher Degree

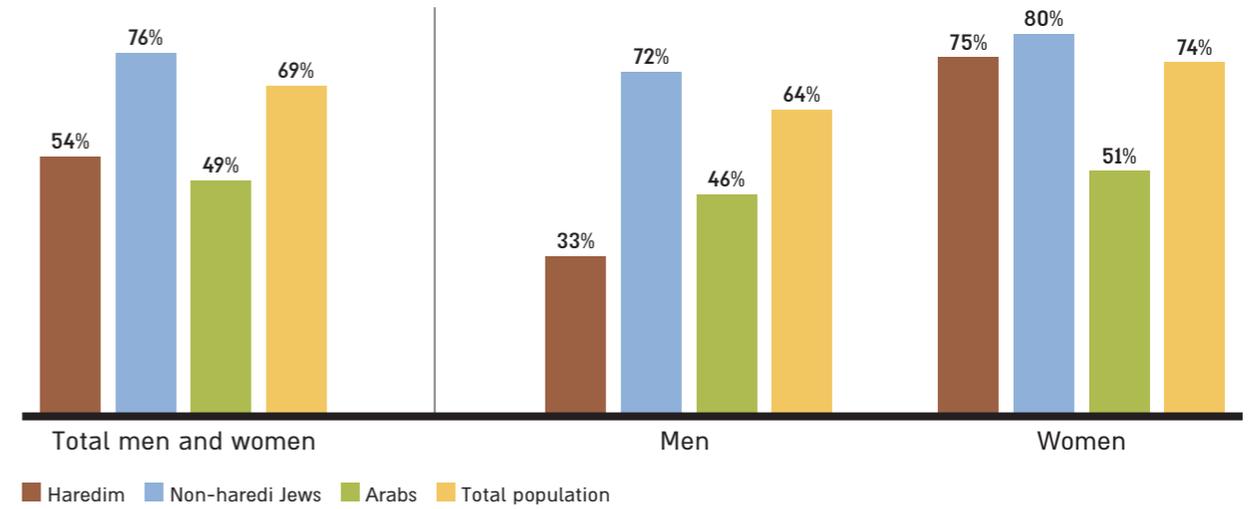
Developing and constantly upgrading one's human capital value are key factors for successful integration into the modern labor market and for adapting to its ever-changing needs. This process occurs through earning degrees via formal education and the acquisition of skills, and through informal study, both in the workplace and out of it. In the past, a matriculation certificate was considered sufficient for integration into the labor force in a mid-level position or higher. That is no longer the case today, when a regular matriculation certificate is not even enough to meet the entrance requirements for universities. The percentage of persons who earn academic degrees has been rising steadily over the past few decades, including the ratio of persons earning post-graduate (M.A. or Ph.D.) degrees. This trend is in partial response to the labor market's demand for a more educated labor force with more advanced skills, that can function in an environment with complex technology and advance alongside this technology. In this day and age, Israeli society is prospering thanks to its human capital, and the chances of persons who only have a matriculation certificates for advancing in the labor market and earning a good living without a higher education are slim.

Indicator reading for **Percentage of persons holding a Matriculation Certificate or Higher Degree:**  
Increase – Positive.

The percentage of persons with matriculation certificates or higher education diploma among haredim was, 54 percent in 2016, compared to 76 percent among non-haredi Jews and 49 percent among Arabs. In this indicator, there is a gender gap in the haredi sector with women being far ahead of men – just 33 percent of the men have acquired post-secondary education compared to 75 percent of the women. Although women are more educated than men in general, the gender gap among haredim is far greater than among other population groups. This stems, of course, from the fact that the men study Torah, while the women's role in the haredi household includes being the main breadwinner. It is important to note that the percentage of haredi women who hold a degree is similar to that of other Jewish women.

Figure 49 › **Percentage of Persons with Matriculation Certificates or Higher Degrees\***

By gender, ages 25-64, 2016



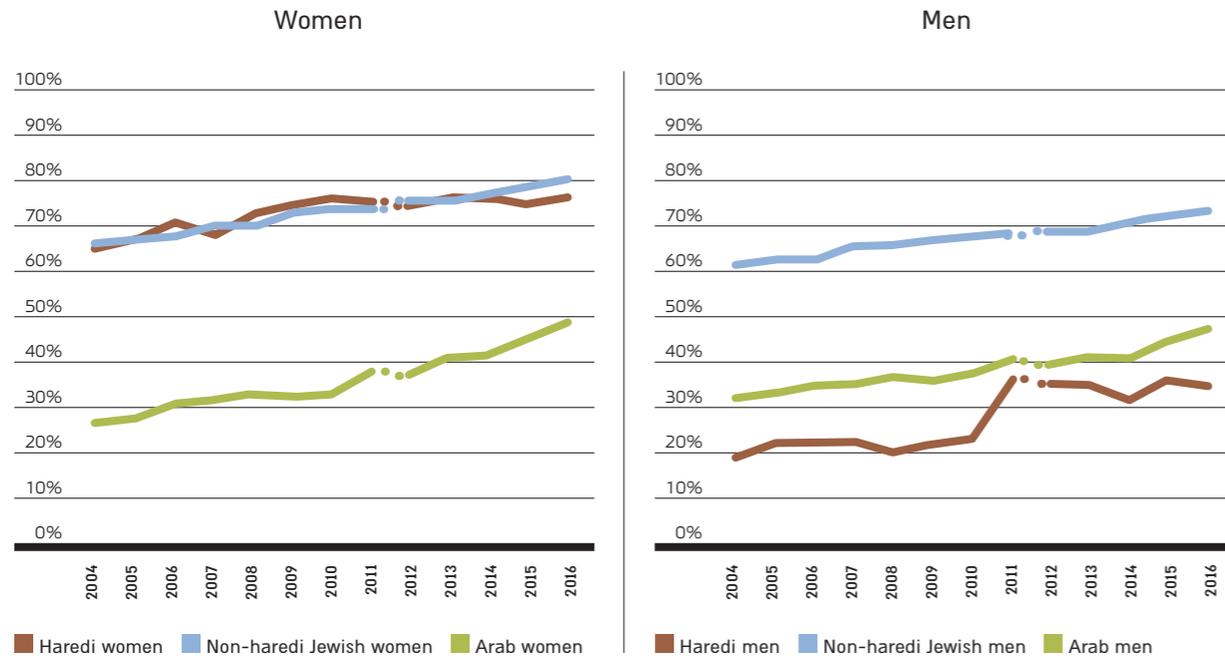
Source: Haredi Institute for Public Affairs.

Data: Central Bureau of Statistics 2016 Labor Force Survey (haredim – as self-defined).

\* Including matriculation certificate, high school diploma, bachelor's degree or equivalent, master's degree or equivalent, Ph.D. or equivalent.

The percentage of persons with degrees rises from one year to the next, among both men and women. It is important to note that the percentage of persons with matriculation certificates rises at a slower pace than the percentage of persons earning academic degrees, because an ever-rising percentage of persons with matriculation degrees continue on to earn an academic degree, and because many people who did not matriculate find alternate ways to gain entrance to academic programs and to earn a degree, for example by studying at the Open University.

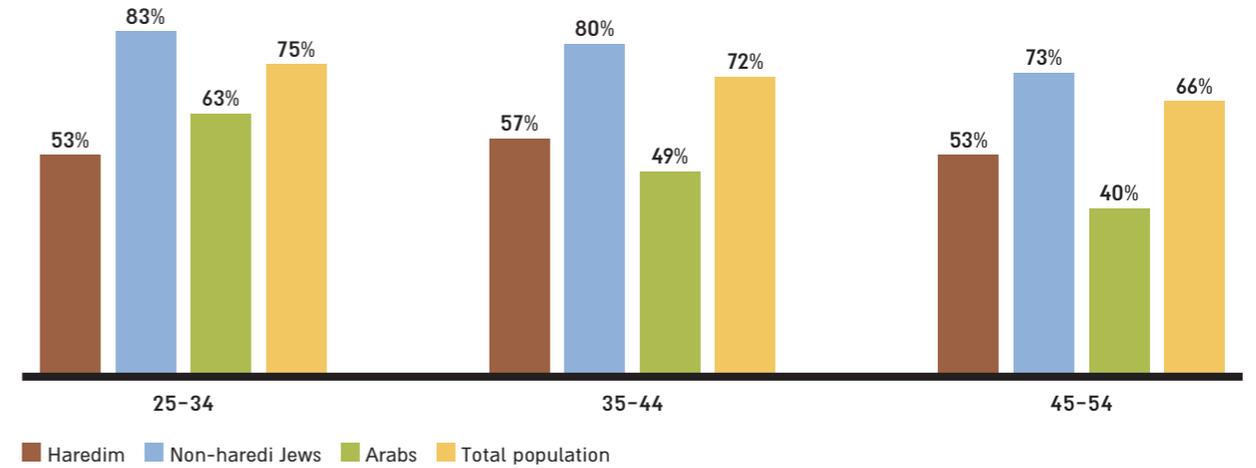
Figure 50 > **Percentage of Persons with Matriculation Certificates or Higher Education**  
By gender, ages 25-64, 2004-2016



Source: Haredi Institute for Public Affairs.  
Data: Central Bureau of Statistics Labor Force Survey, 2004-2016 (haredim – based on most recent school attended).  
\* In 2011, there is a break in the graph for haredi men, which most likely stems from a change in definition.

The breakdown of the indicator according to age groups reveals that in haredi society, the percentage of persons with matriculation certificates or higher education rises with age, in contrast to other population groups, in which the percentage of persons with higher education declines with age. This unique aspect of haredi society stems from the continued Torah study among men beyond the average age for education, in most cases without passing matriculation exams, and then beginning to acquire formal education after that, concurrent with joining the labor force. Likewise, the establishment of the “society of learners” over the years led to a concurrent rise in the percentage of persons who dedicate their time to Torah learning and to a decline in the percentage of persons who study for matriculation certificates or an academic education - studies that are required for integration into the labor force (and which are not necessary for one who has chosen a path of Torah learning over working). By contrast, in the rest of the population there was an increase in the percentage of persons pursuing an education, thus contributing to a higher percentage of persons with matriculation certificates or other degrees in the younger age groups.

Figure 51 > **Percentage of Persons with Matriculation Certificate or Higher Education diploma**  
By age group, 2016



Source: Haredi Institute for Public Affairs.  
Data: Central Bureau of Statistics 2016 Labor Force Survey (haredim – as self-defined).

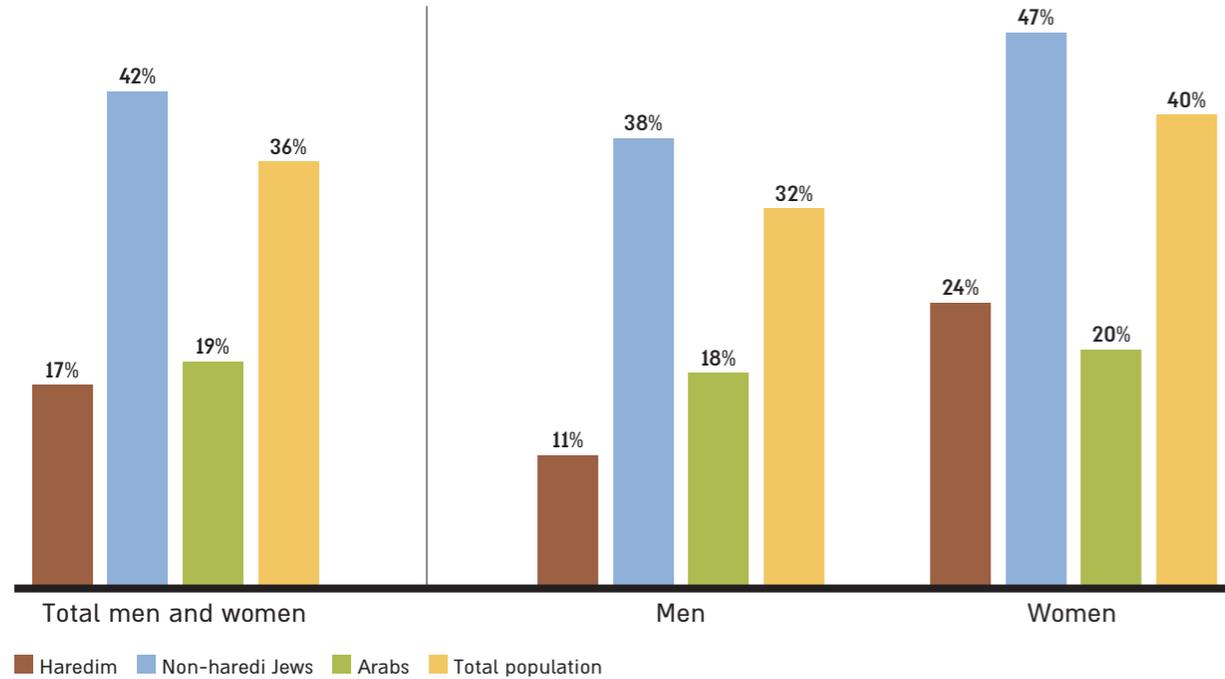
## Academic Education

The percentage of persons who hold academic degrees focuses on measuring education among the population at a higher level, a very important level in advancing the individual in a modern society that is with knowledge- and technology-rich. At this level, too, there are disparities: the B.A., which in the past was the final stop in acquiring an education for the scholarly minority, has become the first stop for the masses. Today, more and more professions require advanced degrees, either an M.A. or a Ph.D. Thus the process of acquiring an academic education and upgrading it with post-graduate degrees can stretch out and extend well into a person's working years.

Indicator reading **Percentage of Persons Holding Academic Degrees:** Increase – Positive.

The percentage of persons holding an academic education among haredim is less than half of that among non-haredi Jews (17 and 42 percent, respectively), and is similar to the percentage among Arabs (19 percent). The percentage of haredi men who have earned an academic degree is just 11 percent, compared to 24 percent among haredi women. The analysis of these figures and the data in the previous indicator, which also included matriculation certificate holders and non-academic post-secondary diplomas, indicates that one third of haredim have a higher education diploma, similar to the percentage among non-haredi Jews.

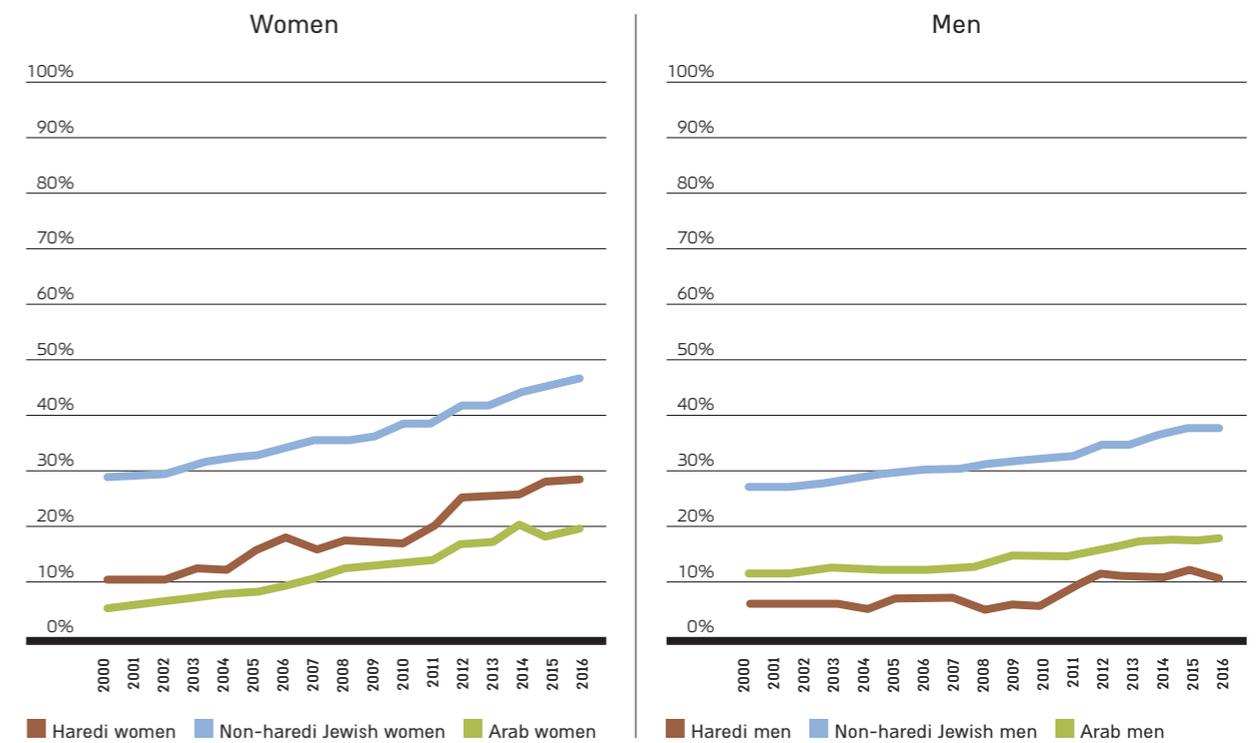
Figure 52 > **Percentage of Persons Holding Academic Degrees**  
By gender, ages 25-64, 2016



Source: Haredi Institute for Public Affairs.  
Data: Central Bureau of Statistics 2016 Labor Force Survey (haredim – as self-defined).

The percentage of persons who have acquired an academic education has risen steadily over the years, in all population groups. The percentage of female academics exceeds that of male academics both in numbers and in the growth rate. In 2000-2016, the percentage of academics among haredi men almost doubled (from 6 percent to 11 percent) compared to an increase by a factor of 1.4 among non-haredi Jews (from 27 percent to 38 percent). During the same time period, the percentage of female academics among haredi women rose by a factor of 2.8 times (from 10 to 29 percent) and among non-haredi Jewish women, the growth factor was 1.5 times (from 29 to 47 percent).

Figure 53 > **Percentage of Persons Holding Academic Degrees**  
By gender, ages 25-64, 2000-2016



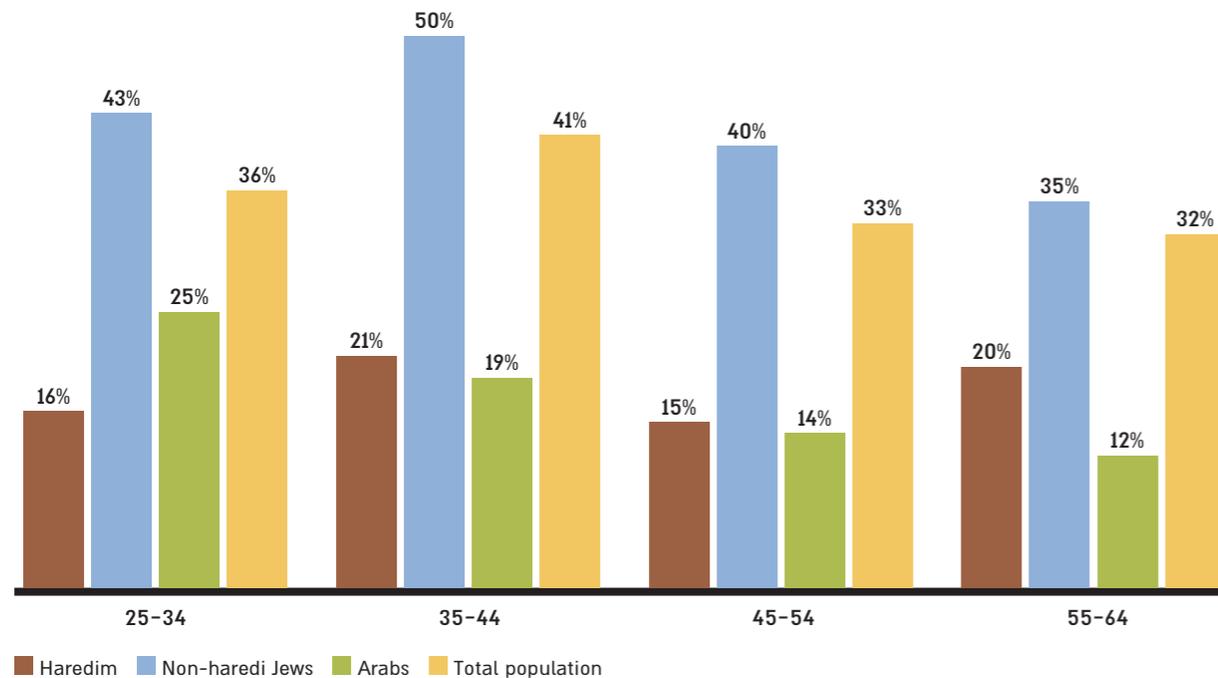
Source: Haredi Institute for Public Affairs.  
Data: Central Bureau of Statistics Labor Force Survey, 2000-2016.

As noted above, the process of acquiring an academic education in haredi society begins later (especially among men) and spans a longer period of time – the percentage of academics among haredim reaches a peak in the 35-44 age group, at 21 percent, compared to a peak of 50 percent among non-haredi Jews. Among Arabs the peak is reached in the 25-34 age group, at 25 percent. The fact that the peak in Arab society occurs in the youngest age group is the result of two factors: the beginning of studies at a younger age, because there is no compulsory military service among this population group; and the significant rise in recent years in the percentage Arab young people who attend colleges and universities.<sup>61</sup>

61 See Yashiv and Kasir (Kaliner), forthcoming.

Figure 54 › **Percentage of Persons Holding Academic Degrees**

By age group, 2016

**Source:** Haredi Institute for Public Affairs.**Data:** Central Bureau of Statistics 2016 Labor Force Survey (haredim – as self-determined).

## Box 5 – Basic Skills among the Adult Population

In 2014-2015, Israel participated in a special OECD project - the PIAAC survey (Programme for the International Assessment of Adult Competencies).<sup>62</sup> The survey was held among a representative sample of people aged 16 to 65, with the objective of evaluating reading literacy (knowledge and understanding of reading) and mathematical literacy, and in problem solving in a technology rich environment. According to the OECD, these are the key skills necessary for the labor market.<sup>63</sup> The data from this survey represent competency, meaning what individuals know how to do, as opposed to what they have learned, as was measured by the various educational certificates. Participants in the survey were asked to solve a series of problems in each of the three skills, which were not related to any specific content in the education system.

The findings of the PIAAC survey indicate that in reading and mathematical competency, the level of haredim is no different from the level of non-haredi Jews, and is higher than that of Arabs. This is true for both men and women. The similarity between the competency levels of haredim and of other Jews is surprising, considering the struggle to introduce core curriculum subjects to the haredi education system, and the gaps in the curriculums of the state education system and independent haredi education system. If graduates of the haredi education system exhibit the same level of competency as the graduates of public education in two of the basic skills, then the curriculums in the haredi educational system do not negatively affect competency levels, and graduates of the haredi education systems have similar chances of being hired for jobs that require those skills.

Even so, when assessing the competency levels of the two age groups of Haredi men – up to age 40 and over age 40, it emerges that the competency levels of haredi men over age 40 are similar to those of non-haredi men in the same age group, except for the area of problem solving in a technology rich environment, in which their proficiency is lower. By contrast, young haredi men aged 16 to 40 are significantly less proficient than non-haredi Jewish men in all the types of skills.<sup>64</sup>

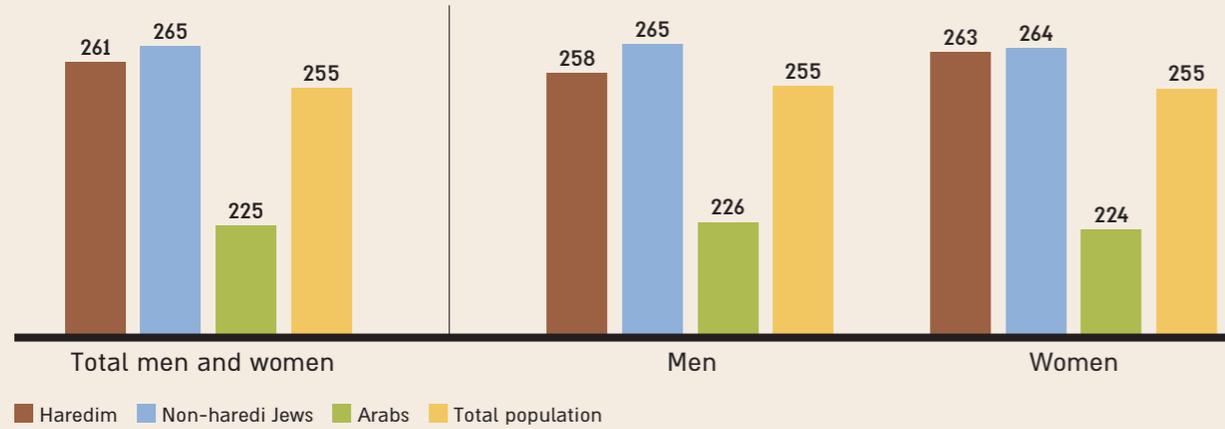
<sup>62</sup> See Central Bureau of Statistics and National Authority of Measurement and Evaluation in Education, 2016.

<sup>63</sup> See OECD, 2013.

<sup>64</sup> See Bank of Israel, 2016b.

Figure 55 › **Average Score in Literacy\***

By gender, ages 16-65, 2014-2015



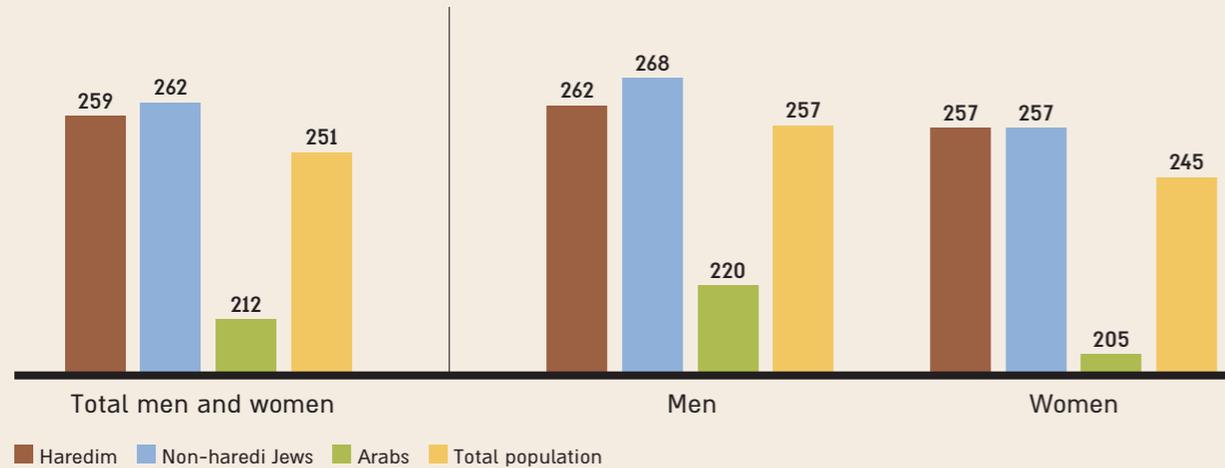
Source: Haredi Institute for Public Affairs.

Data: PIAAC, 2014-2015, Central Bureau of Statistics and RAMA [National Authority of Measurement and Evaluation in Education] (Haredim – as self-defined).

\*The range of grades in the various exams was 0 to 500; the average grade is 250 and the standard deviation is 50.

Figure 56 › **Average Score in Numeracy\***

By gender, ages 16-65, years 2014-2015



Source: Haredi Institute for Public Affairs.

Data: PIAAC, 2014-2015, Central Bureau of Statistics and RAMA. (Haredim – as self-defined).

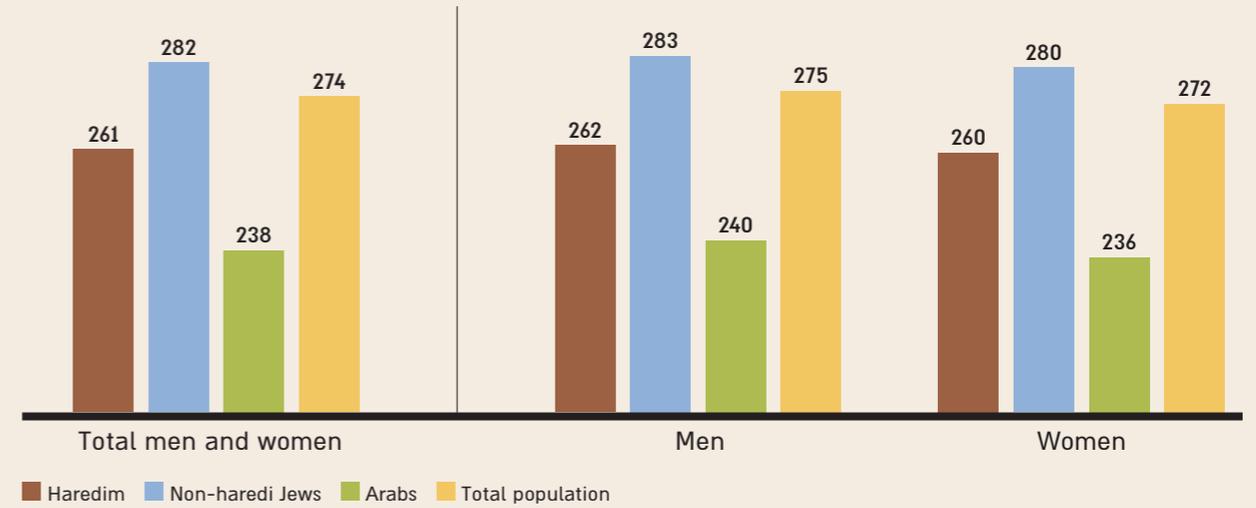
\*The range of grades in the various exams was 0 to 500; the average grade was 250 and the standard deviation is 50.

As noted, haredim are less competent than non-haredi Jews in problem solving in a technology rich environment. This disparity exists among both men and women, and evidently stems from the gap in accessibility to information technologies among the various population groups, and the differences in the extent of their daily use of these technologies. Haredi society is less exposed to information technology and the internet, due to the restrictions this society has placed on itself for moral reasons and because

of objections to content that is deemed a threat to the haredi lifestyle. The regular use of computer resources and technology, information systems and a range of applications for work, entertainment, shopping, education and communications, contributes to the development of specialized skills for searching, extracting, processing and utilizing information in a host of technologies that were unfamiliar to the previous generation. These skills are required for many professions and an individual's lack of familiarity with the world of information technology reduces the options available to him.

Figure 57 › **Average Score in Problem Solving In a Technology-rich Environment\***

By gender, ages 16-65, 2014-2015



Source: Haredi Institute for Public Affairs.

Data: PIAAC, 2014-2015, Central Bureau of Statistics and RAMA. (Haredim – as self-defined).

\*The range of grades in the various exams was 0 to 500; the average grade is 250 and the standard deviation is 50.

## Participation in Vocational Training Courses

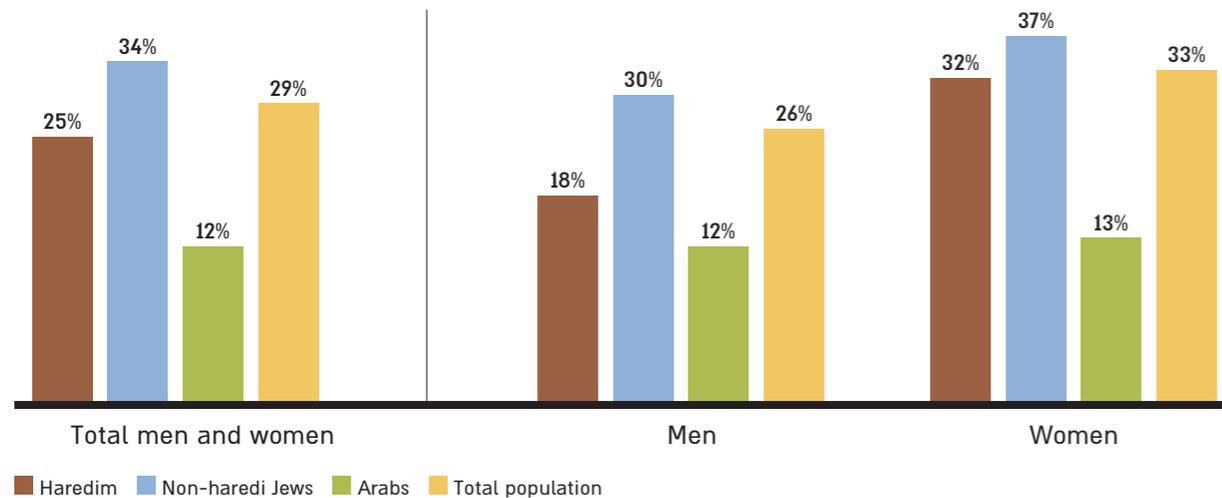
In today's global market, new professions are "born" and other professions disappear from the world with each passing year; every decade, new industries are established and old ones fade out. Technology changes constantly and unrecognizably. These developments leave their mark on the modern labor market, which requires each employee and job seeker to rapidly develop new skills and to constantly upgrade his knowledge and existing skills. In previous generations, a person chose a profession at a young age, acquired the appropriate education, and then earned a livelihood from that profession for his entire life, sometimes even in one workplace without changing employers. Nowadays, over the course of a person's career - which is growing longer as life expectancy rises and retirement age is postponed - a person switches jobs, professions, economic sectors and employers much more often, and studies new content and technologies on a daily basis. The main element for the process of life-long learning is professional training courses, which are attended by masses as part of their jobs and outside their jobs.

Indicator reading for **Vocational Training Courses**: Increase – Positive.

About one quarter of haredim aged 20 and over reported participating in vocational training courses at some time over the course of their lives. This rate is significantly lower than the ratio among non-haredi Jews (34 percent) but higher than the ratio among Arabs (12 percent). Women participate in vocational training courses at a higher ratio than men, and also acquire an academic education at a higher ratio than men (see Academic Education indicator - above). The gap in the participation rate for vocational training courses between women and men is most notable among haredim – about one third of haredi women (32 percent) have studied in vocational training courses, compared to 18 percent of haredi men.

Figure 58 › **Percentage of Persons Who Participate in Professional Training Courses**

By gender, ages 20 and over, 2016

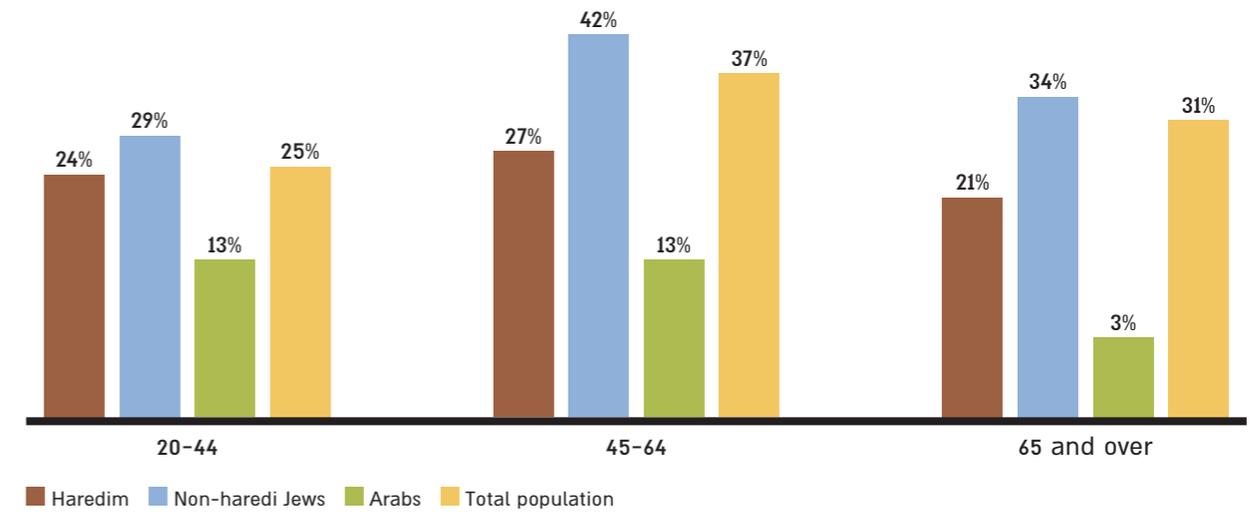


Source: Haredi Institute for Public Affairs.  
Data: Central Bureau of Statistics 2016 Social Survey (haredim – as self-defined).

As noted, the primary purpose of these professional training courses is to upgrade the skills, knowledge and competency of workers, and as such, also their status, from the beginning of their path in the labor market and throughout their career. Accordingly, the percentage of persons who attend such courses reaches a peak in the 45-64 age group. Among haredim this figure is 27 percent in this age group, compared to 24 percent among younger age groups and 21 percent in the 65 and over age group. These figures are lower than in all age groups of non-haredi Jews, and are higher than among Arabs.

Figure 59 › **Percentage of Persons Who Participate in Professional Training Courses**

By age group, ages 20 and over, 2016

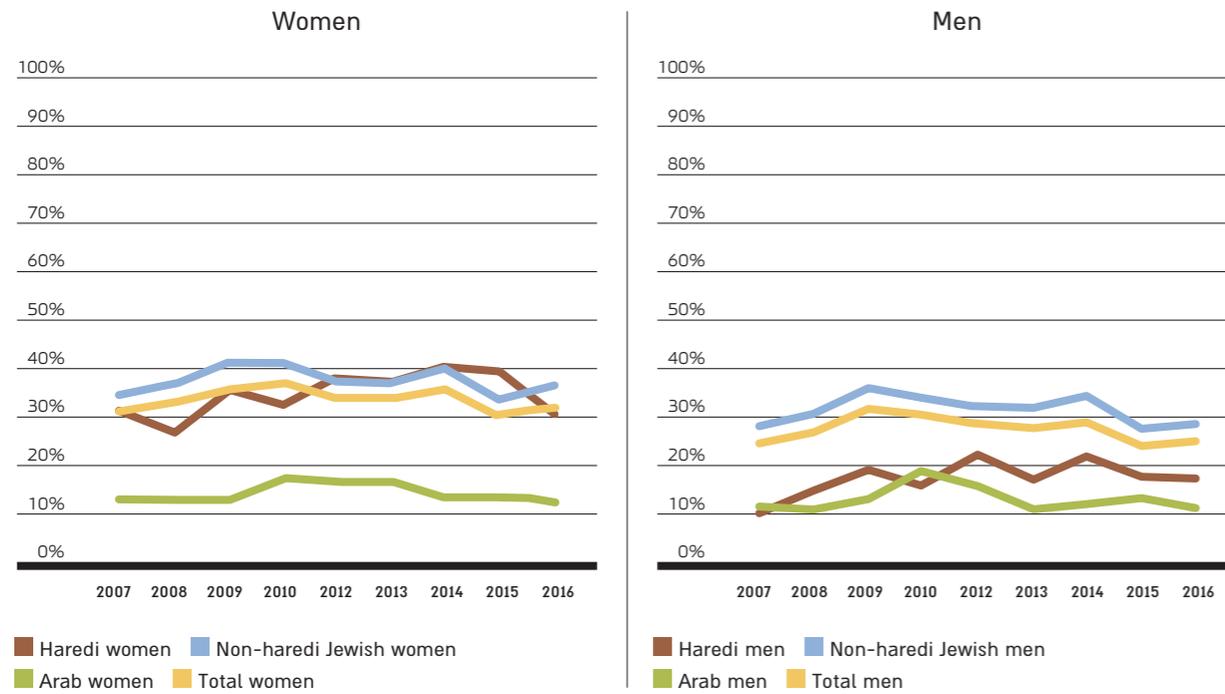


Source: Haredi Institute for Public Affairs.  
Data: Central Bureau of Statistics 2016 Social Survey (haredim – as self-defined).

Over the past decade, there has been a clear rise in the ratio of haredim who participate in professional training courses (among women this figure declined in 2016), compared to other population groups, among whom there was no clear trend.

Figure 60 › **Percentage of Persons Participating in Vocational Training Courses**

By gender, ages 20 and over, 2007-2016\*



**Source:** Haredi Institute for Public Affairs.  
**Data:** Central Bureau of Statistics Social Survey, 2007-2016 (haredim – as self-defined).  
 \*The year 2011 does not appear because the question was omitted from the survey that year.

## Private Expenditures for Education

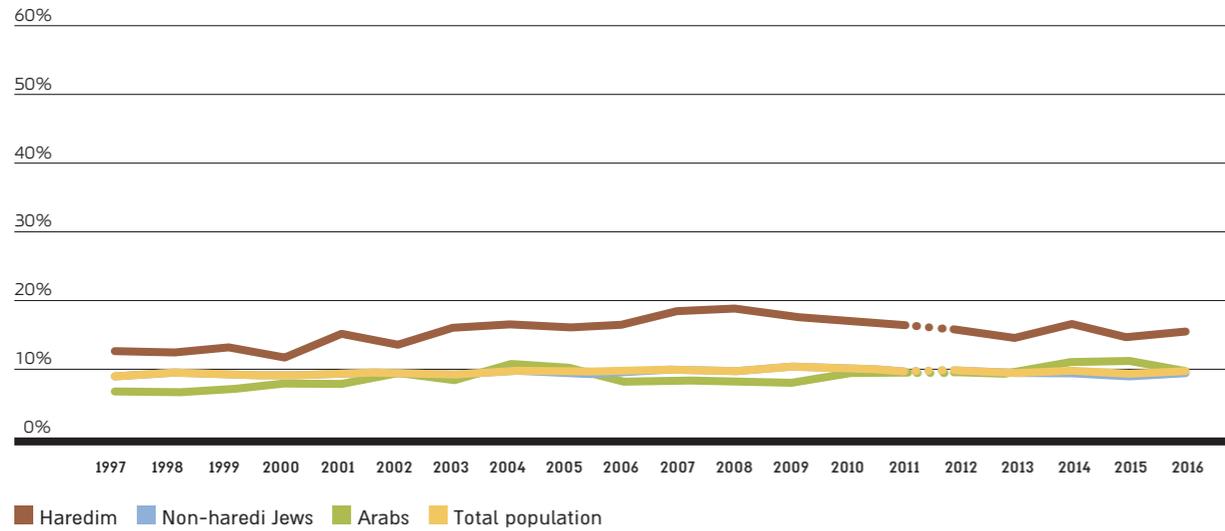
Expenditures for education are considered worthwhile because they are an investment in the next generation. In Israel, the state education system for children from the age of 3 through high school<sup>65</sup> is public, meaning it is funded primarily from the state budget. Thus education is highly subsidized by the state, but parents are still required to expend significant sums on their children’s education. This applies not only to the costs of “additional services” provided by the education system itself or by the third sector (non-profit organizations), but also to tuition payments in the private education networks - in the independent and non-recognized haredi education systems. In the haredi sector expenditures for education are therefore a significant proportion of the household budget for two reasons: education in private institutions in the independent haredi education system is only partially funded by the state budget or not funded at all; and haredi families have many children.

Indicator reading for **Private Expenditures for Education:** Increase – Positive.

The private expenditures for education as a percentage of the disposable income of haredi households rose in the decade between 1999-2008, and since then has been declining. At its peak in 2008, it reached 19 percent, but by 2015 it had declined to 15 percent. By comparison, non-haredi Jewish households spent around 9 percent of their disposable income for education and experienced no change over the past two decades. As with any type of expenditure as a percentage of disposable income, the expenditure for education is affected by the size of the expenditure and the size of the income. The decline in this indicator among haredim after 2008 reflects the rise in the average income of the haredi household since that time (see in domain “Income and Economic Situation”).

<sup>65</sup> The government also participates in funding for most institutions for higher education, as well as preschools for children aged 0 to 3, depending on the parents’ income and the number of hours they work per week. In any case, we focused on the education system that functions as part of the “Compulsory Education Law.”

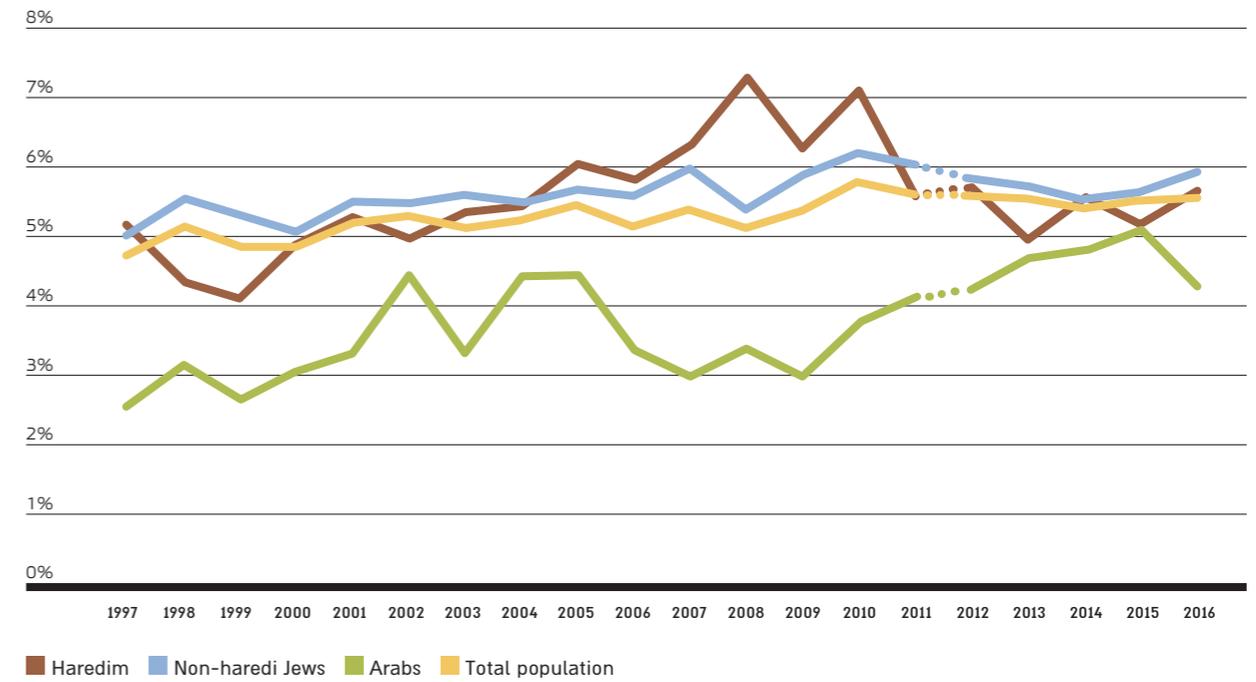
Figure 61 › Household Expenditure on Education as a Percentage of Disposable Income 1997-2016



Source: Haredi Institute for Public Affairs.  
 Data: Central Bureau of Statistics Household Expenditures Survey, 1997-2016 (haredim – based on most recent school attended).

When examining the expenditure per child (thus neutralizing the effect of the number of children in the household) the expenditure for education as a share of disposable income was found to be quite similar between haredi and non-haredi Jewish households (around 5 percent). From this we can conclude that the disparity between the two populations in the indicator for education expenditures per household stems from the differing numbers of children in households with children – an average of 3.9 in haredi households, compared to 2.2 in non-haredi Jewish households. In both groups, there is a clear decrease in the expenditure for education per child since 2010. By contrast, in Arab households, the expenditure for education per child has been rising significantly since 2010, and by 2015, nearly approximated that of Jewish households.

Figure 62 › Expenditures on Education per Child for Households with Children, as a Percentage of Disposable Income 1997-2016



Source: Haredi Institute for Public Affairs.  
 Data: Central Bureau of Statistics Household Expenditures Survey, 1997-2016 (haredim – based on most recent school attended).  
 \*Children were calculated based on the number of persons up to age 18 in a household. Only households with positive expenditures for education were included.

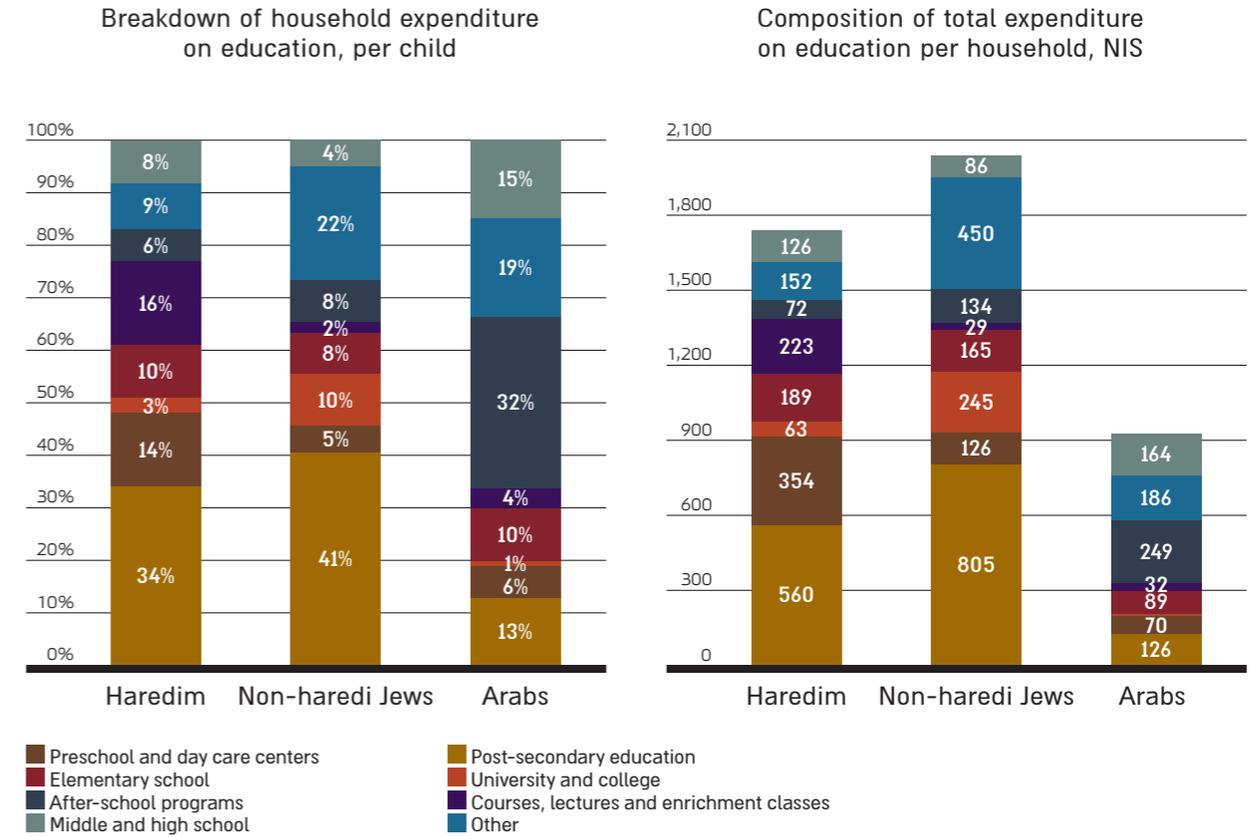
Private expenditures for education per child in haredi and Arab society are about half that in the non-haredi Jewish sector. More than half of the expenditure in the Jewish population (haredi and non-haredi), is spent on daycare, preschools, afterschool programs and elementary education - double the ratio spent on these education items in the Arab sector. In haredi households, the expenditure for elementary education is higher and constitutes a larger percentage of disposable income than among other population groups. On the other hand, non-haredi Jewish households spend significantly more on preschools and daycare than other population groups, despite the smaller number of children, and these items account for the largest portion (41 percent) of the average expenditure per child.

Table 9 > **Private Expenditure for Education per Child in Households with Children up to Age 18\***  
2016

	Haredim	Non-Haredi Jews	Arabs	Total Population
<b>Total expenditure for education</b>	NIS 1750	NIS 2063	NIS 930	NIS 1788
<b>Expenditure as a portion of disposable income</b>	16.5%	10.7%	8.3%	10.8%
<b>Expenditure for education, per child</b>	NIS 553	NIS 1084	NIS 486	NIS 902
<b>Expenditure per child, as a portion of disposable income</b>	5.6%	5.9%	4.3%	5.6%

Source: Haredi Institute for Public Affairs.  
Data: Central Bureau of Statistics, 2016 Household Expenditures Survey (haredim – as self-defined).  
\* Only households with positive expenditures for education were included.

Figure 63 > **Private Expenditure for Education by Category in Households with Children up to Age 18**  
2016

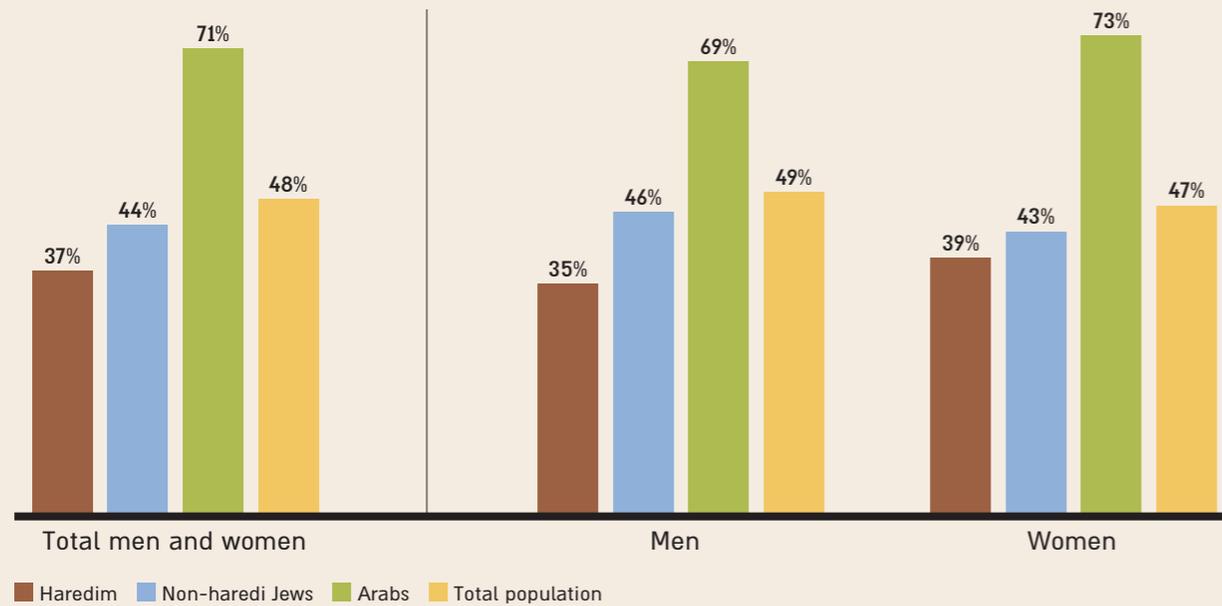


Source: Haredi Institute for Public Affairs.  
Data: Central Bureau of Statistics 2016 Household Expenditures Survey (haredim – as self-defined).  
\* Only households with positive expenditures for education were included.

## Box 6 – Satisfaction with the Educational System and Level of Equality in the Provision of Services

The satisfaction of the haredi society with the function of the education system is significantly lower in comparison to the satisfaction of other populations, and is about 37-percent.<sup>66</sup>

Figure 64 > **Percentage of persons with Positive Opinions on the Function of Their Education System**  
By gender, ages 20 and over, 2015



Source: Nitsa (Kaliner) Kasir and Dmitri Romanov, Haredi Institute for Public Affairs.  
Data: Central Bureau of Statistics, 2015 Social Survey (haredim – as self-defined).

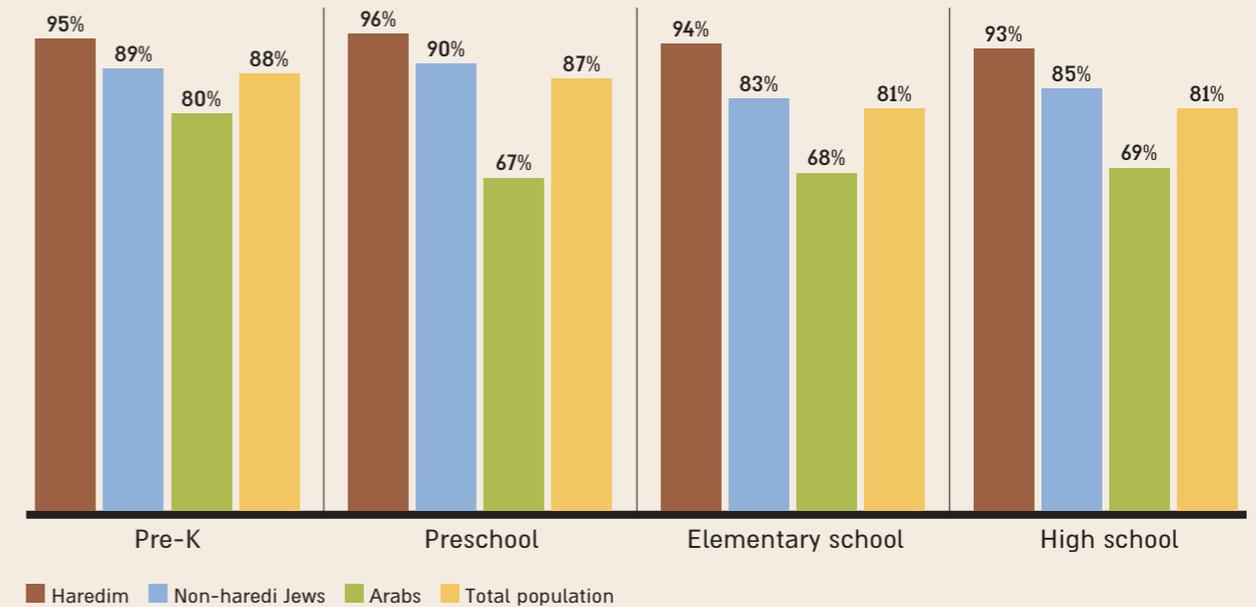
In contrast to the low percentage of persons in the haredi sector who have a positive opinion of the Israeli education system, an examination of the satisfaction with the various educational institutions that haredi children attend, in all levels of education – from Pre-K through high school – the haredi sector is actually the most satisfied among all the sectors. A major cause of the large gap between the positive assessment of the various institutions in haredi education and the uncomplimentary perception of the system in general is the sense of discrimination and inequality that the haredim feel toward to the establishment in general and to the public education system in particular. The dissatisfaction with the general education network is essentially an expression of the ideological criticism and the low esteem in which haredi society holds the educational content and curriculum offered in the general education system.

The high satisfaction in the haredi sector regarding each one of the levels of its education system stems from the very fact that the haredi education network is geared to the unique needs of haredi society.

66 For more information see Kasir (Kaliner) and Romanov, 2017.

This high level of satisfaction is also reflected in the appreciation for the staff, the level of instruction in the schools, the range of activities offered in preschools, satisfaction with the operating hours and by the percentage of respondents who believe the educational frameworks meet their needs.

Figure 65 > **Percentage of Persons Satisfied With the Function of Various Educational Frameworks\***  
Ages 20 and over, 2015

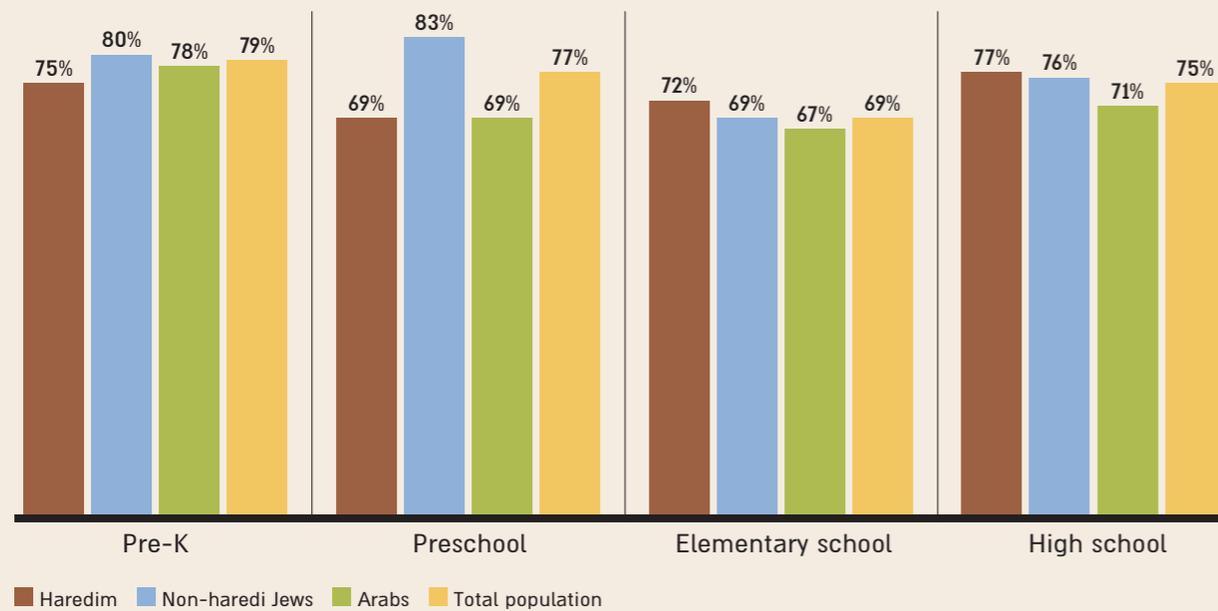


Source: Nitsa (Kaliner) Kasir and Dmitri Romanov, Haredi Institute for Public Affairs.  
Data: Central Bureau of Statistics 2015 Social Survey (haredim – as self-defined).  
\*From among parents who have children in these frameworks.

Two aspects of the education system with which haredim were less satisfied than the other population groups are the physical conditions and the location of the schools. Satisfaction rates with these aspects are relatively low throughout the general population, but among haredim the satisfaction is even lower regarding the physical conditions in pre-K and preschool facilities - at 75 percent and 69 percent respectively (compared to 80 percent and 83 percent among non-haredi Jews, respectively). The poor physical conditions, including crowding, stem from insufficient investment in educational infrastructure relative to the needs. Due to the faster increase in the number of children in haredi society, the Ministry of Education and the local authorities are not keeping pace with the necessary construction and investments. In addition, haredi local authorities rank lower among the socio-economic clusters, meaning that they have relatively lower revenues and the resulting budgetary constraints make it difficult for them to finance infrastructure costs.

The percentage of persons satisfied by the location of the educational institutions their children attend is lower among haredim than among non-haredi Jews, in all levels of education. In the absence of sufficient educational infrastructure, parents are forced to send their young children to facilities that are relatively far from home. This requires bussing the children during the heavy traffic hours in the morning.

Figure 66 > **Percentage of Persons Satisfied with the Physical Conditions at Educational Frameworks\***  
Ages 20 and over, 2015

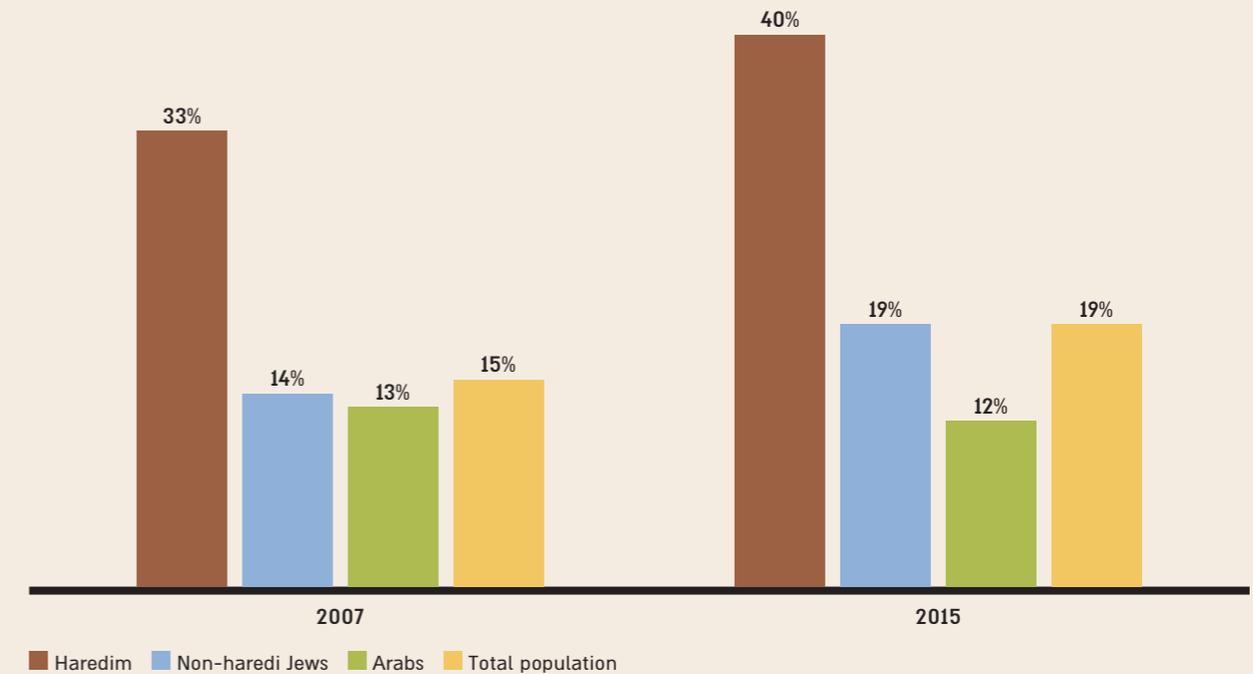


Source: Nitsa (Kaliner) Kasir and Dmitri Romanov, Haredi Institute for Public Affairs.  
Data: Central Bureau of Statistics 2015 Social Survey (haredim – as self-defined).  
\*Among parents who have children in these frameworks.

In the Social Survey in 2007- 2015, the respondents were asked their opinion of the equality in the provision of services. Among all the population groups, the haredi respondents were consistently the least satisfied with the equality of services in the education system – in 2015 some 40 percent replied that in their opinion, no such equality existed.

Figure 67 > **Percentage of Persons Dissatisfied with Equality in the Provision of Services by the Education System\***

Ages 20 and over, 2007-2015\*\*



Source: Nitsa (Kaliner) Kasir and Dmitri Romanov, Haredi Institute for Public Affairs.  
Data: Central Bureau of Statistics Social Survey, 2007 and 2015 (haredim – as self-defined).  
\* The percentage of persons who answered “not at all” to the question of “In your opinion, does the education system in Israel provide services in an equal manner to all population groups, irrespective of gender, age and sector?”  
\*\* The years when this question was asked in the Social Survey.

Interestingly, among Arabs, the perception of lack of equality in the provision of services has not risen over the years, in contrast to other population groups. This is possibly the result of the increase in the budget allocations and various programs provided over the years for the economic development of Arab society,<sup>67</sup> including funds for the development of the education system.<sup>68</sup>

67 For additional information, see Kasir (Kaliner) and Tzachor-Shai, 2016c.

68 See for example Yashiv and Kasir (Kaliner), forthcoming.

# INCOME AND ECONOMIC SITUATION

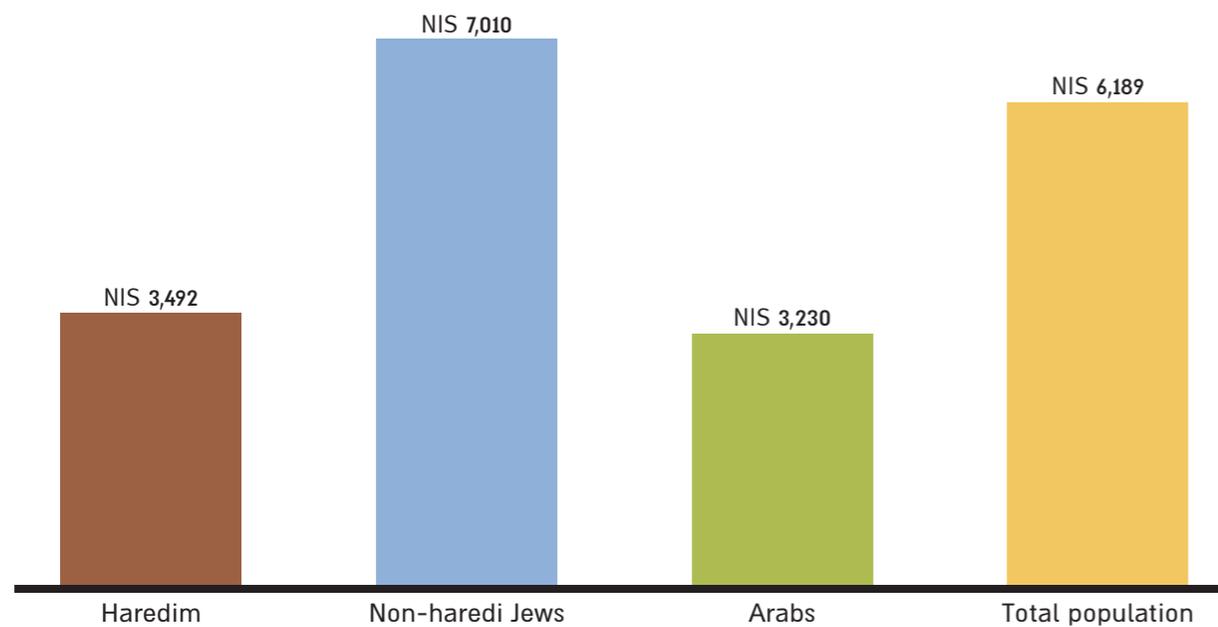
## Net Monetary Income Per Standard Person

The indicator for net monetary income per standard person reflects the extent of a household's financial resources, adjusted for its size. The indicator includes income from all sources: salaried work, income from a business or independent work, pensions, stipends and other transfer payments, financial support from other households or from organizations in Israel and abroad, and income from assets. The income level is adjusted for the size of the household by dividing the income by the number of standard persons, based on the equivalence scale used by the National Insurance Institute for calculating the poverty line. This scale takes into account the economies of scale in consumption for households of various sizes. Thus the net average income per standard person reflects the extent of economic resources at the disposal of the household for consumption. Still, it is important to note that some resources are not included in this indicator, such as non-monetary donations and transfers in kind (benefits worth money) that individuals and households - primarily low-income families - receive from various public systems.

Indicator reading for **Net Monetary Income per Standard Person**: Increase – Positive.

The net monetary income per standard person in haredi households was NIS 3,492 per month, or about half of the per capita income of non-haredi households (NIS 7,010) and about 10 percent more than in Arab households.

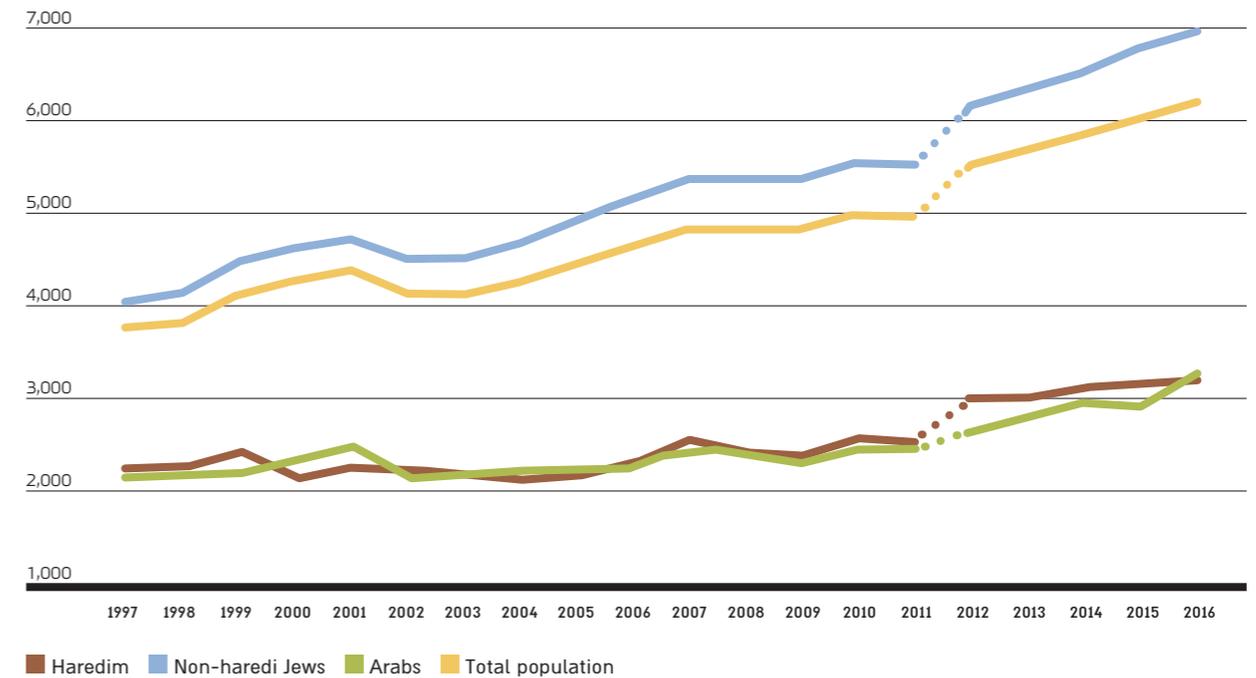
Figure 68 › **Net Monetary Income per Standard Person**  
NIS, 2016



Source: Haredi Institute for Public Affairs.  
Data: Central Bureau of Statistics 2016 Household Expenditures Survey (haredim – as self-defined).

The gap between haredim and other Jews has continued to widen over the years in both absolute and relative terms: In 1997 the adjusted income per standard person in a haredi household was 55 percent of that in a non-haredi Jewish household. By 2016, that figure had declined to 46 percent.

Figure 69 › **Monetary Income per Standard Person**  
NIS – adjusted to 2016 CPI, 1997-2016

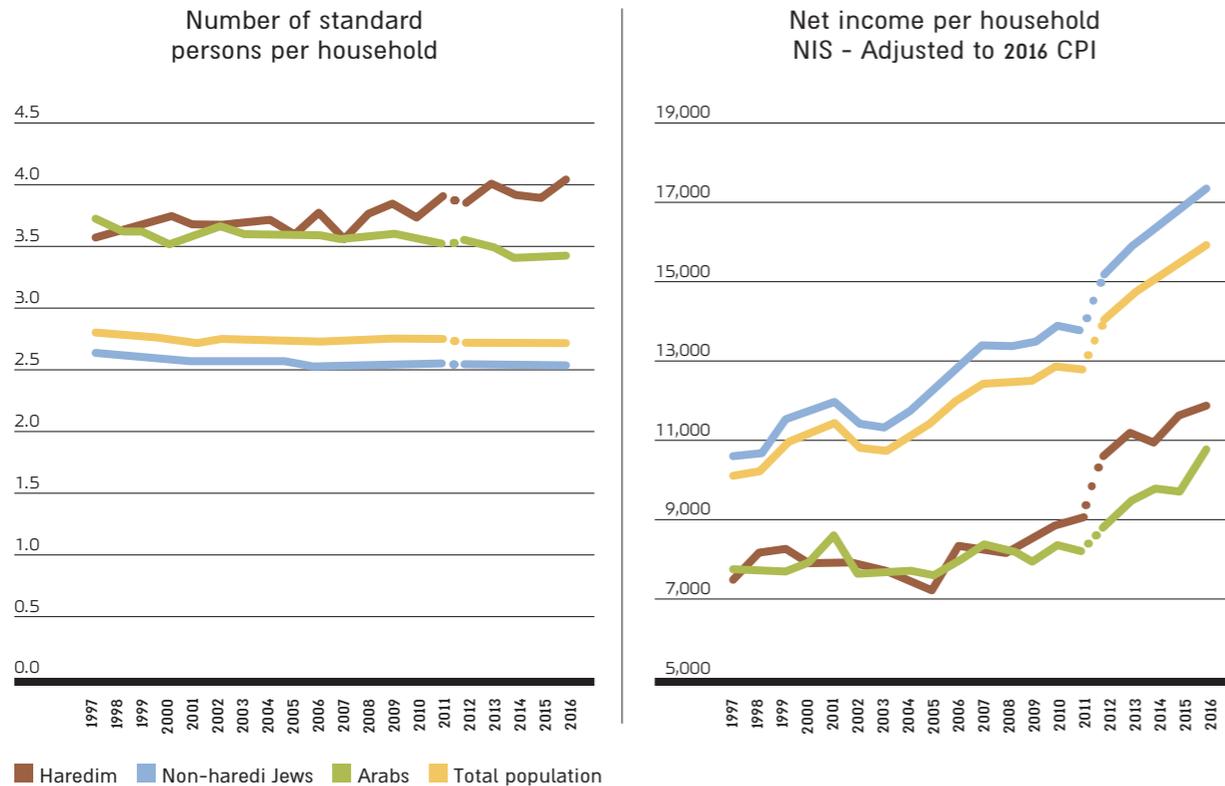


Source: Haredi Institute for Public Affairs.  
Data: Central Bureau of Statistics Income Surveys (until 2011) and Household Expenditures Survey (from 2012), 1997-2016 (haredim – based on most recent school attended).

Understanding the source of the widening gap in income per standard person between haredim and other Jews over the past two decades requires an examination of the two factors that comprise the indicator: the household size and income. As depicted in the following graphs, the net monetary income of haredi households in the decade between 1999 and 2008 was relatively stagnant. By contrast, the income for non-haredi Jewish households grew each year, except during the recession years of 2001-2004. In addition, from 2007 until 2016 the average household size in haredi society grew from 3.6 to 4.0 standard persons, while the average household size among non-haredi Jews did not change, holding steady at 2.5 standard persons. This rise in income and the stability in household size among non-haredi Jews resulted in a 33-percent increase in the net income per standard person from 1997 to 2009, while in haredi society, the growth in that same period was to just 7 percent. From 2010 onward, income for haredi households began to rise, but the number of standard persons per haredi household also continued to increase. Thus the gap in income per standard person among haredim and non-haredi Jews continued to widen.

Figure 70 > Net Monetary Income and Number of Standard Persons

1997



Source: Haredi Institute for Public Affairs.

Data: Central Bureau of Statistics Income Surveys (until 2011) and Household Expenditures Survey (from 2012), 1997-2016 (haredim – based on most recent school attended).

## Satisfaction with Economic Situation

The indicator for satisfaction with economic situation is a subjective indicator based on the question, “Are you satisfied with your economic situation?” The percentage of persons who are satisfied is determined by the percentage of all respondents who replied “very satisfied” or “satisfied.” This question does not address explicitly the income level of the individual or the household, but it is reasonable to assume that in responding to this general question, the respondents take into account not only the overall financial resources at their disposal, but also their expenditures, based on their economic needs.

Indicator reading for **Satisfaction with Economic Situation**: Increase – Positive.

Seventy-one percent of haredim are satisfied with their economic situation – a higher ratio than among non-haredi Jews (63 percent) and among Arabs (49 percent). Haredi men are more satisfied than haredi women (76 percent compared to 66 percent). Such a high percentage of persons in haredi society who are satisfied with their economic situation does not seem to correlate with the low income level and high poverty rates. The factors that could reconcile the contradiction between these two indicators are the religious-cultural values in haredi society of “being happy with one’s lot,”<sup>69</sup> making do with little<sup>70</sup> and the willingness to forgo the pleasures of this world for the sake of Torah learning.<sup>71,72</sup> Another possible explanation is in the perception of different reference groups when examining economic situation: the subjective assessment of an individual’s status in society tends to be based on a comparison between himself and those around him; since haredi society is uniform in this respect,<sup>73</sup> the individual does not feel that his economic situation is inferior to his neighbor’s.

69 This phrase is taken from the Mishna (*Tractate Avot* 4:1): “Ben Zoma says [...] Who is rich? One who is happy with his lot, as it says (*Psalms* 128:2): ‘If you eat the toil of your hands, you are praiseworthy, and it is good for you.’”

70 There is a plethora of sources for this in Jewish tradition. In the haredi context, see for example, Schwartz 1994.

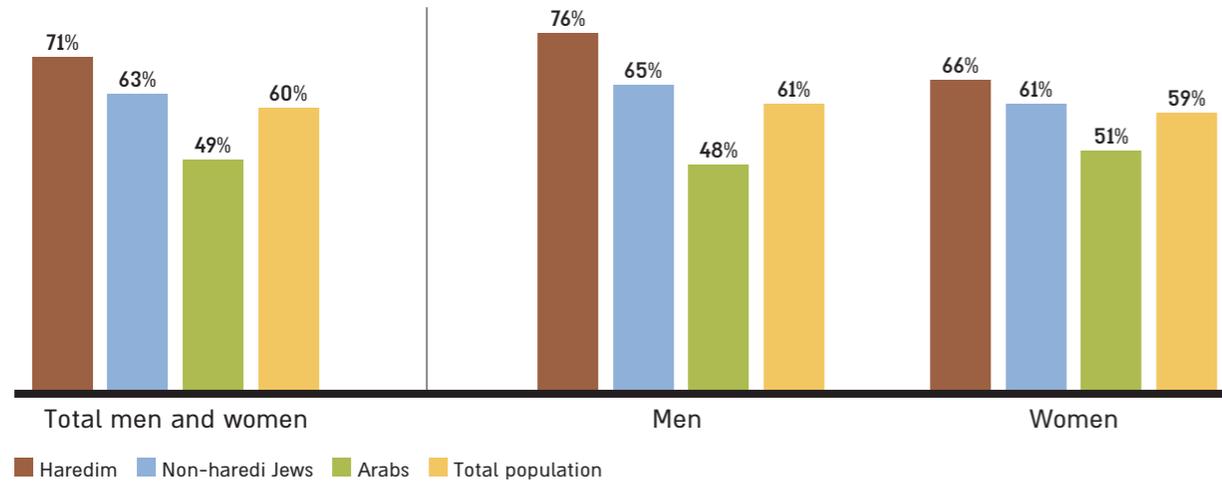
71 This is a central ethos in the haredi world and its roots can be found in very early sources of Jewish tradition. See for example (*Tractate Avot* 6:4): “This is the way of Torah, eat bread with salt, drink water in moderation, sleep on the ground, live a life of deprivation and toil in Torah. If you do so, ‘Praised are you and it is good for you.’ Praised are you – in this world, and it is good for you – in the next world.”

72 A Torah scholar in haredi society is considered to have a higher status. See Kaplan and Stadler, 2009.

73 Note that in this context, there is a widespread religious perception in haredi society that a person’s economic situation is decreed by Heaven. This concept can assuage the sense of poverty in the presence of richer surroundings (see for example Babylonian Talmud, *Tractate Yoma* 38b): “A person cannot touch what has been prepared for his friend, and no kingdom touches that of its neighbor, even one iota”).

Figure 71 > **Percentage of Persons Satisfied with Their Economic Situation**

By gender, ages 20 and over, 2016

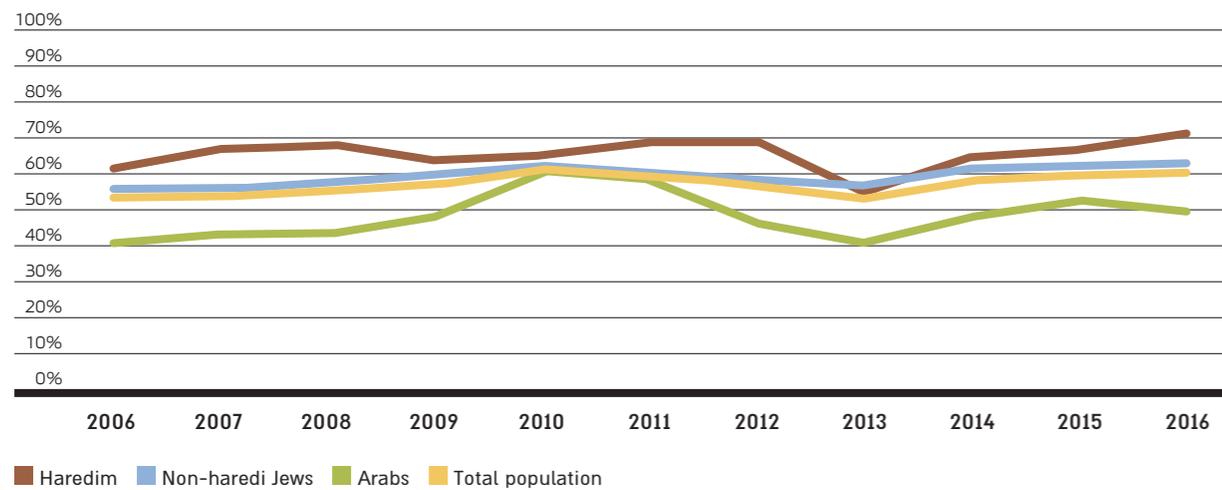


Source: Haredi Institute for Public Affairs.  
 Data: Central Bureau of Statistics, 2016 Social Survey (haredim – as self-defined).

Satisfaction with one's economic situation is higher among those who are older, and more so among haredim than among non-haredi Jews. This figure rises from 69 percent among the 20-44 age group to 84 percent among persons aged 65 and over.

Figure 72 > **Percentage of Persons Satisfied with Their Economic Situation**

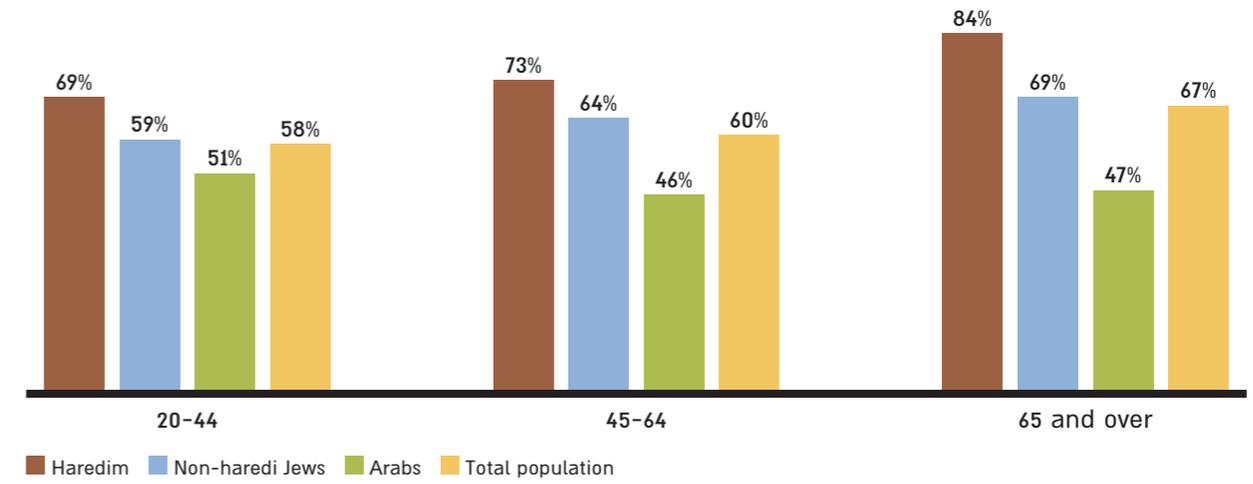
Ages 20 and over, 2006-2016



Source: Haredi Institute for Public Affairs.  
 Data: Central Bureau of Statistics Social Survey, 2006-2016 (haredim – as self-defined).

Figure 73 > **Percentage of Persons Satisfied with Their Economic Situation**

By age group, ages 20 and over, 2016



Source: Haredi Institute for Public Affairs.  
 Data: Central Bureau of Statistics, 2016 Social Survey (haredim – as self-defined).

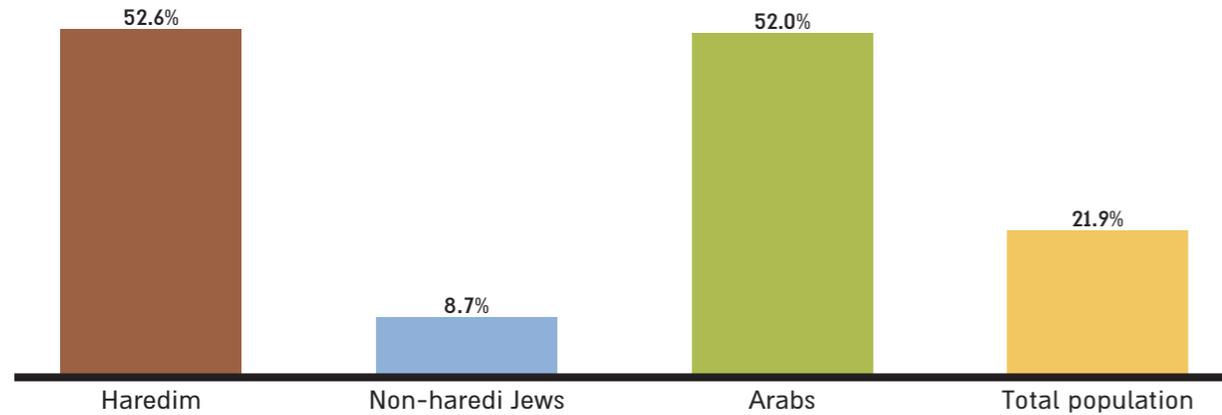
## Poverty Rate

The poverty rate is a relative indicator calculated by the National Insurance Institute, based on data from the Central Bureau of Statistics Household Expenditure Surveys (in the past, Income Surveys). The indicator is defined as the percentage of households whose disposable income per standard person is less than half of the median household income. A family whose income is below the poverty line is considered poor. It is important to note that this indicator denotes poverty in terms of income. An additional indicator examines the extent of the poverty – the distance between the family's income and the poverty line.

Indicator reading for **Poverty Rate**: Decrease – Positive.

The general poverty rate in Israel was 21.9 percent in 2016. There is a big disparity in the poverty rates between the various groups: While the poverty rate in the non-haredi Jewish sector is just 8.7 percent, the poverty rates in the haredi and Arab sectors are 52.6 and 52.0 percent respectively. In other words, in haredi and Arab societies, one in every two persons is poor.

Figure 74 > **Poverty Rate**  
2016



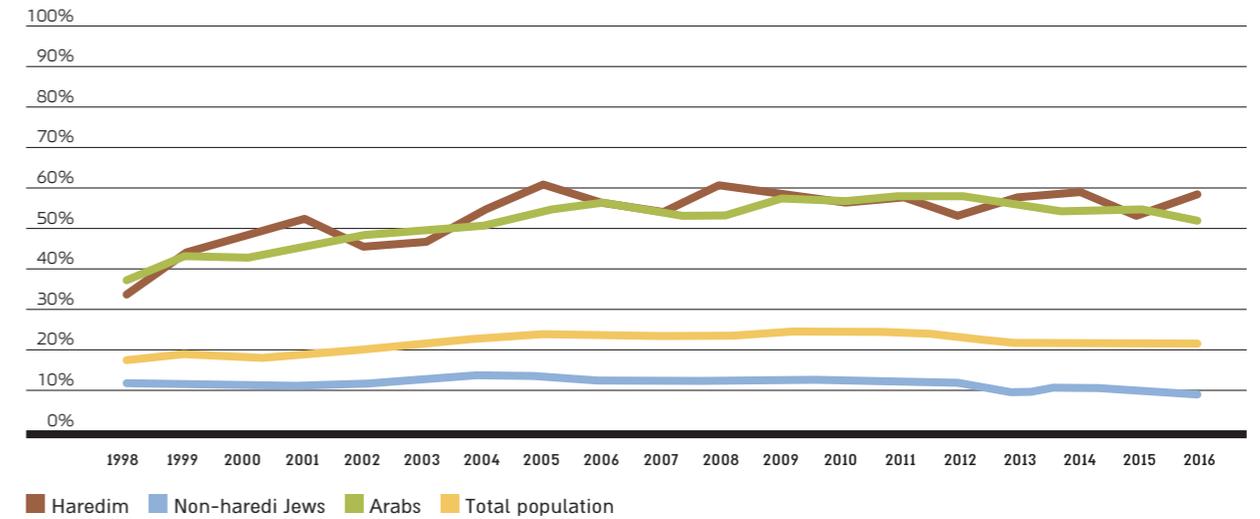
**Source:** Haredi Institute for Public Affairs.  
**Data:** Central Bureau of Statistics, 2016 Household Expenditures Survey (haredim – as self-defined).

In addition to the high poverty rate in the haredi sector, in which that figure grew from 38 percent in 1998 to a peak of 63 percent in 2008 and has since receded to about 55 percent,<sup>74</sup> the poverty in this sector is perpetual and permanent. Moreover, the depth of poverty among poor haredim is worse than in the other population groups. The average gap between the disposable income of a poor household and the poverty line (“depth of poverty”) is 33.5 percent in the haredi sector, compared to 29.8 percent

<sup>74</sup> Note that according to data from 2014-2016, there is very little difference in the figures for the poverty rate in haredi society based on self-definition and according to the most recent school attended.

among non-haredi Jews. This gap in the depth of poverty means that in poor haredi households, their income is hundreds of shekels lower than that in non-haredi Jewish households with the same number of standard persons.<sup>75</sup>

Figure 75 > **Poverty Rate**  
1998-2016

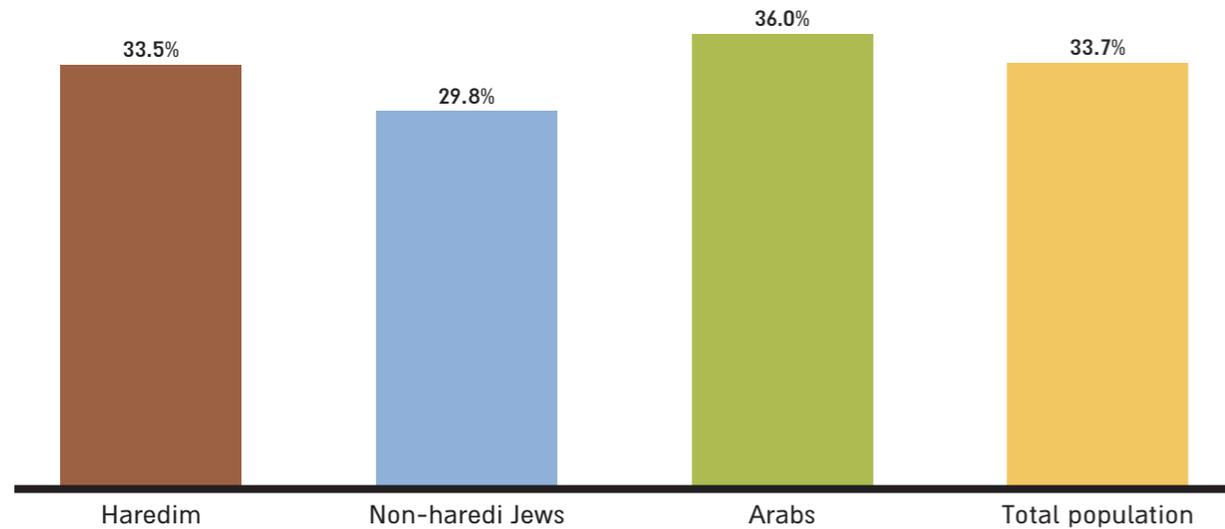


**Source:** Haredi Institute for Public Affairs.  
**Data:** Central Bureau of Statistics Income Surveys (until 2011) and Household Expenditures Survey (from 2012), 2016 (haredim – based on most recent school attended).

<sup>75</sup> Kasir (Kaliner) and Tzachor-Shai, 2017. The data was updated to reflect the most recent available data (2016).

Figure 76 › **Depth of Poverty\***

2016



**Source:** Kasir (Kaliner) and Tzachor-Shai, 2017, "On Culture and Poverty in Haredi Society", Haredi Institute for Public Affairs.

**Data:** Central Bureau of Statistics 2016 Household Expenditures Survey (haredim – as self-defined).

\*As measured according to the poverty gap – the average gap between the disposable income of a poor household and the poverty line, relative to the poverty line.

## Subjective Assessment of Poverty

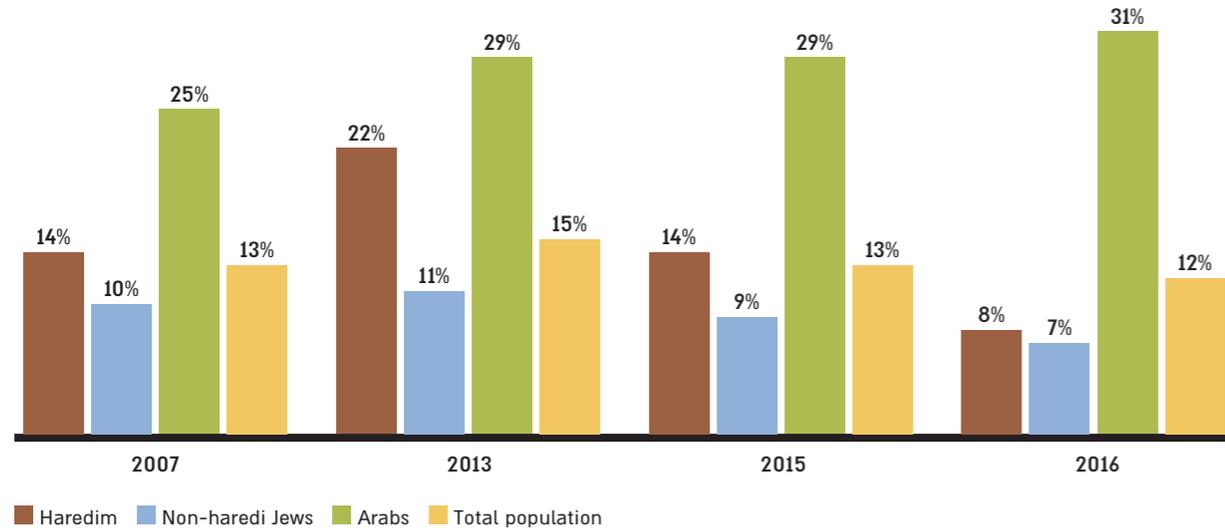
Another view of poverty - which subjectively adjusts the calculation of the low income levels and the ways of coping with them, as well as the cultural worldview - is the way individuals perceive their poverty. This provides an important and additional metric by which to assess the proportions of economic distress in society and among various population groups. This definition of poverty is free of paternalistic views, which the official poverty indicator reflects in assuming that the government knows better than the individuals what a reasonable and sufficient income is for them.

In the Social Survey representing the population aged 20 and over, each respondent was asked "From the time you were 15 until today, have you ever felt you were poor?" Those who answered positively to this question were asked, "When was the last time you felt poor?" The indicator is calculated according to the percentage of respondents who answered that they felt this way "in the last year." Measuring poverty according to the subjective approach takes into account the individuals overall preferences, including the choice of haredi men to learn Torah over working. Haredi society mindset of making do with little is an important value that also makes it possible to realize this choice, and increases the sense of purpose and overall wellbeing in haredi households who view their belonging in to the Torah world as a central value in their lives. As such, the system of considerations and preferences also reflects a different perception of poverty.

Indicator reading of **Subjective Feeling of Poverty:** Decrease – Positive.

In each one of the groups the percentage of individuals who felt poor in 2016 was significantly lower than the percentage of persons whose household income was below the poverty line according to the official measurements. Thus the percentage of haredim who reported feeling poor was 7.7 percent in 2016; a dramatic decline compared to 21.6 percent in 2013. The percentage of haredim who felt poor in the past year is not significantly different than that figure among non-haredi Jews, which was 7.3 percent. In haredi society there is a developed system whereby donated products are distributed and social services are provided within the community without monetary payment. In addition to these factors, the average consumption basket – the collection of purchased goods and services – of haredi households is cheaper than the average consumption basket in the non-haredi Jewish household. This results from wholesale purchases, a limited selection of products and cheaper, brand-name equivalent items that are designed specifically for this sector. Low income persons (among whom are many haredim) are also eligible for discounts from a variety of public systems.

Figure 77 > **Percentage of Persons who Felt Poor in the Past Year**  
Ages 20 and over, various years\*

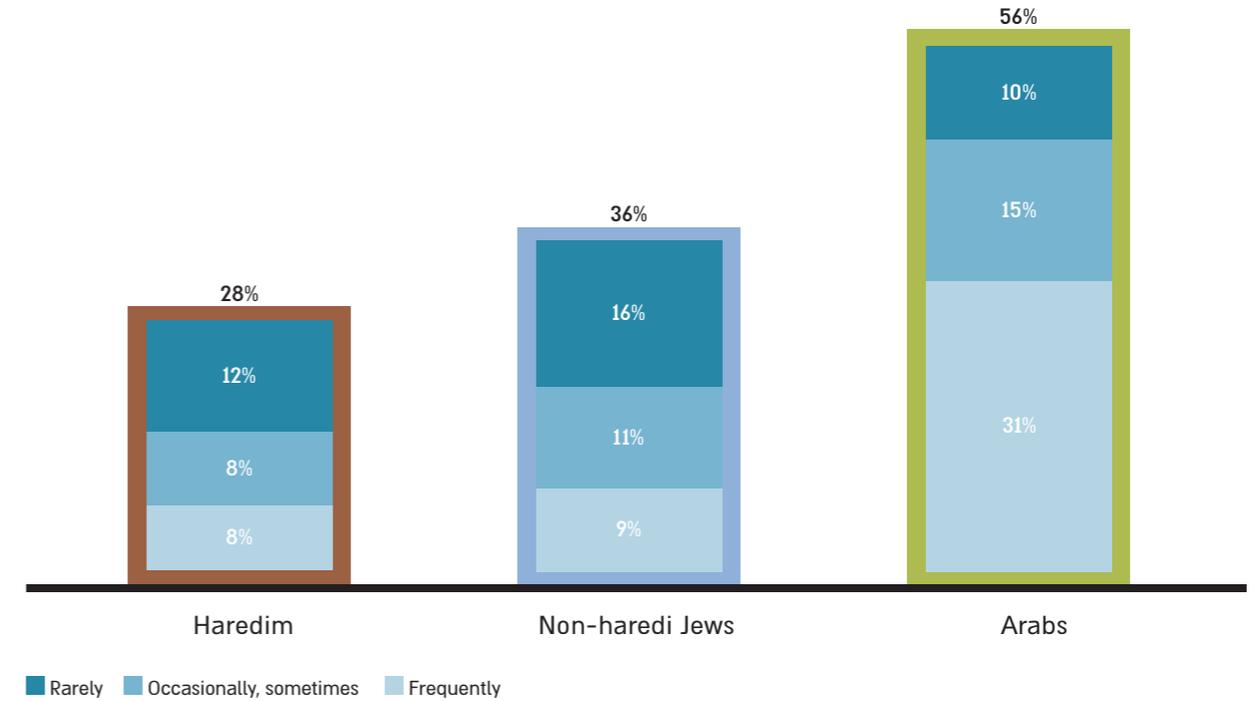


Source: Haredi Institute for Public Affairs.  
Data: Central Bureau of Statistics Social Survey, 2007, 2013, 2015 and 2016 (haredim – as self-defined).  
\*Years when the question about subjective poverty was included in the Social Survey.

In contrast to the downward trend in the percentage of haredim who felt poor between 2013 and 2016, the percentage of persons who felt poor in Arab society since 2007 rose steadily during that period, reaching 31 percent in 2016. As noted above, the objective measurement of the percentage of persons under the poverty line indicates that in both these population groups, the poverty rate is similar – over 50 percent.

The percentage of haredim who have ever felt poor is significantly lower than the official poverty rates, and it is interesting to note that the percentage of haredim who reported feeling this way in the 2016 survey was even lower than among non-haredi Jews. By contrast, the percentage of Arabs who responded that they had felt poor during their lives is higher and exceeds 50 percent. In addition, the differences between Arabs and non-haredi and haredi Jews in the frequency of periods of poverty also stands out: Among Arabs, more than half of those who felt poor did so frequently, in contrast to the non-haredi Jewish sector and in the haredi sector, when only a quarter of those who felt poor did so frequently. Therefore there is a significant difference in the character of the poverty – passing as opposed to perpetual, and the kind that can be coped with compared to a regular situation that they are mired in without any way out.

Figure 78 > **Percentage of Individuals Who Have Ever Felt Poor**  
Ages 20 and over, 2016

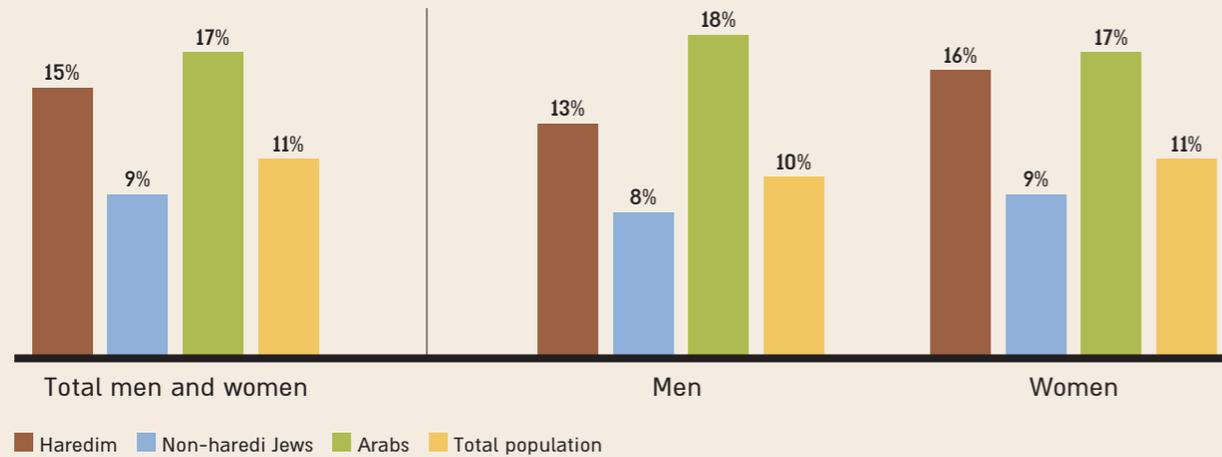


Source: Kasir (Kaliner) Nitsa and Assaf Tzachor-Shai, Haredi Institute for Public Affairs.  
Data: Central Bureau of Statistics 2016 Social Survey (haredim – as self-defined).

## Box 7 – Lack of Food Security

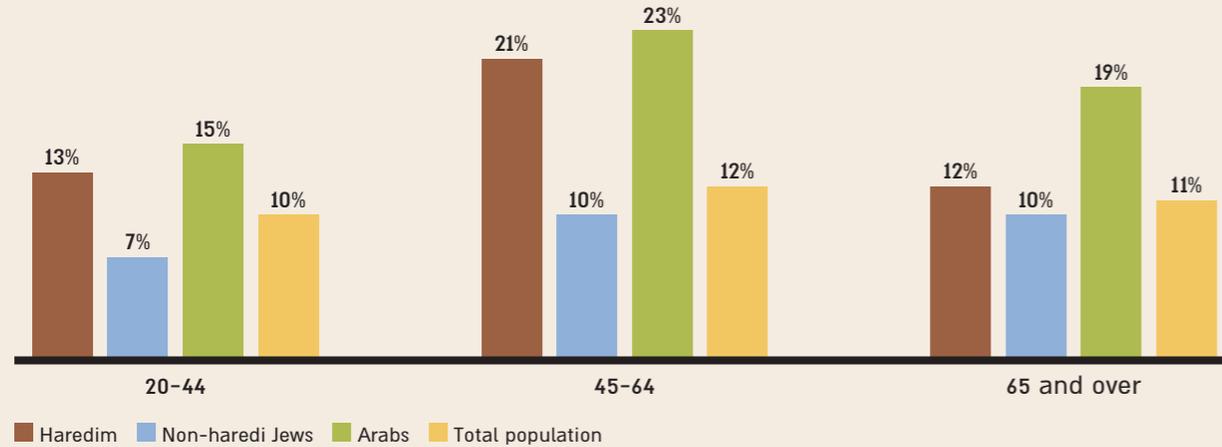
One of the most difficult manifestations of poverty is forgoing food due to economic hardship and a lack of Food Security. According to data from the Central Bureau of Statistics 2010 Social Survey, 15 percent of haredim aged 20 and over had to forgo food because of financial difficulties. Among Arabs this figure was 17 percent – double that among non-haredi Jews (9 percent). Haredim aged 45-64 are vulnerable to this problem at a higher ratio than the 20-44 age group and those aged 65 and over (21 percent for the middle age group compared to 12 percent for the younger and older groups).

Figure 79 > **Percentage of Persons Who Forewent Food in the Past Year Due to Economic Hardships**  
By gender, ages 20 and over, 2010



Source: Haredi Institute for Public Affairs.  
Data: Central Bureau of Statistics 2010 Social Survey (haredim – as self-defined).

Figure 80 > **Percentage of Persons Who Forewent Food in the Past Year Due to Financial Constraints**  
By age group, ages 20 and over, 2010



Source: Haredi Institute for Public Affairs.  
Data: Central Bureau of Statistics, 2010 Social Survey (haredim – as self-defined).

A broader view of food insecurity is assessed by two dedicated surveys conducted by the National Insurance Institute in 2011 and 2012.<sup>76</sup> According to the definition of the World Health Organization (WHO), Food Security has the three components: food availability, which is intended to guarantee the regular provision of sufficient quantities of food; accessibility to food, which is intended to guarantee that a family has sufficient resources to obtain food in sufficient amounts; and food usage, which examines the hygiene and water conditions and the family's awareness of the suitable use of food.

Table 10 > **Percentage of Persons Who Reported Food Insecurity**

All persons, 2012

	Total	Haredim	Jews (haredi and non-haredi)	Arabs
Food Insecurity	23.4	28	16.3	51.9
Mild Food Insecurity	13.5	20.0	10.4	26.2
Significant Food Insecurity	9.9	7.9	6.0	25.7

Source: Endeweld Miri, Barkali Netanela, Abrahamov Vita, Geala Alexander and Daniel Gottlieb, 2014. Appendix 1 (Haredim – as self-defined).

The findings of the surveys indicate that the ratio of food insecurity among non-haredi Jews and Arabs is quite similar to the poverty levels as measured by the National Insurance Institute. By contrast, among haredi families, the food insecurity rate is about half the poverty rate. These findings demonstrate a wide gap between a state of low income, which is common among haredim and Arabs, and the ability to maintain full lives within given budgetary limitations. By contrast to other poor populations around the world and in Israel, in which their poverty stems mainly from failings and obstacles that are imposed upon the poor, the material constraints in haredi society are mostly the outcome of the choice to adhere to strict religious values at the expense of earning a higher income.<sup>77</sup> It is therefore not surprising that in many cases, poverty in haredi society is not manifested by widespread features of a life of poverty, such as food insecurity.

76 For further reading see Endeweld et al, 2012; Endeweld et al, 2014.

77 For further reading, see for example Gottlieb, 2007; Dahan, 2012.

## Balanced Budget in a Household

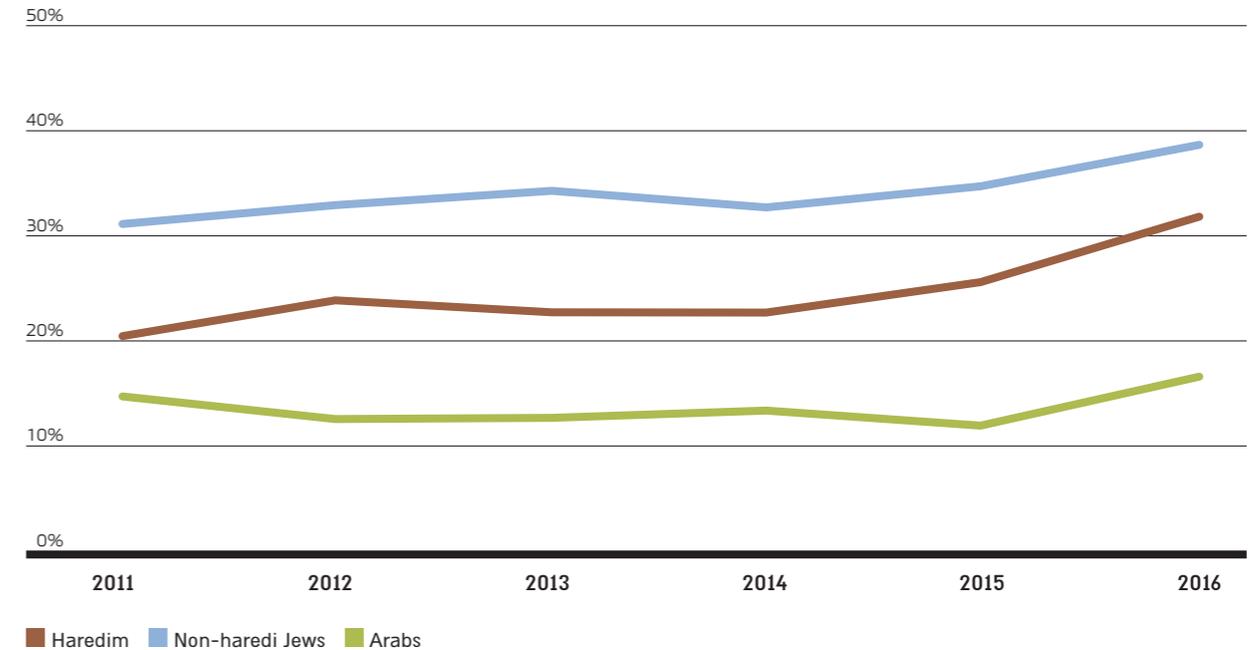
Information about balanced household budgets, based on individual self-reporting, is available from the Central Bureau of Statistics Consumer Confidence Survey (which relies on a Social Survey sample).<sup>78</sup> In that survey, individuals were asked to compare their household expenditures and income and to describe the balance between the two in terms of five possible answers that were grouped into three states: a 'plus' state (the household saves a little or a lot of money), a balanced state (the income suffices only to cover expenses), or a 'minus' state (the household needs to use savings to cover expenses or is in debt).<sup>79</sup>

Indicator reading for **Household Budget Balance (Percentage of Persons Who Manage to Save):**  
Increase – Positive.

Despite the lower income levels in haredi society, many families in this sector are fiscally responsible. This society has unique characteristics that enable it to conduct itself in a responsible manner in many cases, even when income is low:<sup>80</sup> First, as stated, making do with less is an accepted approach in haredi society. Likewise, in haredi society there is a developed network of donations of products and the provision of free services. In addition to these factors, the average consumption basket in the haredi household costs less than the average consumption basket in the non-haredi Jewish household, as noted above (for further on this subject, see Subjective Assessment of Poverty).

Figure 81 > Percentage of Persons Who Manage to Save Part of Their Household Budget

Ages 21 and over, 2011-2016



**Source:** Nitsa (Kaliner) Kasir and Dmitri Romanov, Haredi Institute for Public Affairs.  
**Data:** Special analysis of data of the Central Bureau of Statistics Consumer Confidence Surveys, 2011-2016 (haredim – as self-defined).

Another characteristic of haredi society is the societal norm of purchasing apartments for children who marry at a young age. Such purchases prompt haredi households to begin saving from the outset, in preparation for the long term, a practice that guides them to proper fiscal behavior from the start. 32 percent of haredim report that they are in a plus state, meaning they save part of their income, compared to 38 percent of non-haredi Jews, and just 16 percent of Arabs.

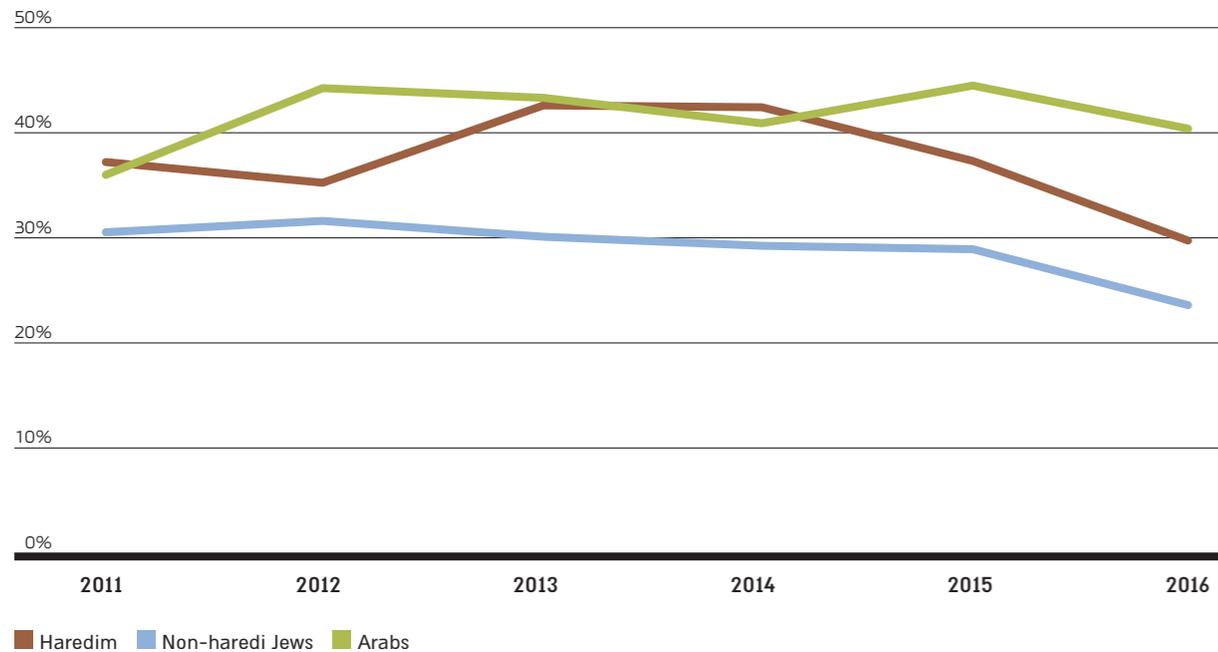
In 2011, the percentage of haredim who managed to save was 20 percent, and was closer to the figure in the Arab sector (about 14 percent) than to the figure among non-haredi Jews (31 percent). Following an increase in income levels (see the summary on the Net Monetary Income per Standard Person Indicator) the percentage of haredim who manage to save has risen significantly. In 2016, as noted above, this figure reached 32 percent among haredim, closer to the percentage among non-haredi Jews than the figure among Arabs.

<sup>78</sup> We are grateful to Nurit Dobrin and Idit Simhayoff from the Central Bureau of Statistics for their assistance in preparing the data for the Consumer Trust Survey and for the excellent customer service they provided.

<sup>79</sup> For further reading, see Kasir (Kaliner) and Romanov, 2017b.

<sup>80</sup> Kasir (Kaliner) and Tzachor-Shai, 2017.

Figure 82 › **Percentage of Persons in Debt or Who Rely on Savings to Cover Their Expenses**  
Ages 21 and over, 2011-2016



**Source:** Nitsa (Kaliner) Kasir and Dmitri Romanov, Haredi Institute for Public Affairs.

**Data:** Special analysis of data Central Bureau of Statistics Consumer Confidence Surveys, 2011-2016 (haredim – as self-defined).

On the other side of the budgetary balance picture are the families that are in a minus state. The percentage of haredim who are in debt or who need to use savings to cover expenses is around 30 percent. This ratio is more similar to that of non-haredi Jews (24 percent) than to the percentage among Arabs, which is 41 percent (and whose poverty rate is also nearly half this sector's population).

A retrospective of the population segment that is in a minus state shows that over the years the haredim have improved their situation dramatically, with the ratio of haredi households in a minus state declining from 36 percent in 2011 to 30 percent in 2016. In those years, the percentage of persons in a minus state among Arabs rose from 36 percent to 41 percent, while among non-haredi Jews, the ratio decreased from around 31 percent to about 24 percent.

It should be noted that the declining trend of those in a minus state occurred concurrently with the increase of the number of people in a plus state.

# EMPLOYMENT

Employment indicators reflect the developments in the labor market from two complementary angles. The first is employment, as measured by the employment rate and the extent of employment (including those employed in part-time positions). The second is the quality of employment as measured by wages per hour indicators, the percentage of persons employed part time against their will, satisfaction with work and the work-family balance.

## Employment Rate

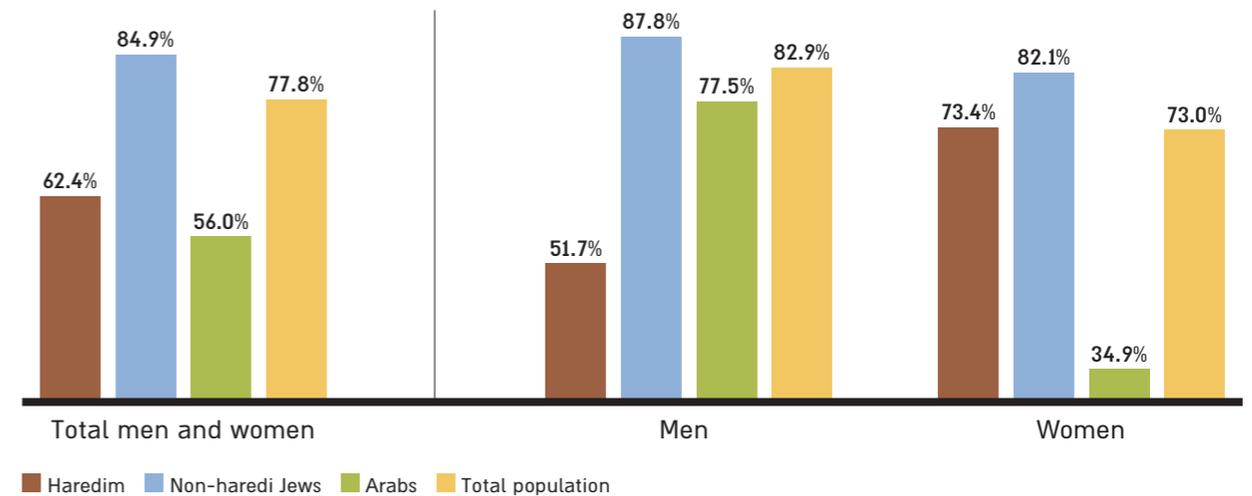
The employment rate denotes the extent of the population's participation in the labor market. This indicator is calculated for persons aged 25 to 64, a range known as the "primary working age." Persons in this age bracket have usually completed their military service and have finished their education but have not yet retired from the labor force.

Indicator reading for **Employment Rate**: Increase – Positive.

The employment rate among haredim of primary working age (62 percent) is low compared to non-haredi Jews (85 percent) and the average rate in the OECD nations, which is about 73 percent.<sup>81</sup> The disparity among haredi men is greater (52 percent compared to 88 percent among non-haredi Jewish men) than the disparity among haredi women (73 percent compared to 82 percent among non-haredi Jewish women). These employment figures reveal a significant gap between the widespread perception that "haredim don't work" and reality, because despite the relatively low employment rate compared to non-haredi Jews, most haredim do participate in the labor force. In comparison to Arab society, the employment rate of haredi men is 26 percentage points lower than among Arab men, whereas the employment rate of haredi women is 38 percentage points higher than that among Arab women.

Figure 83 > **Employment Rate**

By gender, ages 25-64, 2017



Source: Nitsa (Kaliner) Kasir and Dmitri Romanov, Haredi Institute for Public Affairs.

Data: Central Bureau of Statistics 2017 Labor Force Survey (haredim – based on most recent school attended, with the addition of those who live in the core haredi cities [based on the methodology of the National Economic Council].)

Among all the population groups, and similar to developments in all western nations, there was a steady decline in the employment rate of men until the beginning of the 2000s. From 2000 to 2005 this trend

81 OECD data updated for 2016: [http://stats.oecd.org/Indicator.aspx?DataSetCode=LFS\\_SEXAGE\\_I\\_R](http://stats.oecd.org/Indicator.aspx?DataSetCode=LFS_SEXAGE_I_R)

reversed in Israel, and there was a significant rise in the employment rate among men. Among women, employment rates consistently rose over the past few decades, also similar to western nations, with a measurable slowdown since 2005. The rise in employment among both men and women since 2005 is explained by a series of policy measures taken in the early 2000s, particularly the cut in child allowances and guaranteed income payments; a reduction in unemployment payments; and changes in the tax code that included the implementation of negative income tax and the raising of the retirement age. This latter measure affected the employment rate among older people. Other contributing factors to the reversal of the employment trends include programs to encourage employment, such as the welfare-to-labor program ('Wisconsin experiment'), and the increase in education levels, which was affected to some extent by the aforementioned policies. As expected, the effect of the policy measures on the rise in employment was greater in those populations that were more affected by the policy measures,<sup>82</sup> especially populations whose employment rates were low and whose poverty rates were high.

Indeed, in haredi society especially, the employment rate has seen many changes. Among men, the employment rate at the beginning of the 1980s was over 60 percent, and reached a low point of 35.5 percent in 2002. Since then it has been rising steadily, and in 2015, as noted above, it topped 50 percent. In the last two years, there has been a stabilization of this rate. The rise in employment since 2005 has been concurrent with the accelerated growth of the haredi population. These two factors have resulted in the tripling of the number of employed haredi men between 2002 and 2017, compared to a 40-percent increase among non-haredi Jews and an 81-percent increase among Arabs. Even in the last five years, the increase in the employment rate among haredim was significantly higher than in other population groups.

Table 11 › Increase of Number of Employed Men

Percentage of cumulative change, ages 25-64

Years	Haredi Men	Non-haredi Jewish Men	Arabs
2002-2017	211%	40%	81%
2012-2017	41%	7%	17%

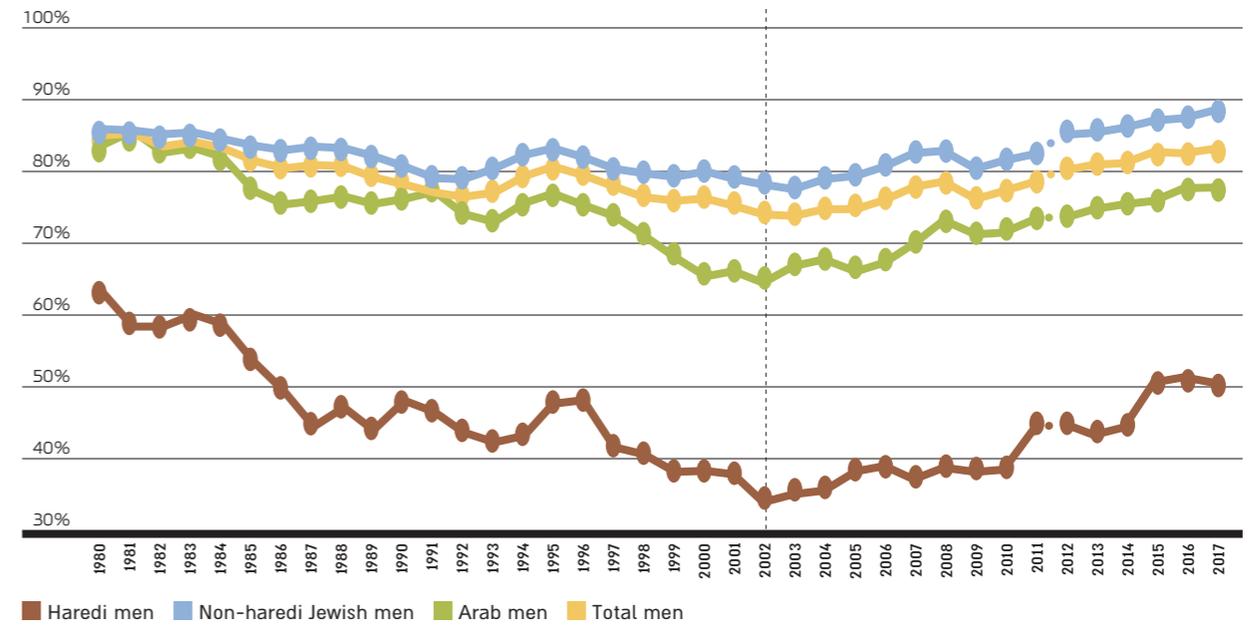
Source: Haredi Institute for Public Affairs.

Data: Central Bureau of Statistics Labor Force Survey, 2002, 2012 and 2017 (haredim – based on most recent school attended).

82 For additional information, see Eckstein, Lipschitz and Larom, forthcoming.

Figure 84 › Male Employment Rate

Ages 25-64, years 1980-2017



Source: Haredi Institute for Public Affairs.

Data: Central Bureau of Statistics Labor Force Survey, 1980-2017 (haredim - based on most recent school attended).

The employment rate among haredi women has been rising steadily since the early 1980s, and in the last 35 years has grown from 41 percent to 73 percent. The disparity between haredi women and non-haredi Jewish women, which increased during the 1990s and 2000s, has shrunk in recent years and now stands at just 9 percentage points. The rise in the number of employed haredi women over the years is higher than the increase among the other population groups, especially among non-haredi Jewish women, and this also reflects, as noted above, the rise in the ratio of the haredi sector as part of the general population.

Higher employment rates among women than among men are unique to haredi society. This situation reflects the role of the haredi woman as the primary breadwinner, whose income makes it possible for the man to devote his time to learning Torah,<sup>83</sup> a social norm that developed over decades and became especially entrenched in the 1980s and 1990s.<sup>84</sup>

83 Torah learning is a fundamental ethos of haredi society and the highest priority value that serves as the primary purpose of the haredi man, in accordance with the halachic dictum of "and learning Torah is equivalent to them all" (Mishna, *Peah* 1:1). The Torah scholar is perceived as speaking the will of the Creator due to his knowledge, which becomes "Torah-inspired" (Braun, 2011). Since haredi society has become the "society of learners" in the last generation (Friedman 1991), the haredi man is expected to remain "in the tent of Torah" his entire life, and going out to work for men, especial younger men, is accompanied in the Lithuanian world by social stigma (Kaplan and Stadler, 2009). It is interesting to note that among Hasidim, the norm of men working for a living is more accepted, and many young men start working a short time after they marry (Gonen, 2000).

84 See for example, Layush, 2014; Friedman, 1988; Braun, 2012.

Table 12 > **Expansion of Number of Employed Females**

Rate of cumulative change, ages 25-64

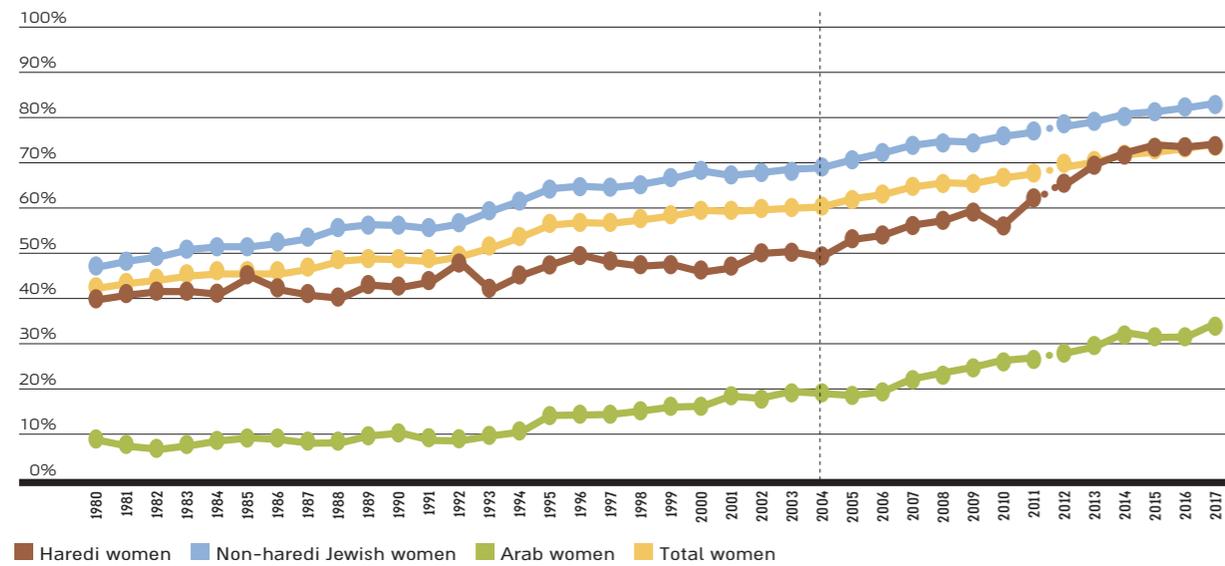
Years	Haredi Women	Non-haredi Jewish Women	Arab Women
2004-2017	201%	42%	145%
2012-2017	42%	9%	37%

Source: Haredi Institute for Public Affairs.

Data: Central Bureau of Statistics Labor Force Survey, 2004, 2012 and 2017 (haredim – based on most recent school attended).

Figure 85 > **Employment Rate among Women**

Ages 25-64, 1980-2017



Source: Haredi Institute for Public Affairs.

Data: Central Bureau of Statistics Labor Force Survey, 1980-2017 (haredim – based on most recent school attended).

## Hourly Wage per Employee

The hourly wage per employee is the main indicator that reflects a person's earning ability. The hourly wage is based on many factors: education level, skills, profession, age and employment experience, seniority in the labor force, seniority in a specific workplace, the industry sector in which a person is working, discrimination and more. In many cases, part-time positions affect not only total wage, but also the hourly wage.<sup>85</sup> Full-time work involves greater commitment to the workplace, and as such, is often rewarded with a higher hourly wage. Similarly, full-time employment leads to a greater accumulation of experience and human capital.<sup>86</sup> Thus full-time employees are more likely to be promoted than part-time employees. This indicator is presented for the primary working ages (25 to 64) during which it is more common to work full-time.

Indicator reading for **Hourly Wage per Employee**: Increase – Positive.

In 2016 the average hourly wage in the haredi sector was NIS 53, compared to NIS 66 among non-haredi Jews and NIS 43 among Arabs. This gap was higher among men (haredi men earned 31 percent less than non-haredi Jewish men), than among women (6 percent less). As noted above, these gaps stem from many factors, some of them relating to the employee and some to the employer. The Bank of Israel assessed the factors (using Mincer wage equations) for the disparity in hourly wages among men, and found that the inferior skills explain the majority of the hourly wage gap between haredi men and non-haredi Jewish men, as well as most of the gap in hourly wages between Arab men and Jewish men.<sup>87</sup> The relatively high numbers of haredim (mostly men) entering the labor market – many of them lacking experience and skills needed for integrating into this market – results in their starting wages being lower. This in turn affects the average wage measured in haredi society. Another factor that explains this gap, and which is unique to the haredi sector, is the extensive employment in the education field,<sup>88</sup> where wages are relatively lower than in other industry sectors and particularly low in the haredi education sector.

85 Goldin, 2014.

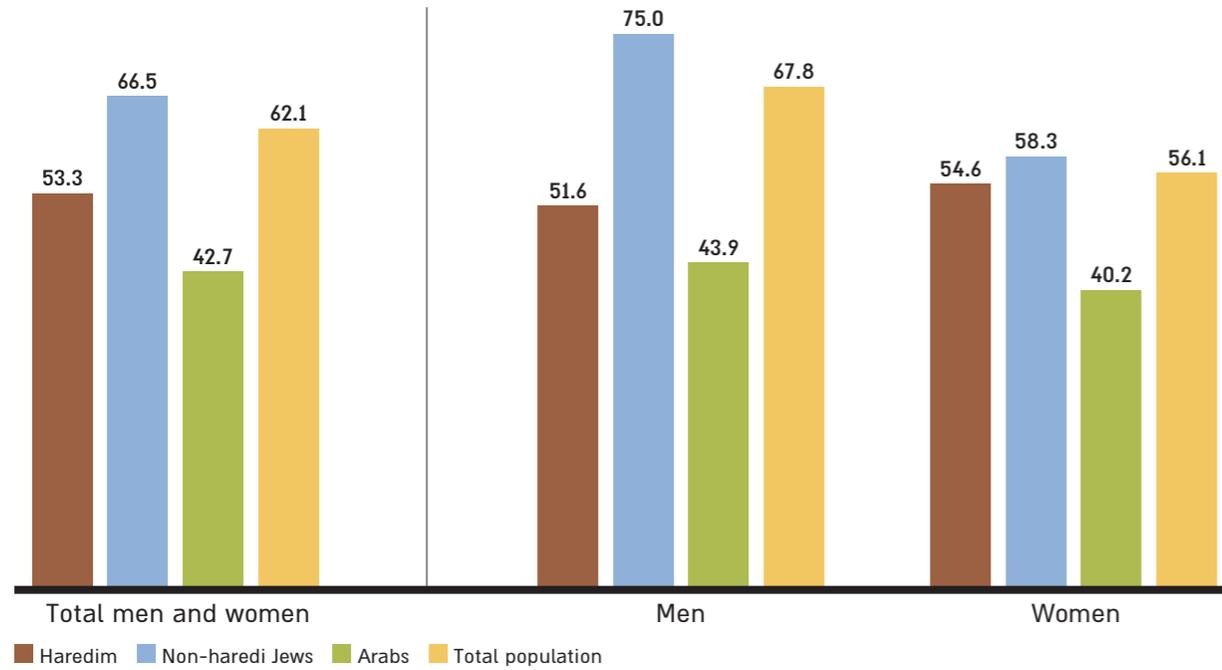
86 Hirsch, 2005.

87 Bank of Israel, 2016b.

88 In 2015 about a third of employed women were teachers and nearly half of haredi women are employed in education. The percentage of men employed in education is also relatively higher among employed haredi men, at around one fifth (See Kasir (Kaliner) and Tazchor-Shai, 2016b). This focus on the education field has several explanations: First, the vocational training offered to haredi high school girls includes teacher training (see for example Horowitz, 2016; Malach, Cohen and Zicherman, 2016), while education for men focuses on Judaic subjects and a teaching position is the natural continuation of these studies. Second, education work has a religious-moral dimension in haredi society, among both men and women. See for example the words of Rabbi Eliezer Schach: "From what I know from my rabbis and from my own experience, there have been changes in the way to influence and the activities that needed to be done in earlier times relative to what needs to be done now in our time. In my opinion, the most important things that can be done relates to education." (Schach, 1988-1989)

Figure 86 › Hourly Wage per Employee

NIS, by gender, ages 25-64, 2016

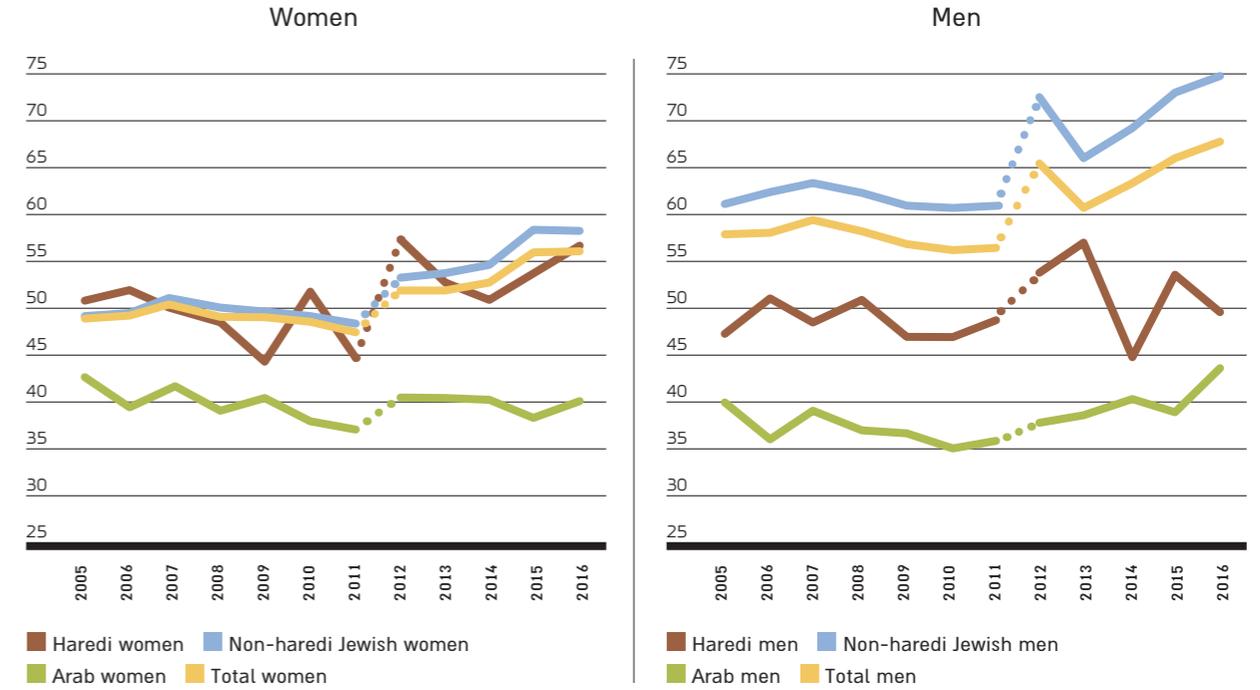


Source: Nitsa (Kaliner) Kasir and Dmitri Romanov, Haredi Institute for Public Affairs.  
 Data: Central Bureau of Statistics 2016 Household Expenditures Survey (haredim – as self-defined).

Since the beginning of the decade there has been a marked rise in the average hourly wage of non-haredi Jewish men and women and of haredi women and Arab men. By contrast, the average hourly wage for haredi men and Arab women has hardly changed. An examination of the hourly wage gaps between the various population groups shows that the gaps between haredim and non-haredi Jews, and between Arabs and non-haredi Jews have widened in the last decade, both among men and among women. The widening of this gap is largely a reflection of the change in the composition of employees in each one of the population groups. The significant rise in employment in the Arab sector and the haredi sector has resulted in a larger ratio of employees in these sectors who have relatively few years of experience in the labor market. They are therefore earning entry level wages, which are usually lower.

Figure 87 › Hourly Wage per Employee

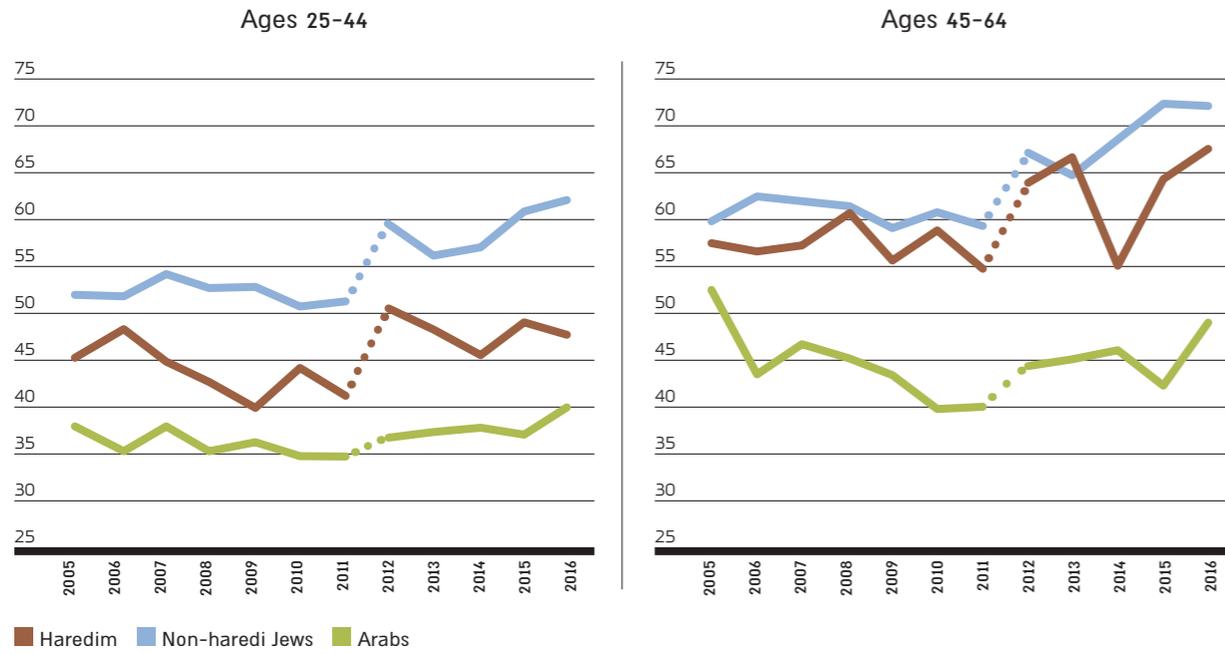
NIS, by gender, ages 25-64, rates for 2016, 2005-2016



Source: Nitsa (Kaliner) Kasir and Dmitri Romanov, Haredi Institute for Public Affairs.  
 Data: Central Bureau of Statistics Income Surveys (until 2011) and Household Expenditures Surveys (from 2012), 2005-2016 (haredim – based on most recent school attended).

When examining the gaps in hourly wages by age group it emerges that there are significant gaps between haredim and non-haredi Jews at all age levels in the 25-44 age group, while among the age 45 and over group, those gaps shrink to the point of being negligible. This phenomenon is partly due to the fact that many characteristics of haredi lifestyle as we know it today (especially the sweeping avoidance of secular studies) developed over the years and have become a more widespread cultural norm. Thus, some of the haredim over age 45 (born in 1971 and earlier) grew up in an environment with different characteristics, which are apparently also manifest in their earning potential. Another possible explanation relates to the skill gap (which is affected by education gaps) between haredim and other Jews in their early years the labor market. This gap shrinks over time as employees accumulate seniority at work, while acquiring suitable skills and accruing the human capital necessary for the labor market.

Figure 88 › **Hourly Wage per Employee**  
By age group, NIS – adjusted for the 2016 CPI, 2005-2016



**Source:** Nitsa (Kaliner) Kasir and Dmitri Romanov, Haredi Institute for Public Affairs.  
**Data:** Central Bureau of Statistics Income Surveys (until 2011) and Household Expenditures Surveys (from 2012), 2005-2016 (haredim – based on most recent school attended).

## Part-Time Employment

Part time employment is a convenient solution for participating in the labor market for those who are either unable or not interested in working time, for example due to their study schedule or because they are raising their children or caring for other family members, or due to health reasons. Part-time work, however, is often not optimal for the individual, as he will be unable to increase his work hours due to limitations relating to the profession, the workplace or the structure of his employment conditions. Part-time employment is usually widespread in the secondary labor market (in the personal services, hospitality and food, cleaning and retail sales sectors) and unskilled laborers. Part-time work is therefore associated with poor work conditions, casual work and low wages, sometimes even below minimum wage and with no social benefits.

Indicator reading for **Percentage of Part-Time Employees:** Decrease – Positive.

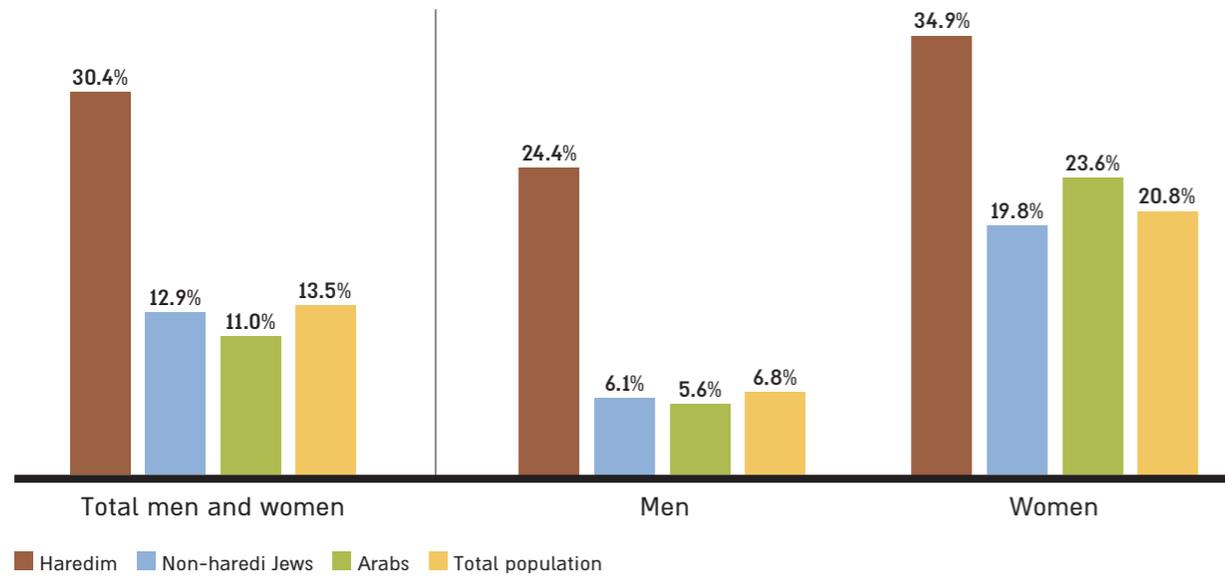
In most families, the burden of taking care of the household falls primarily on the woman, such that in each of the population groups, more women tend to work at part-time jobs than men.

Part-time employment is more than 2.5 times as common among haredi employees as among other employees (just over 30 percent among haredim, compared to 13 percent among non-haredi Jews and 11 percent among Arabs). Nearly one quarter of employed haredi men work part time, compared to just 6 percent among non-haredi Jews and Arabs. Over a third (35 percent) of employed haredi women work part time, a gap of 15 percentage points compared to other employed Jewish women.<sup>89</sup>

89 For further reading see Kasir (Kaliner), Shahino-Kessler and Tzachor-Shai, forthcoming.

Figure 89 > **Percentage of Part-Time Employees**

By gender, ages 25-64, 2016



Source: Nitsa (Kaliner) Kasir and Dmitri Romanov, Haredi Institute for Public Affairs.  
 Data: Labor Force Survey by the Central Bureau of Statistics 2016 (haredim – as self-defined).  
 \*From among all employed persons.

The high ratio of part-time employment among haredi women stems partly from the fact that they are employed extensively in the education system, which has reached a saturation point due to a surfeit of teachers.<sup>90</sup> A large number of teaching positions are therefore part time.

In addition, in haredi society the birth rate is higher<sup>91</sup> and there are more children per household.<sup>92</sup> The average number of persons per haredi household is 5.15, compared to 2.91 in non-haredi Jewish households.<sup>93</sup> Thus more haredi households have children, including young children, making it more difficult for the mother to be employed full time.

A closer look at developments over time reveals that the prevalence of part-time employment among haredi women is declining, while the reverse is true among haredi men: the percentage of persons employed part time has risen from 15 percent in the mid-2000s, to 25 percent in 2016. The growth in the employment rate of haredi men since 2002 is apparently the reason for the sharp rise over the past several years in the percentage of haredim employed part time - because part-time work gives persons who have no education or vocational training an opportunity to integrate into the labor market, until they acquire the relevant skills and abilities, and can transfer to a full time professional position. Part-time

90 Regev, 2013.

91 Paltiel and others, 2011; Levy, 2016.

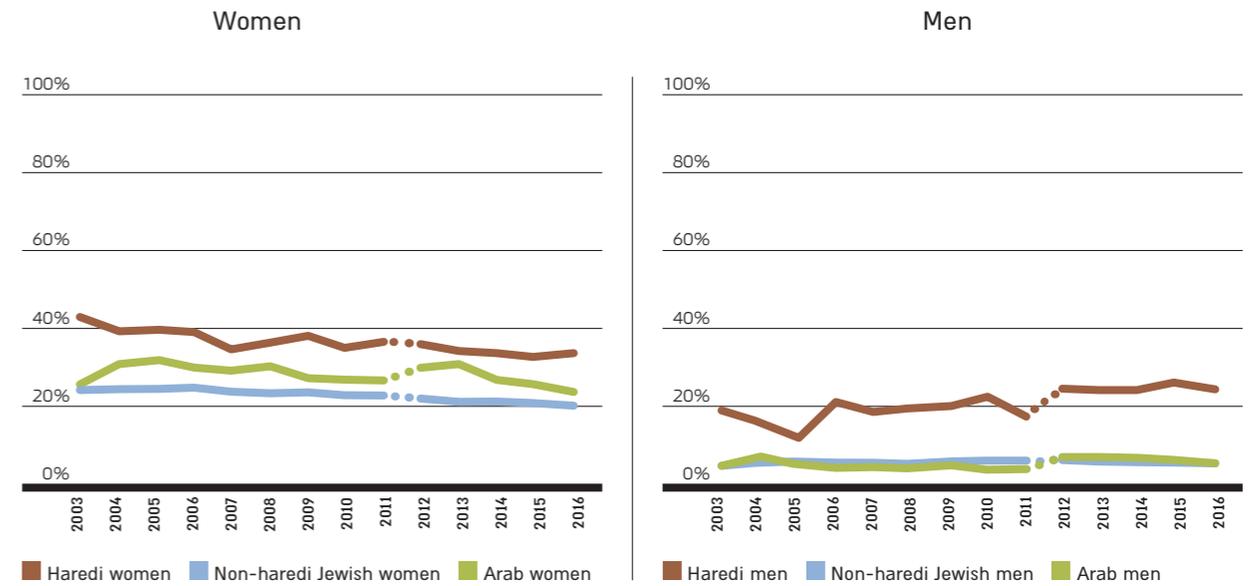
92 There is a commandment in the Torah to be fruitful and multiply (*Mishneh Torah, Hilchot Ishut, 15:1-2*). In addition, this precept is interpreted to mean that one should continue to have children as long as a one has strength, and as the Talmudic sages sated, "Whoever adds a soul to the Jewish People is considered to have built an entire world." (Ibid., 16).

93 According to analysis of the Central Bureau of Statistics 2016 Labor Force Survey. Note that this is not overall fertility, but rather the number of persons who live in an average household at any given time.

jobs also enable haredi men to combing working with yeshiva study.

Figure 90 > **Percentage of Part-Time Employees**

By gender, ages 25-64, 2003-2016



Source: Nitsa (Kaliner) Kasir and Dmitri Romanov, Haredi Institute for Public Affairs.  
 Data: Central Bureau of Statistics Labor Force Survey, 2003-2016 (haredim – based on most recent school attended).

Analysis of Table 13 shows that from 2003 to 2016 the ratio of haredim employed in part time positions (from among employed haredim) increased in all age groups at a similar rate. This development is unusual compared to non-haredi men, among whom the ratio of part time employment is far lower and has even remained quite stable over the years (except for an increase in the ratio of part time employees in the 25-34 age group). As stated, the explanation for this is likely the increase in the ratio of haredi male employment during these years.

Table 13 > **Percentage of Haredi and Non-Haredi Men Employed in Part-Time Positions**

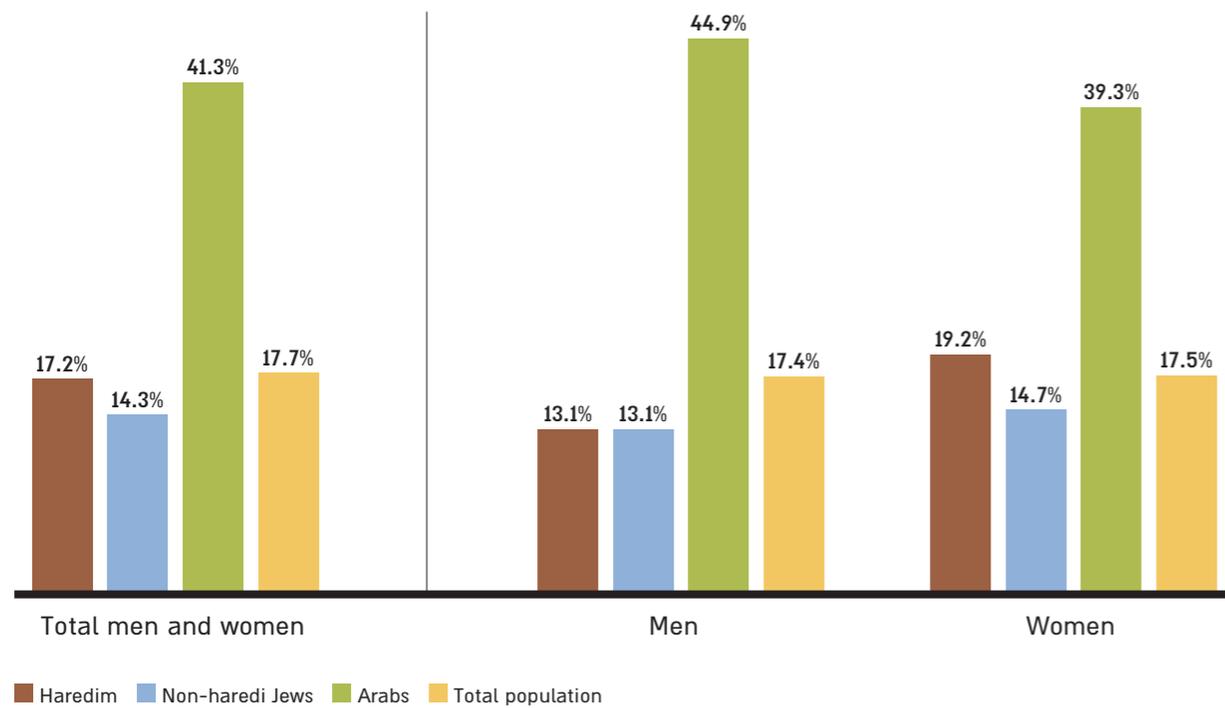
(As a ratio of all employed persons in each group) By age group, 2003 and 2016

	Haredim		Non-haredi Jews		Arabs	
	2003	2016	2003	2016	2003	2016
<b>Ages 25-34</b>	24.8%	30.6%	9.1%	12.0%	5.9%	5.8%
<b>Ages 35-44</b>	21.5%	25.7%	3.1%	3.0%	5.0%	5.1%
<b>Ages 45-64</b>	14.3%	18.9%	4.9%	4.2%	5/3%	6/0%

Source: Nitsa (Kaliner) Kasir and Dmitri Romanov, Haredi Institute for Public Affairs.  
 Data: Central Bureau of Statistics Labor Force Surveys, 2003 and 2016 (haredim – based on most recent school attended).

One negative aspect of part time employment is expressed in the percentage of persons who are not willingly employed part time. This indicator addresses the situation in which an individual would like to work more hours but is unable to do so for a variety of restrictive reasons not connected with him. In 2016, this situation applied to 17 percent of haredim who were employed part time, compared to 14 percent of non-haredi Jews and 41 percent of Arabs. The percentage of haredi men who are not willingly employed part time is lower than among haredi women (13 percent, compared to 19 percent, respectively), which is in line with the role of haredi women as primary breadwinners and with the difficulties women face in seeking employment. It is noteworthy that the percentage of haredi men who are not willingly employed part time has declined by more than half, from 30 percent in 2004-2005 to 13 percent in 2016. During that same period, the percentage of haredi women who were not willingly employed part time declined from 35 percent to 19 percent.

Figure 91 > **Percentage of Persons not Willingly Employed Part Time, among All Part-Time Employees**  
By gender, ages 25-64, 2016



Source: Nitsa (Kaliner) Kasir and Dmitri Romanov, Haredi Institute for Public Affairs.  
Data: Central Bureau of Statistics 2016 Labor Force Survey (haredim – as self-defined).

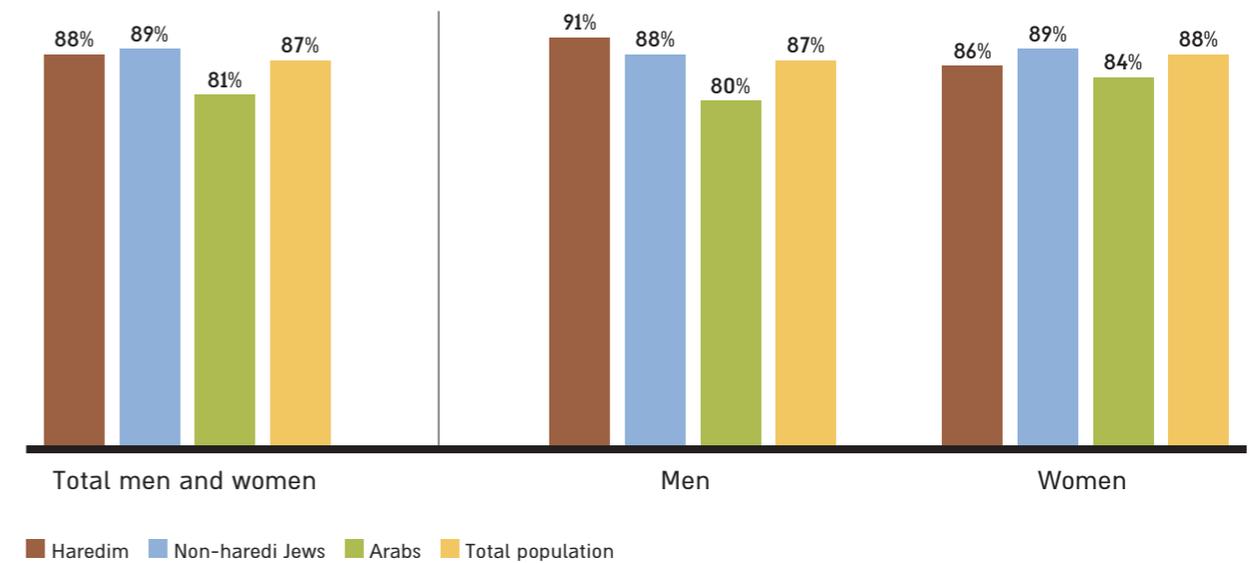
## Satisfaction with Work

Satisfaction with work is a major indicator of employment quality, as employee satisfaction attests to the high compatibility between a person's job and his talents, education, expectations and aspirations in the working world, in which he spends a significant portion of his active life. Work satisfaction is measured by a direct question in the Central Bureau of Statistics Social Survey. In response to this question, workers summarize their perception of the range of factors that characterize a good workplace and a supportive work environment. The employees' responses reveal that a high salary does not necessarily indicate a person's satisfaction with his job. This is evident in the relatively low worker satisfaction rates among some of the professions that are characterized by high wages, such as accountants and managers of cafes, restaurants and commercial businesses. The opposite is sometimes true: persons employed in professions characterized by low wages, such as preschool teachers and teachers, social workers and secretaries express high levels of satisfaction with their work.<sup>94</sup>

Indicator reading for **Satisfaction with Work**: Increase – Positive.

Satisfaction with work among haredim is very high (around 90 percent), similar to that among non-haredi Jews, and is higher than among Arab employees. Haredi men are more satisfied with work than haredi women (91 percent versus 86 percent).

Figure 92 > **Percentage of Employees Who Are Satisfied with Work**  
By gender, ages 20 and over, 2016



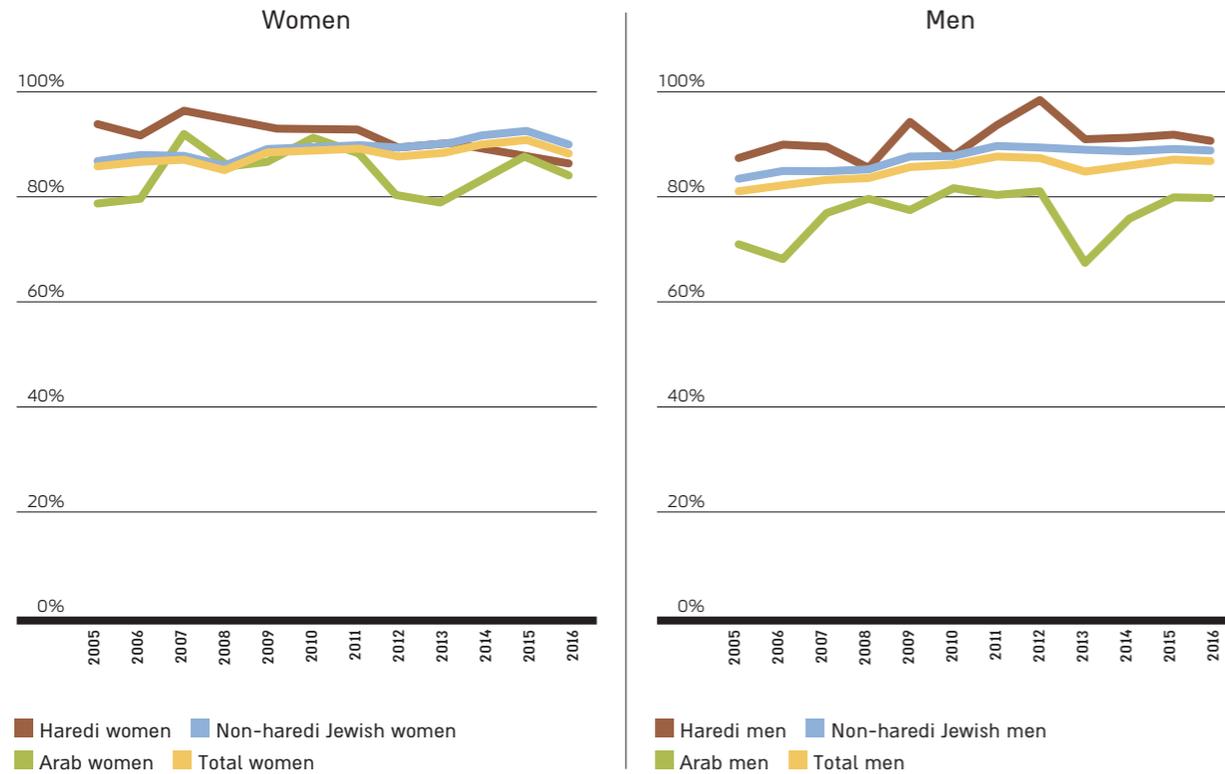
Source: Nitsa (Kaliner) Kasir and Dmitri Romanov, Haredi Institute for Public Affairs.  
Data: Central Bureau of Statistics 2016 Social Survey (haredim – as self-defined).

94 See Central Bureau of Statistics, 2015b.

An examination of the indicator over time reveals that the percentage of people satisfied with work among haredi men has risen over the past decade, while among haredi women this figure has declined.

Figure 93 > **Rate of Employees Who Are Satisfied at Work**

By gender, ages 20 and over, 2005-2016



Source: Nitsa (Kaliner) Kasir and Dmitri Romanov, Haredi Institute for Public Affairs.  
 Data: Central Bureau of Statistics Social Survey, 2005-2016 (haredim – as self-defined).

## Work-Family Balance

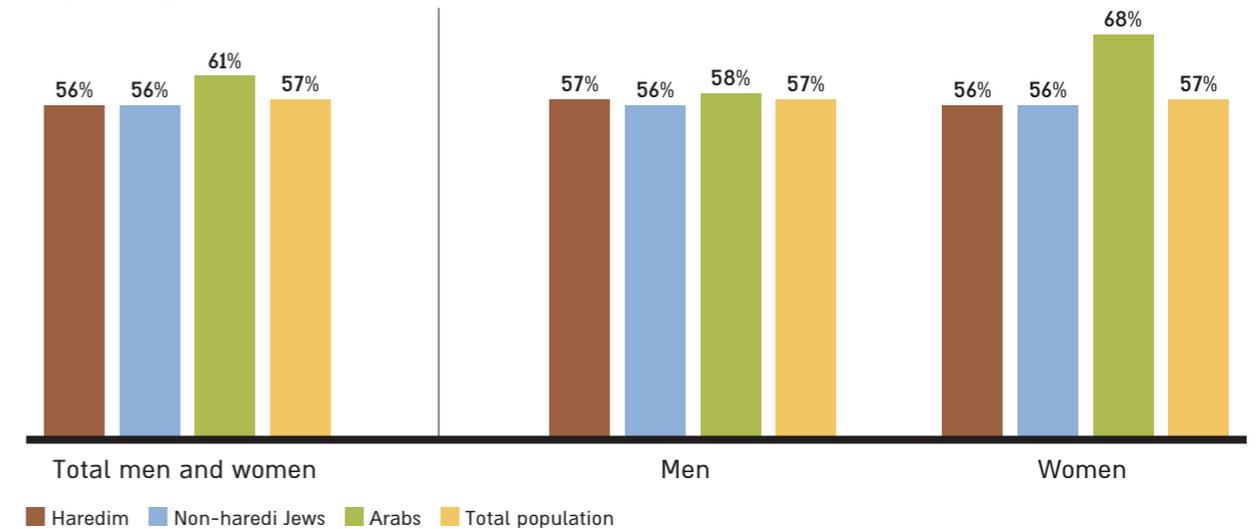
Finding the balance between work and family is a major challenge in the quest for quality of life. In most families, taking care of the household falls mainly on the woman, such that women experience greater work-family conflict than men.<sup>95</sup> Still, this balance is important for both men and women, because in contrast to the past, today both genders work (and in haredi society, the women are even more involved in the work force than the men). At the same time, men are assuming more active roles in housework and child care. As technology advances, more people are also working from home and it is harder to maintain the boundaries between work and home, and the separation between work and personal life. Finding a balance between work commitments and family commitments is therefore a daily task, for men and women alike.

Indicator reading for **Percentage of Persons Satisfied with the Work-Family Balance**: Increase – Positive.

Data from the 2016 Social Survey, which addressed the issue of work-family balance, reveals that only slightly more than half of employees in Israel aged 20 and over are satisfied with the balance between these two worlds. The percentage of persons who are satisfied among haredim is similar to that of non-haredi Jews (56 percent). Among Arabs, this figure is higher (61 percent). There were no differences between men and women.

Figure 94 > **Percentage of Employees Who Are Satisfied with Their Work-Family Balance\***

By gender, ages 20 and over, 2016



Source: Nitsa (Kaliner) Kasir and Dmitri Romanov, Haredi Institute for Public Affairs.  
 Data: Central Bureau of Statistics 2016 Social Survey (haredim – as self-defined).

\* Persons satisfied by the work-family balance are defined as those who replied “rarely” or “never” to the question of whether they had trouble functioning in their family environment due to their commitment to work, and to the question of whether they had trouble functioning at work due to family commitments.

95 Hall, 1972.

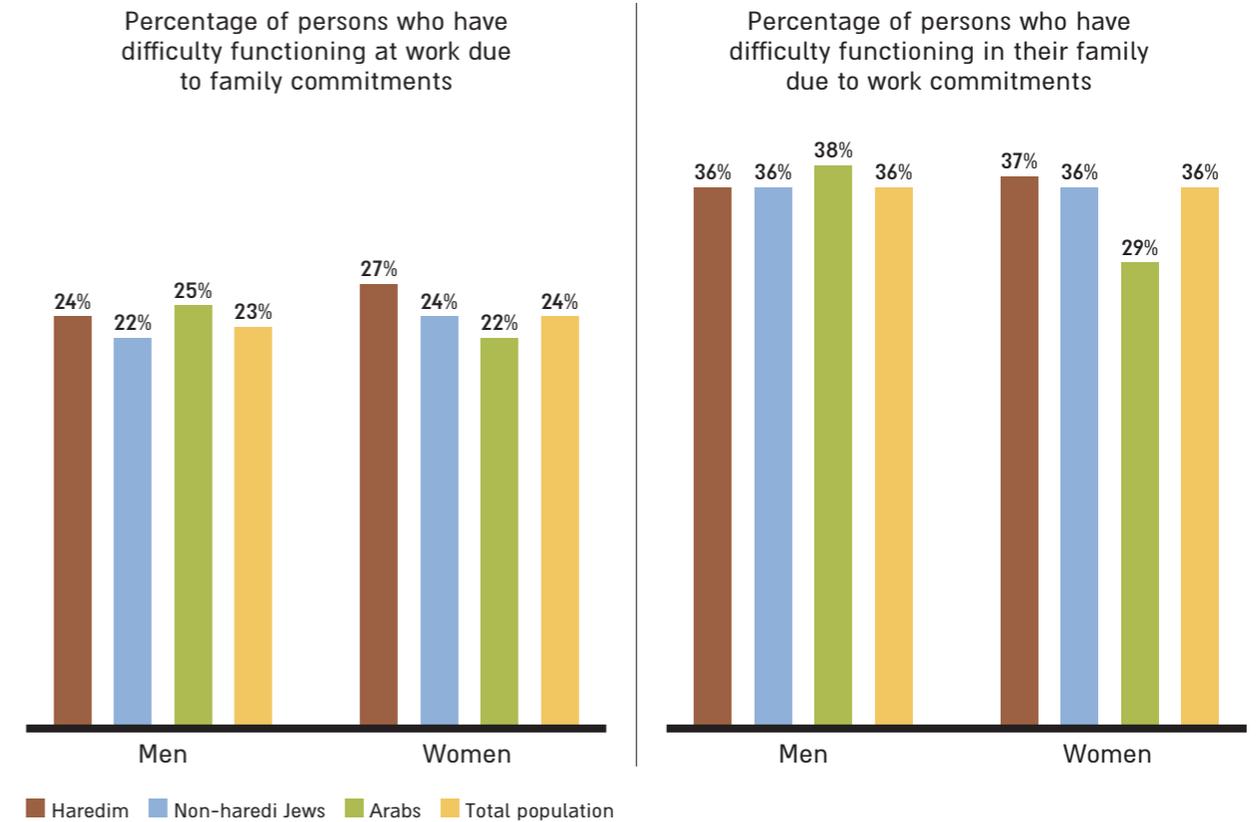
The question arises as to whether a lack of satisfaction with the work-family balance expresses a desire to work more or to spend more time with family. In order to answer this question, the two-way connection between functioning at work and functioning in the family environment needs to be examined. Thirty-seven percent of haredi women feel that their commitment to work makes it harder for them to function in their family roles, and this figure is similar among men. As stated, when compared to other population groups, there are no significant gaps between haredim and others in this matter.

The conservative social ethos of the haredi sector continues to place caring for the home and family as the primary role of the haredi woman. According to this ethos, women go to work for to earn a living and not for self-fulfillment or to develop a career. Thus haredi women may suffer less from an internal identity conflict concerning the balance between a desire to advance their career and caring for their family. Still, being responsible for large households, caring for a higher number of children, and usually being the primary breadwinner, often entails objective difficulties in the balance between the demands of the family and of their job.<sup>96</sup> However, the kollel study day usually begins only at 9:00 a.m. (and sometimes even later), and there is usually a long lunch break or a short break and an earlier end to the day, such that a father who studies in kollel can care for his young children while his wife continues to work to support the family. Thus in many families in which the men are Torah scholars, some of the child care, especially in the morning and often also in the early afternoon, is assumed by the men. Haredi families also rely more on the children to do various household chores such as shopping and housework, and older children take care of their younger siblings.

Interestingly, in the Arab sector the percentage of working women who report that their commitment to work makes it hard for them to meet all their family commitments is lower than that among men.

Figure 95 > **Percentage of Employees Who Have Difficulty with the Work-Family Balance\***

By gender, ages 20 and over, 2016



Source: Nitsa (Kaliner) Kasir and Dmitri Romanov, Haredi Institute for Public Affairs.

Data: Central Bureau of Statistics 2016 Social Survey (haredim – as self-defined).

\*This indicator includes those who replied “frequently” or “sometimes, occasionally” to the question of whether they had trouble functioning in their family environment because of work commitments and to the question of whether they had trouble functioning at work due to family commitments.

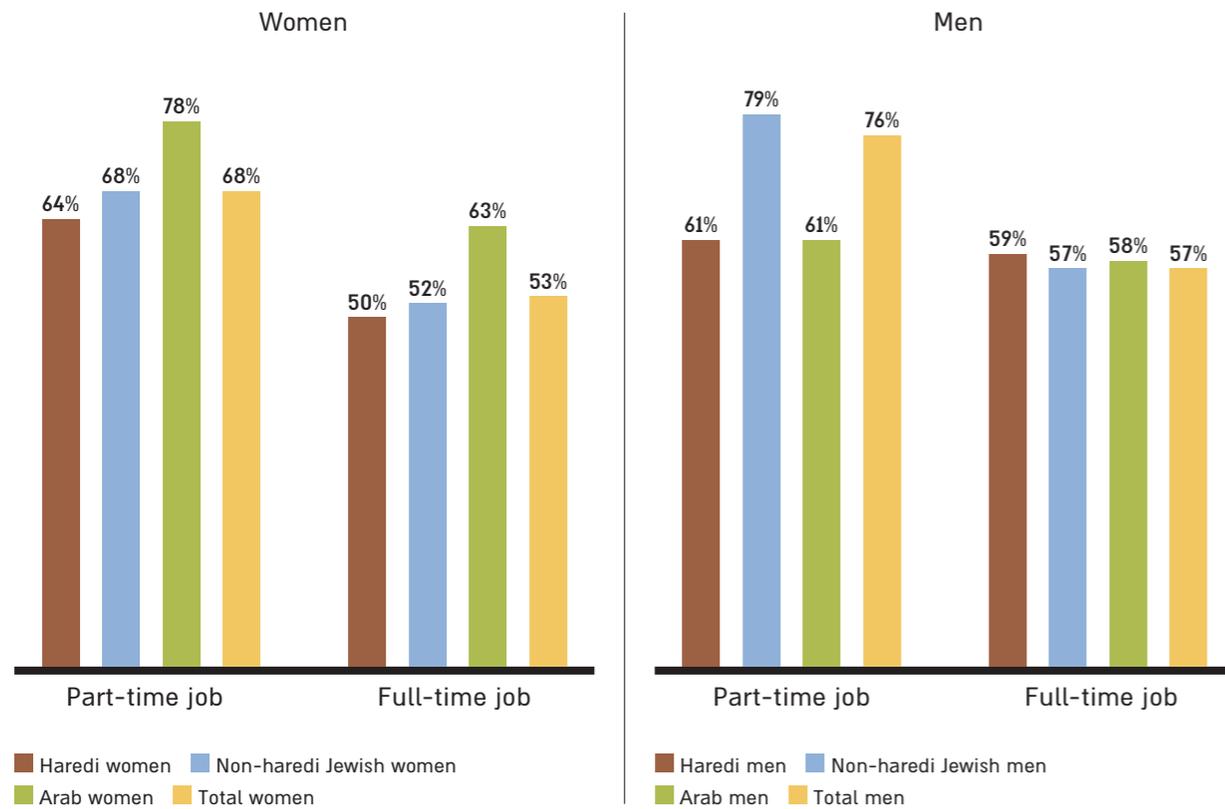
The opposite side of the family-work balance - the difficulty of functioning at work due to family commitments – is a different situation. A slightly higher percentage of haredi women (27 percent) feel this difficulty than do other women and haredi men (both 24 percent). This reality reflects the burden that the haredi woman carries on her shoulders in both these worlds: being the primary breadwinner and the household manager and primary caregiver to her children – and a significantly higher number of children than a non-haredi woman has. On the other hand, as noted above, her kollel student husband often shoulders some of the child care responsibility, and the older children also help at home. The gap between the difficulties faced by haredi women and non-haredi Jewish women regarding functioning at work because of family commitments is therefore lower than one might have assumed, considering the difference in the size of their households.

The solution for a woman who has trouble finding the balance between long work hours and family

life is part-time employment. An examination of the percentage of persons satisfied by the work-family balance based on part-time or full-time employment reveals interesting, but not surprising data: Women who work part time (haredi, non-haredi Jewish and Arab) report much higher satisfaction with their work-family balance than those who work full time. Among men, non-haredi Jewish men report a higher level of satisfaction with the family-work balance when they are employed part time, while Arab and haredi men do not report higher family-work balance satisfaction if they are employed part time. This difference apparently reflects the more traditional perceptions among haredi and Arab men regarding the man's role in the family and the home, and they therefore do not feel a need to increase the number of hours they spend at home.

Figure 96 › **Percentage of Employees Who Are Satisfied with Their Work-Family Balance\***

By part-time/full-time work and gender, ages 20 and over, 2016



Source: Nitsa (Kaliner) Kasir and Dmitri Romanov, Haredi Institute for Public Affairs.

Data: Central Bureau of Statistics 2016 Social Survey (haredim – as self-defined).

\* Persons satisfied by the work-family balance are defined as those who replied “rarely” or “never” to the question of whether they had trouble functioning in their family environment due to their commitment to work, and to the question of whether they had trouble functioning at work due to family commitments.

# HOUSING

## Dwelling Crowding

Dwelling crowding is considered one of the main indicators of material quality of life. The dwelling crowding indicator is defined as the number of persons per room, and is calculated by dividing the number of persons in a household by the total number of rooms used by the household for living purposes. Households with children were defined as households in which there are persons up to age 17.

Indicator reading for **Dwelling Crowding**: Decrease – Positive.

The dwelling crowding in haredi households is identical to that in Arab households (1.41 persons per room) and almost double that in non-haredi Jewish households (0.78 persons per room). The high dwelling crowding in haredi society and in Arab society reflects the low income level in these population groups, coupled with many children per household.

Table 14 › Dwelling Characteristics

2016

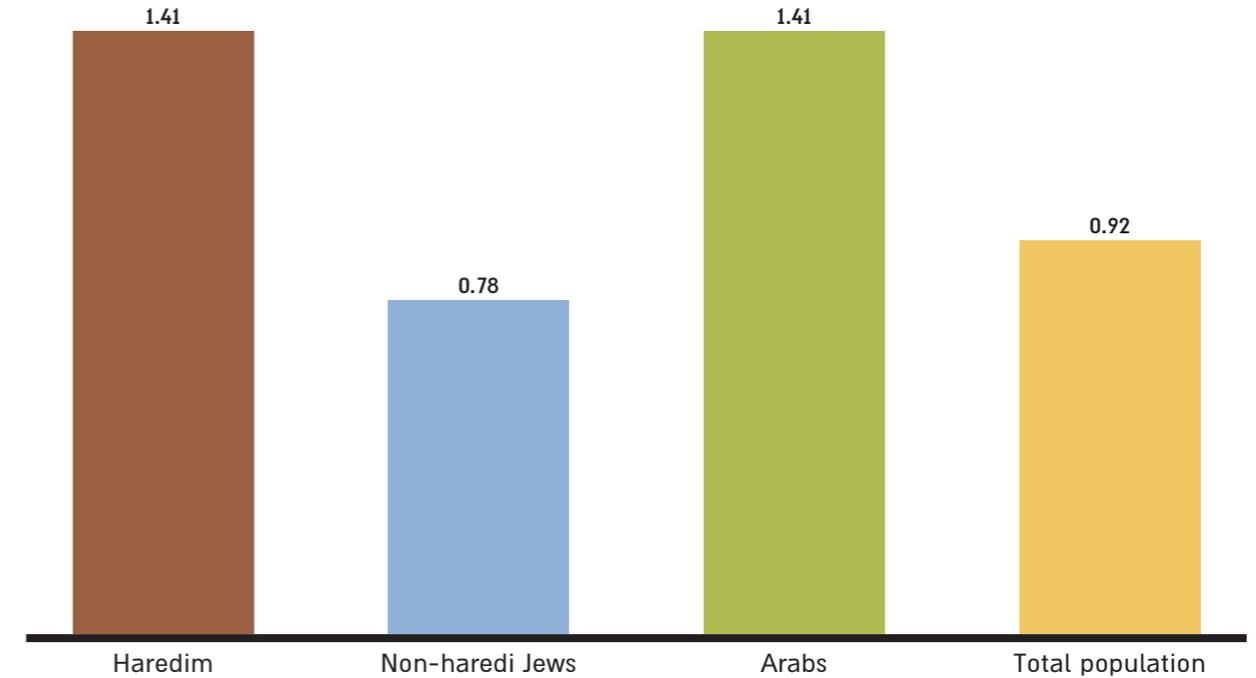
Population Characteristics	Total population	Haredim	Non-haredi Jews	Arabs
Dwelling value, by self-assessment, thousands of NIS	1,723	1,663	1,906	1,006
Number of rooms	3.88	3.95	3.97	3.57
Room value (by self-assessment, thousands of NIS)	444	421	480	282
Number of usable rooms	3.78	3.89	3.88	3.45

Source: Nitsa (Kaliner) Kasir and Dmitri Romanov, Haredi Institute for Public Affairs.

Data: Central Bureau of Statistics 2016 Household Expenditures Survey (haredim – as self-defined).

Figure 97 › Dwelling Crowding (Persons per Room)

2016



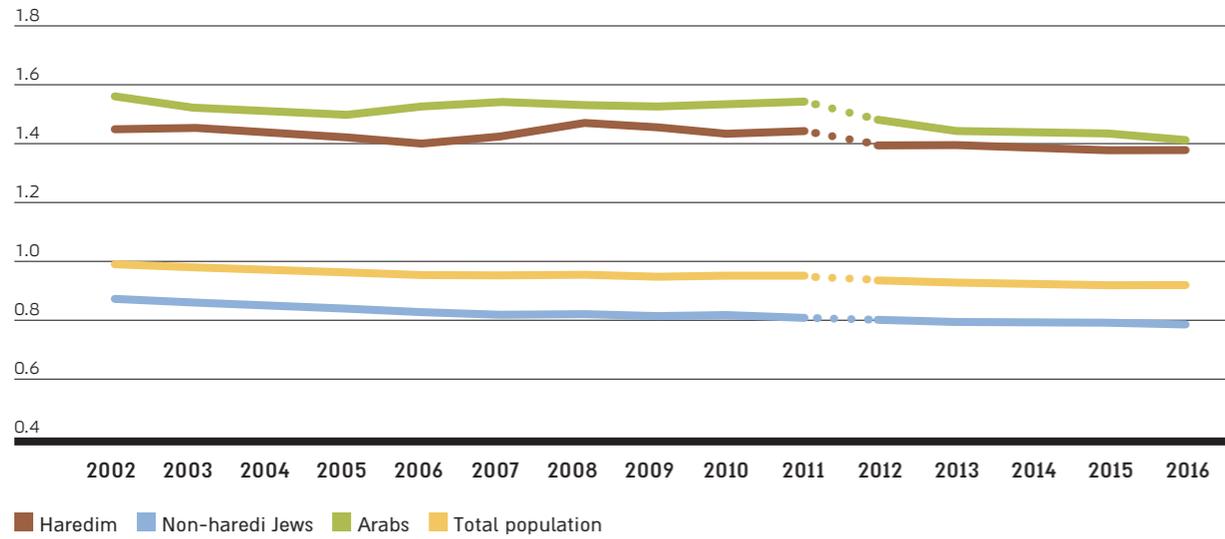
Source: Nitsa (Kaliner) Kasir and Dmitri Romanov, Haredi Institute for Public Affairs.

Data: Central Bureau of Statistics 2016 Labor Force Survey (haredim – as self-defined).

Since the early 2000s dwelling crowding has declined slightly among haredim, while non-haredi households enjoyed a greater decline in dwelling crowding. There was also a marked decline in dwelling crowding among Arab households in recent years. It is noteworthy that whereas in the past dwelling crowding among Arabs was higher than among haredim, in 2015-2016 it was almost identical, among other reasons due to the decline in the average number of persons in Arab households. Over time, the rise in the numbers of “young” haredi households has had an impact on the mix of “young” and “older” households in haredi society. In contrast to the older households, in the young households there are more children. Thus even with no change in the birth rate, over time the average number of persons per haredi household is expected to rise due to the above-mentioned demographic trend.

Figure 98 > Dwelling Crowding (Persons per Room)

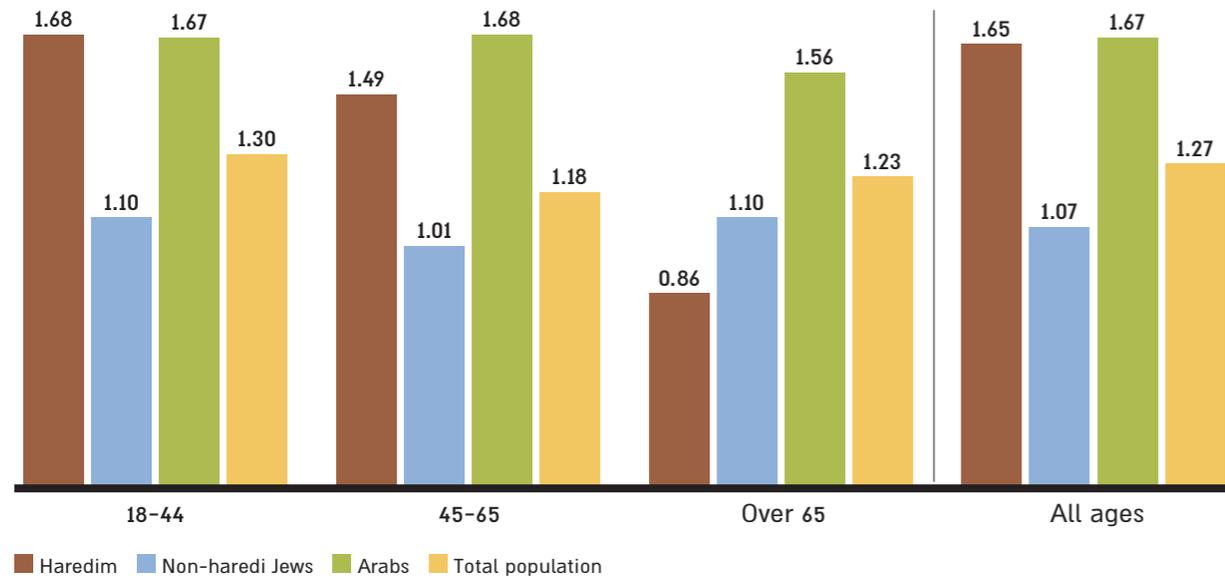
2002-2016



Source: Nitsa (Kaliner) Kasir and Dmitri Romanov, Haredi Institute for Public Affairs.  
 Data: Central Bureau of Statistics Labor Force Survey, 2002-2016 (haredim – based on most recent school attended).

Figure 99 > Dwelling crowding (Persons per Room) for Households with Children\*

By age of household head, 2016



Source: Nitsa (Kaliner) Kasir and Dmitri Romanov, Haredi Institute for Public Affairs.  
 Data: Central Bureau of Statistics 2016 Labor Force Survey (haredim – as self-defined).  
 \* Children up to age 17.

## Housing Satisfaction

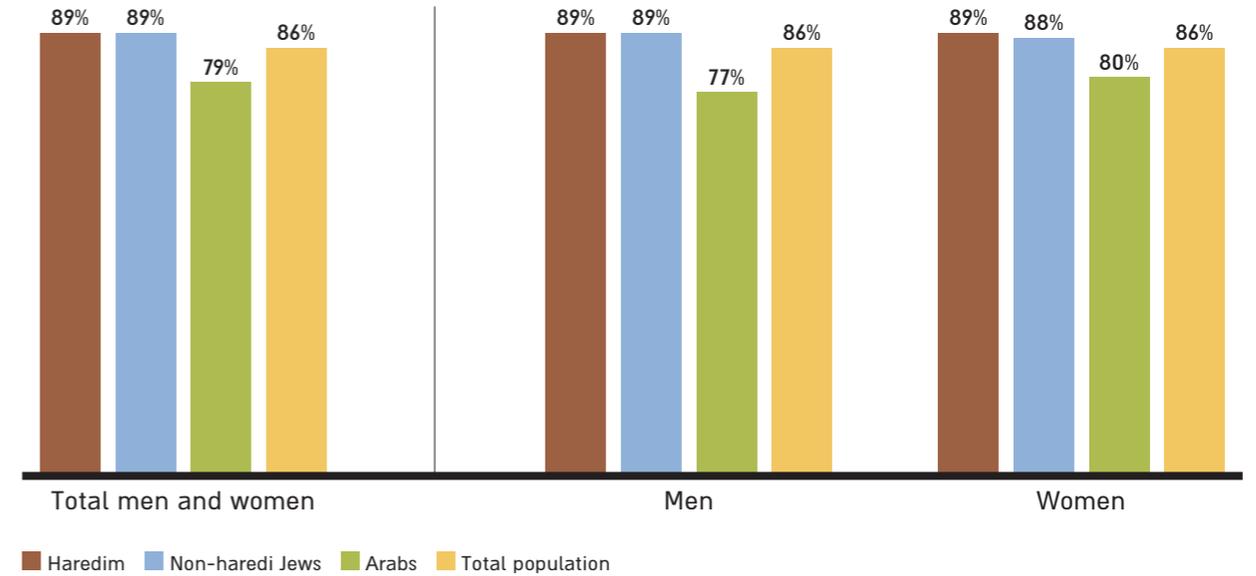
Housing satisfaction is an integral part of the system of subjective measures in the individual's assessment of various life domains. This indicator is examined each year in the Central Bureau of Statistics Social Survey, via the question, "In general, are you satisfied with the dwelling in which you live?" The indicator is defined as the percentage of persons who answered "satisfied" or "very satisfied."

Indicator reading for **Satisfaction with Dwelling**: Increase – Positive.

The percentage of haredim who are satisfied with the dwelling in which they live is 89 percent and is similar to the percentage of non-haredi Jews who are similarly satisfied. Among Arabs, satisfaction with their dwelling is lower (79 percent) and also reflects the housing distress they are suffering – in addition to being affected by dwelling crowding due to low income and greater numbers of children, this distress is also the result of the minimal land reserves in the Arab localities, the lack of approved and detailed urban development plans and the non-registration of land rights, which make it difficult for building contractors to obtain bank credit.<sup>97</sup>

Figure 100 > Percentage of Persons Satisfied with Their Dwelling

By gender, ages 20 and over, 2016



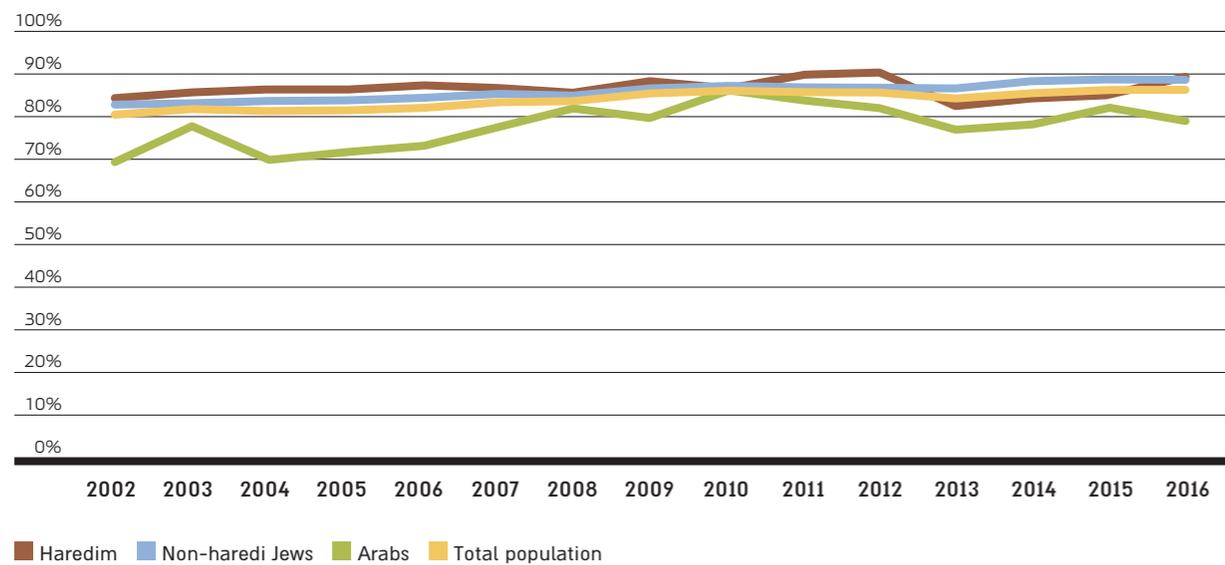
Source: Nitsa (Kaliner) Kasir and Dmitri Romanov, Haredi Institute for Public Affairs.  
 Data: Central Bureau of Statistics 2016 Social Survey (haredim – as self-defined).

97 For further reading, see the Ministry of Finance, 2015.

From 2002 until 2016 there was an increase in the percentage of persons satisfied with their dwelling in all the population groups. Even so, this increase slowed considerably starting in 2010. Among haredim, this figure rose from 84 percent in 2002 to 89 percent in 2016.

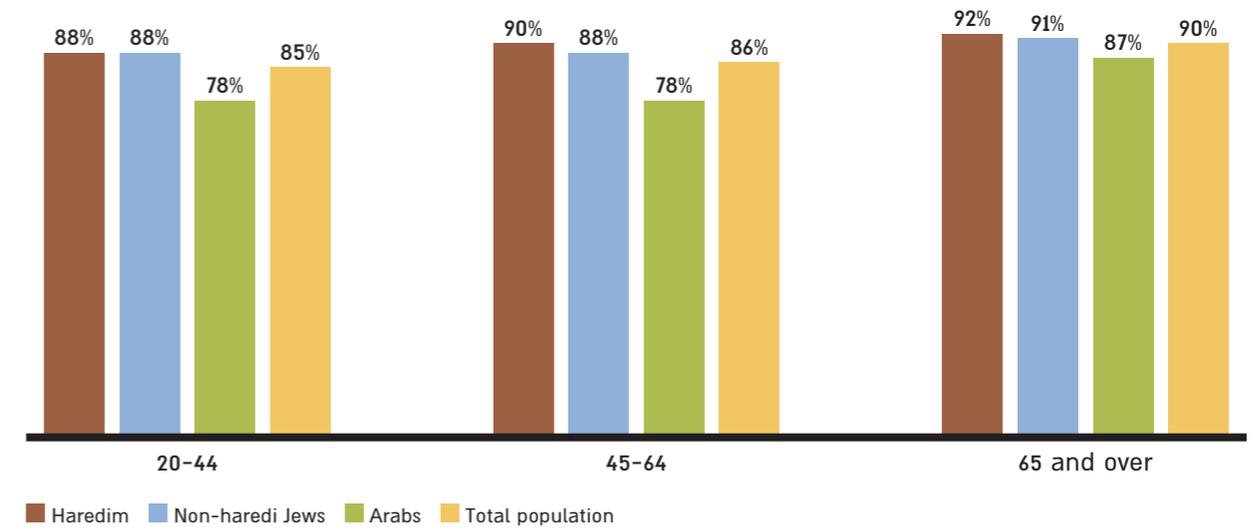
In all the population groups there is no substantive difference between women and men regarding satisfaction with their dwelling. The satisfaction rate is slightly higher among the 65 and older age group, apparently due to an improvement in dwelling crowding during the “empty nest” stage, when most of the children have grown up and left their parents’ home.

Figure 101 › **Percentage of Persons Satisfied with Their Housing**  
Ages 20 and over, 2002-2016



Source: Nitsa (Kaliner) Kasir and Dmitri Romanov, Haredi Institute for Public Affairs.  
Data: Central Bureau of Statistics Social Survey, 2002-2016 (haredim – as self-defined).

Figure 102 › **Percentage of Persons Satisfied with Their Housing**  
By age groups, ages 20 and older, 2016



Source: Nitsa (Kaliner) Kasir and Dmitri Romanov, Haredi Institute for Public Affairs.  
Data: Central Bureau of Statistics 2016 Social Survey (haredim – as self-defined).

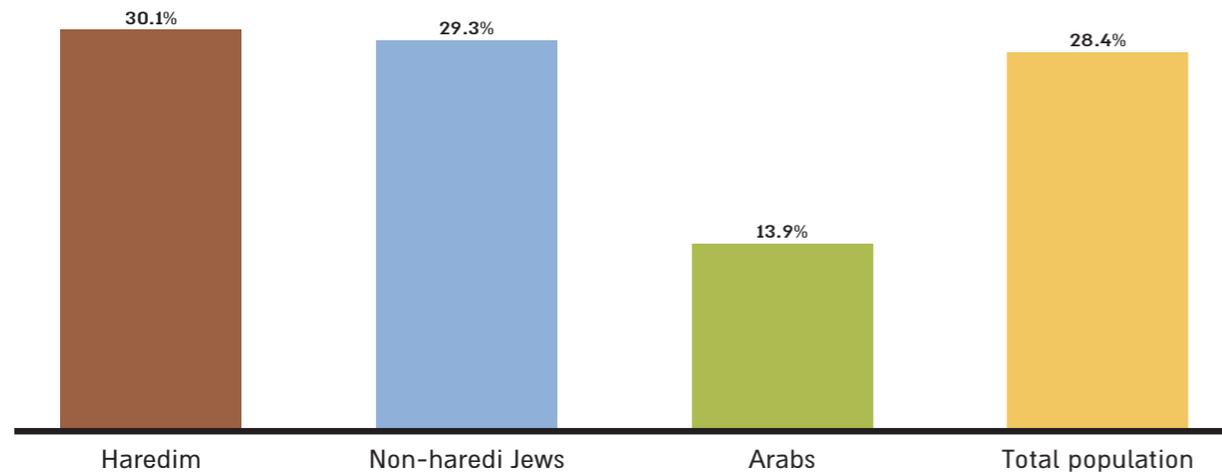
## Rental Housing

Purchasing a residential property is perceived as a major stage in the process of establishing a household, both symbolically and as a long-term investment in real estate. Many households, however, choose rental housing at various stages of their lives. The reasons for this are many and varied: a lack of sufficient funds for purchasing housing and/or the inability to obtain a mortgage, flexibility in adapting the location and size of the dwelling to the household's changing needs and means, avoiding the heavy commitment entailed in paying a mortgage, etc. In any event, living in rental housing usually attests to the temporary nature of the household's situation and the renters' relatively low level of ties to the locality and the local community.

Indicator reading for **Percentage of Households Living in Rental Housing**: Decrease – Positive

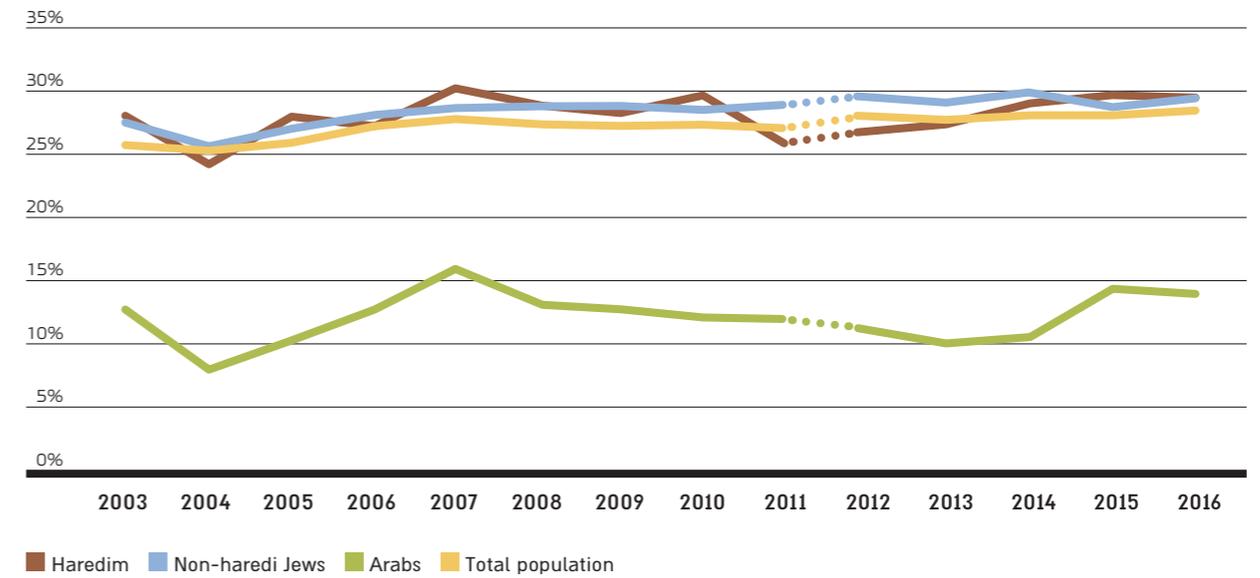
The percentage of haredi households that live in rental housing (30 percent) is similar to that in non-haredi Jewish households, and higher than this figure among Arabs. Over the years there has been a steady upward trend among the non-haredi Jewish population, but there was no marked change in this trend following the increase in housing prices since 2008. Interestingly, in 2012-2016 there was an increase in the percentage of "owner-renter" (households that purchased a residential dwelling, but rented it out and lived in rental housing elsewhere) among non-haredi Jews and even more so among Haredim - from 13 percent to 16 percent, and from 26 percent to 35 percent, respectively. There was no such clear trend among Arabs.<sup>98</sup>

Figure 103 › **Percentage of Households Living in Rental Housing** 2016



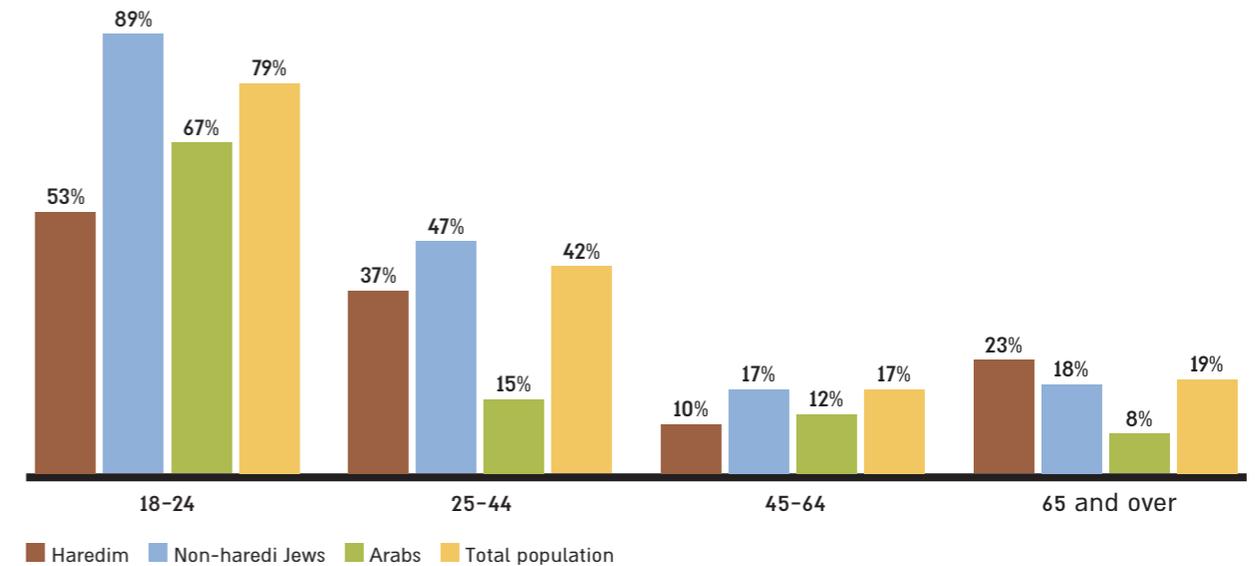
Source: Nitsa (Kaliner) Kasir and Dmitri Romanov, Haredi Institute for Public Affairs.  
Data: Central Bureau of Statistics 2016 Household Expenditures Survey (haredim – as self-defined).

Figure 104 › **Percentage of Households Living in Rental Housing** 2003-2016



Source: Nitsa (Kaliner) Kasir and Dmitri Romanov, Haredi Institute for Public Affairs.  
Data: Central Bureau of Statistics Household Expenditures Survey, 2003-2016 (haredim – based on most recent school attended).

Figure 105 › **Percentage of Households Living in Rental Housing** By age of household head, 2016



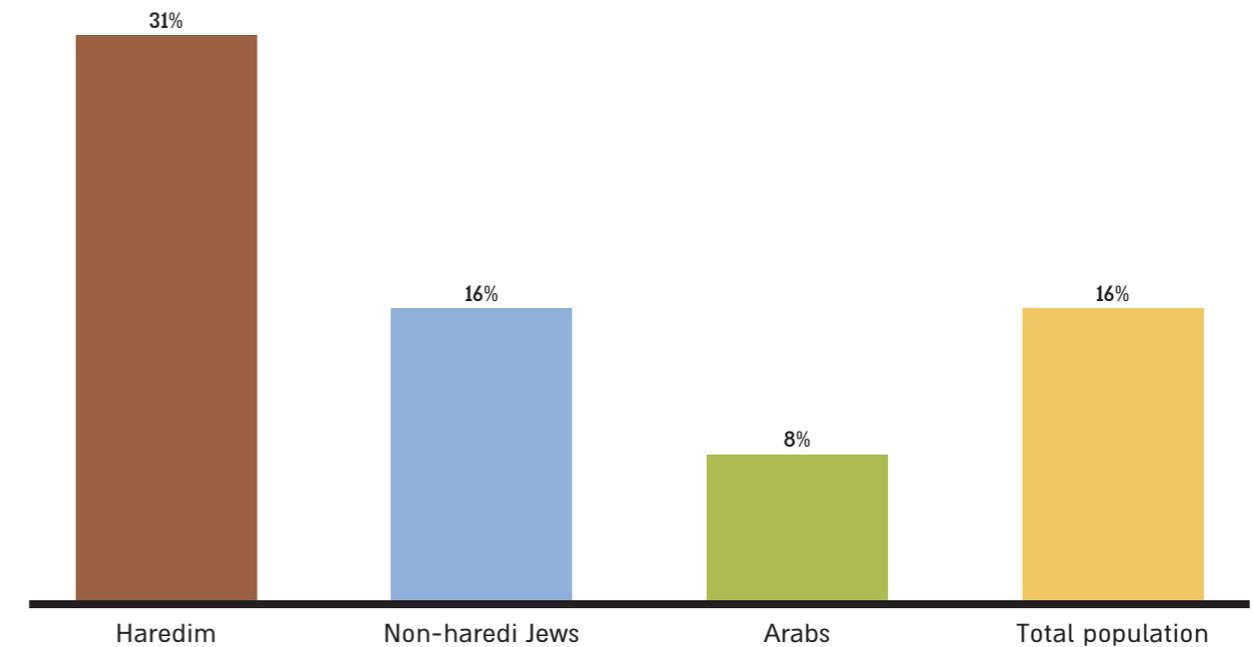
Source: Nitsa (Kaliner) Kasir and Dmitri Romanov, Haredi Institute for Public Affairs.  
Data: Central Bureau of Statistics 2016 Household Expenditures Survey (haredim – as self-defined).

98 Analysis of Central Bureau of Statistics Household Expenditures Surveys.

A breakdown of the percentage of households living in rental housing by age group reveals that apart from the over 65 age group, the percentage of Haredim living in rental housing is lower than that among non-haredi Jews, and the greatest disparity is among the 18-24 age group, at 53 percent, compared to 89 percent, respectively. The tremendous gap in this age group is influenced by the fact that in Haredi society it is customary to establish a Household at a younger age, such that the percentage of married persons in this age group is higher among Haredim than in the general public. Another factor behind this gap is that widespread practice among Haredim of purchasing a dwelling as part of the wedding preparations. Even during the matchmaking stage, before the engagement and as a condition for its fulfillment, the parents of the young couple will reach a principle agreement on the budget for the purchase of a dwelling and each party's share in the purchase price. During the period between the engagement and the wedding the parents search for a suitable dwelling that the young couple will move into, usually shortly after the wedding.<sup>99</sup> In addition, in contrast to Haredi society, in non-haredi Jewish society many young people leave their parents' homes long before they marry and move into rental housing. Even in the 25-44 age group, there is a significant gap in the percentage of persons living in rental housing, although this gap is much smaller than for the younger group: 37 percent of Haredim live in rental housing, compared to 47 percent among non-haredi Jews.

Despite the importance of purchasing a dwelling among the Haredi public, the financial capability of parents to help five to seven children purchase dwellings is limited. In addition, the income level of the young couple when they get married is not very high, such that the mortgage payments that they can afford are also not high. In light of these factors, many Haredi young couples buy an investment apartment, with no intention of living in it. In such cases the apartment purchased will usually be in an outlying town where prices are lower and apartments are older and smaller than in cities in central Israel. This phenomenon is more common among the Haredi public than among non-haredi Jews: 31 percent of Haredim who live in rental housing own an apartment not as their own residence, compared to 16 percent of non-haredi Jews.

Figure 106 › **Percentage of Residential Property Owners among Households Living in Rental Housing 2016**



**Source:** Nitsa (Kaliner) Kasir and Dmitri Romanov, Haredi Institute for Public Affairs.  
**Data:** Central Bureau of Statistics 2016 Household Expenditures Survey (haredim – as self-defined).

<sup>99</sup> See Ministry of Construction and Housing and the Haredi Institute for Public Affairs, forthcoming.

## Housing Predicament among young couples

The percentage of young people aged 25-34 who are living with their parents: Calculated as a percentage of persons aged 25-34 living in a household in which the oldest person is over 45 and the young person is not married to the older person.

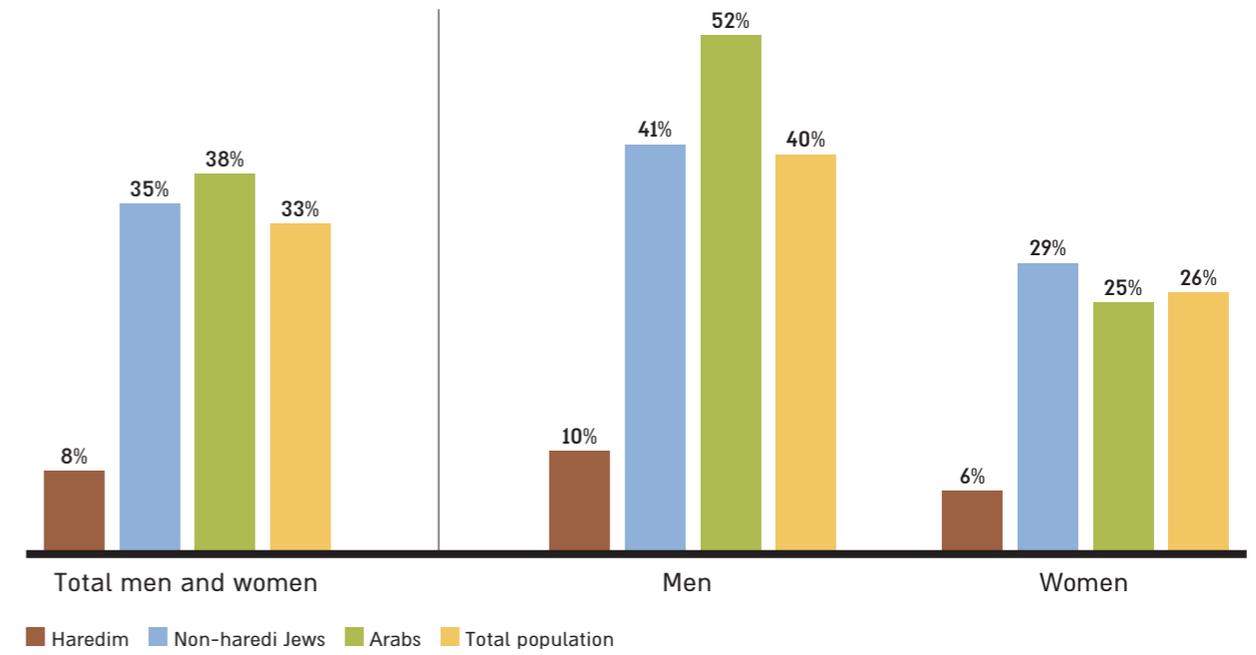
Since 2008 dwelling prices in Israel have been on the rise. This increase in prices has led to a housing predicament that has resulted, among other things, in persons aged 25-34 having no choice but to continue living with their parents, due to a lack of sufficient means to maintain a Household of their own. This population can be divided into three groups - singles, young couples and young families with children. Skyrocketing dwelling prices and rental prices make it especially hard for members of the economically weaker population groups who are just taking their first steps as economically independent persons, and very often they continue to live with their parents.

Indicator reading for **Percentage of Persons aged 25-34 Living with their parents:** Decrease – Positive

The Haredi population is characterized by a very low percentage of young people aged 25-34 who live with their parents: just 8 percent, compared to 35 percent among non-haredi Jews and 38 percent among Arabs. The main reason for this is the relatively young marriage age and high fertility among Haredim, which prompt young families to establish households of their own, even at a heavy economic cost. In Haredi society, economic considerations are of no importance when setting the age for marriage. The social norm among Haredim is that children leave their parents' home almost exclusively following marriage. Thus about 75 percent of the few young people who live with their parents are single (the remainder are married or divorced), and only 5 percent of single Haredim aged 25-34 do not live with their parents.

Figure 107 > **Percentage of Young People Living with Their Parents**

By gender, ages 25-34, 2016



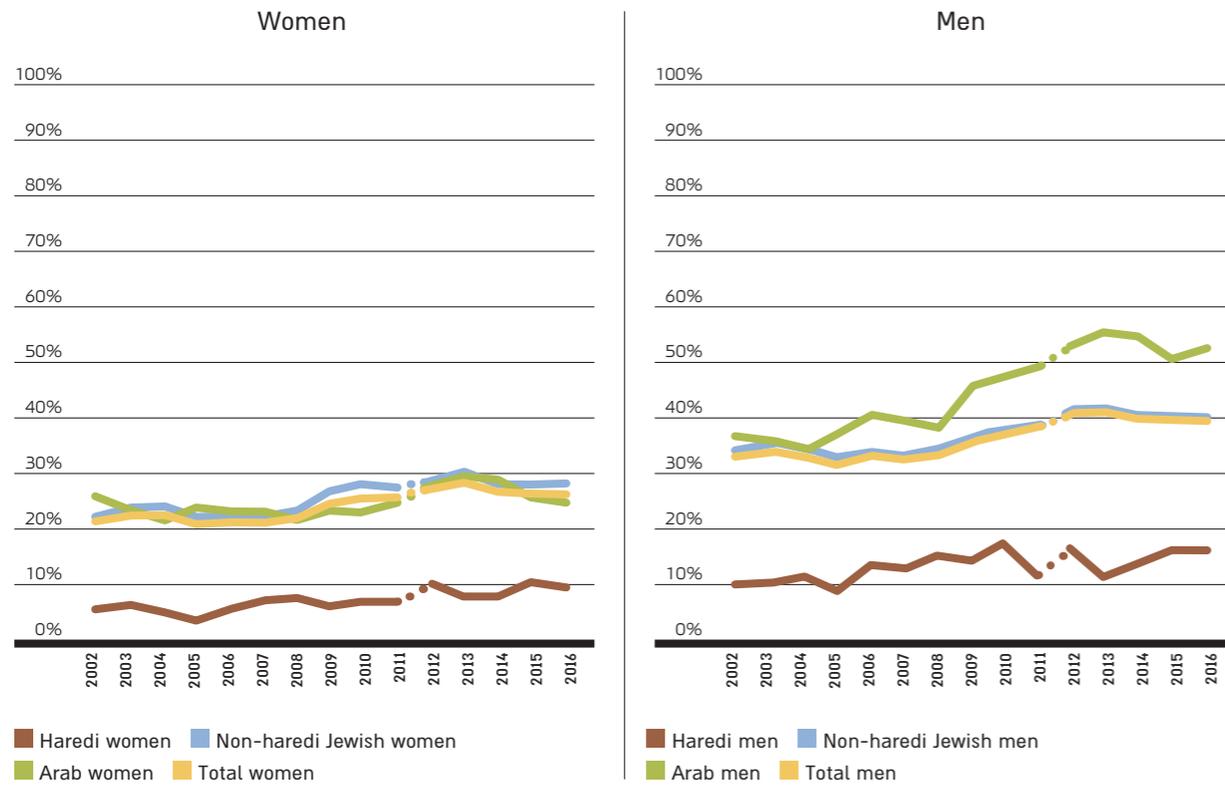
**Source:** Nitsa (Kaliner) Kasir and Dmitri Romanov, Haredi Institute for Public Affairs.  
**Data:** Central Bureau of Statistics 2016 Household Expenditures Survey (haredim – as self-defined).

Calculated as a percentage of married couples, in which at least one spouse is in the 25-34 age group, living in a household in which the oldest person is over 45 and the spouse is married to someone else in the household who is not the oldest person. In order to calculate couples and not individuals, only one spouse is defined as married, and in cases in which only one spouse is in the 25-34 age group, he is the one defined as married.

As the following figure clearly demonstrates, the percentage of Haredim aged 25-34 who are living with their parents has been gradually rising since the early 2000s, while among non-haredi Jews and Arabs the significant upward trend began in 2008. This phenomenon can be attributed to the increase in dwelling prices and rental rates during the same period. Interestingly, over the past decade the percentage of men who continue to live with their parents - which for years was higher than that among women - has risen even more sharply, particularly among Arabs. It is reasonable to assume that this phenomenon is even more prevalent among single men who have difficulty finding rental housing.

Figure 108 › Percentage of Young People Living with Their Parents

By gender, ages 25-34, 2002-2016



Source: Nitsa (Kaliner) Kasir and Dmitri Romanov, Haredi Institute for Public Affairs.  
 Data: Central Bureau of Statistics Labor Survey, 2002-2016 (haredim – based on most recent school attended).

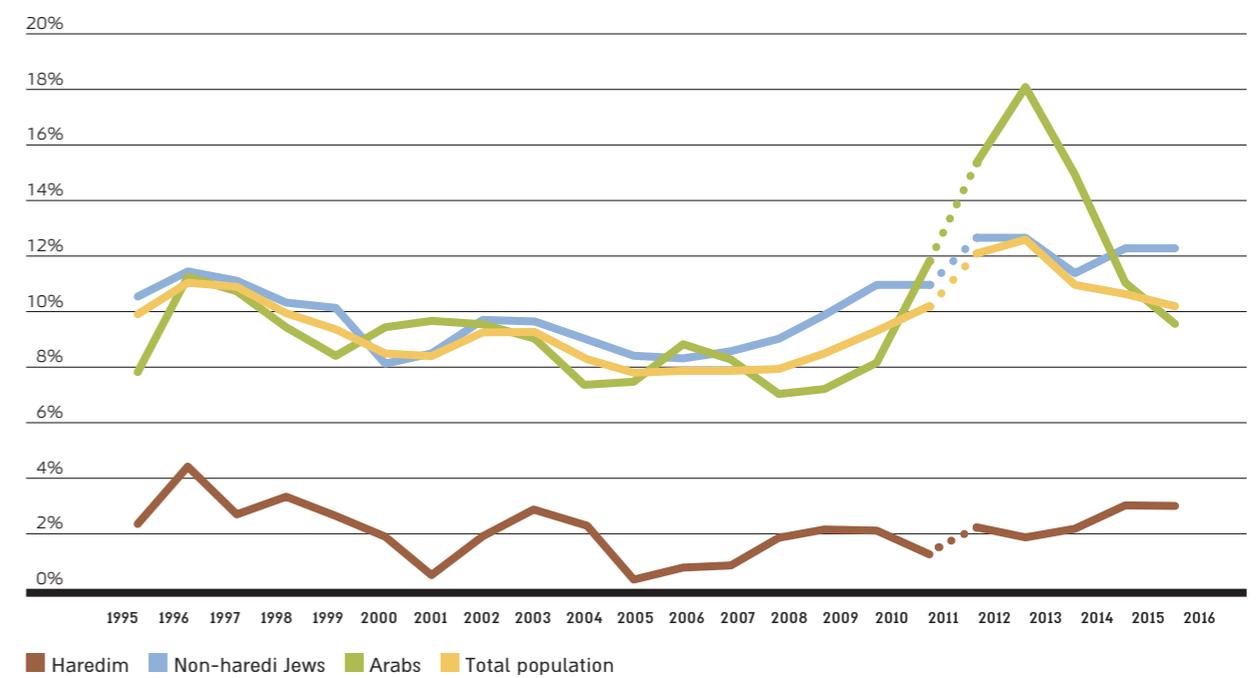
More persons aged 25-29 live with their parents than persons aged 30-34, because as individuals grow older, more of them are getting married and starting families, and leaving their parents' homes accordingly. In 2016 the average age for first marriages among men was 28.0 among Jews and 26.3 among Moslems, while the average age among women was 26.1 and 22.1 respectively.<sup>100</sup> The percentage of married couples living with their parents is likewise lowest among Haredim, and is influenced by cultural and halachic reasons.<sup>101</sup>

100 Central Bureau of Statistics, 2017b.

101 The Tosefot commentary to Tractate Kiddushin 12b reflects a different norm in the past, whereby married couples used to live with the bride's parents.

Figure 109 › Percentage of Married Couples Living with Their Parents

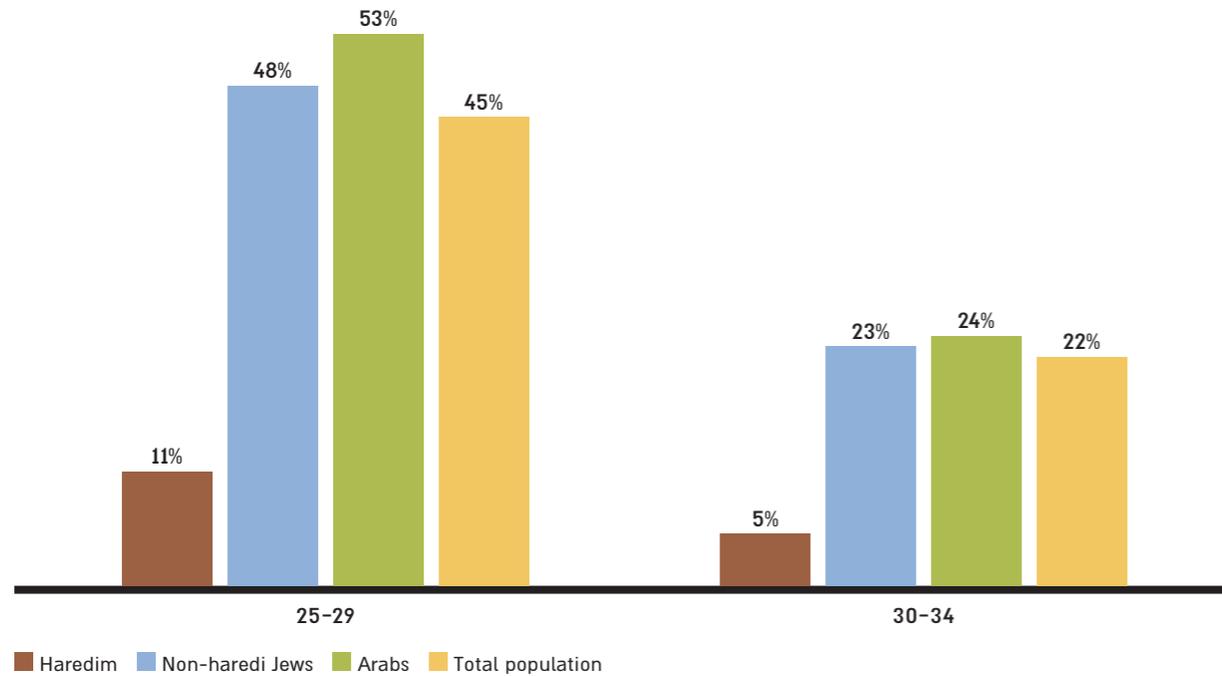
Ages 25-34\*, 1995-2016



Source: Nitsa (Kaliner) Kasir and Dmitri Romanov, Haredi Institute for Public Affairs.  
 Data: Central Bureau of Statistics Labor Survey, 1995-2016 (haredim – based on most recent school attended).  
 \* At least one spouse is in the 25-34 age range.

Figure 110 › **Percentage of Young People Living with Their Parents**

By age group, 2016



**Source:** Nitsa (Kaliner) Kasir and Dmitri Romanov, Haredi Institute for Public Affairs.  
**Data:** Central Bureau of Statistics 2016 Labor Survey (haredim – as self-defined).

## Mortgage Payments

Purchasing a dwelling usually entails taking a mortgage. The burden of the mortgage payments weighs heavily on the Household budget over a very long period of time. Taking a mortgage and planning its repayment are major decisions in household's long-term economic planning. Alongside the percentage of mortgage payers, the mortgage payments as a percentage of disposable income and relative to the value of the dwelling - the most valuable asset in most Israeli households - must also be considered.

The main indicator is the percentage of mortgage payers among all households that are living in a dwelling that they own. Note that this indicator also includes households that are "owner-renters," – households that are paying a mortgage on a dwelling that they are renting out while they themselves are living in rental housing. Even though in such cases the mortgage payments are for a dwelling that is not for personal residence, it can be viewed as an alternative arrangement to living in an owned dwelling. In any event, this indicator is barely affected by the inclusion of "owner-renter" households.<sup>102</sup> Note that during 2012-2016 the percentage of "owner-renters" rose among non-haredi Jews and even more so among Haredim (see the section on "rental housing," above).

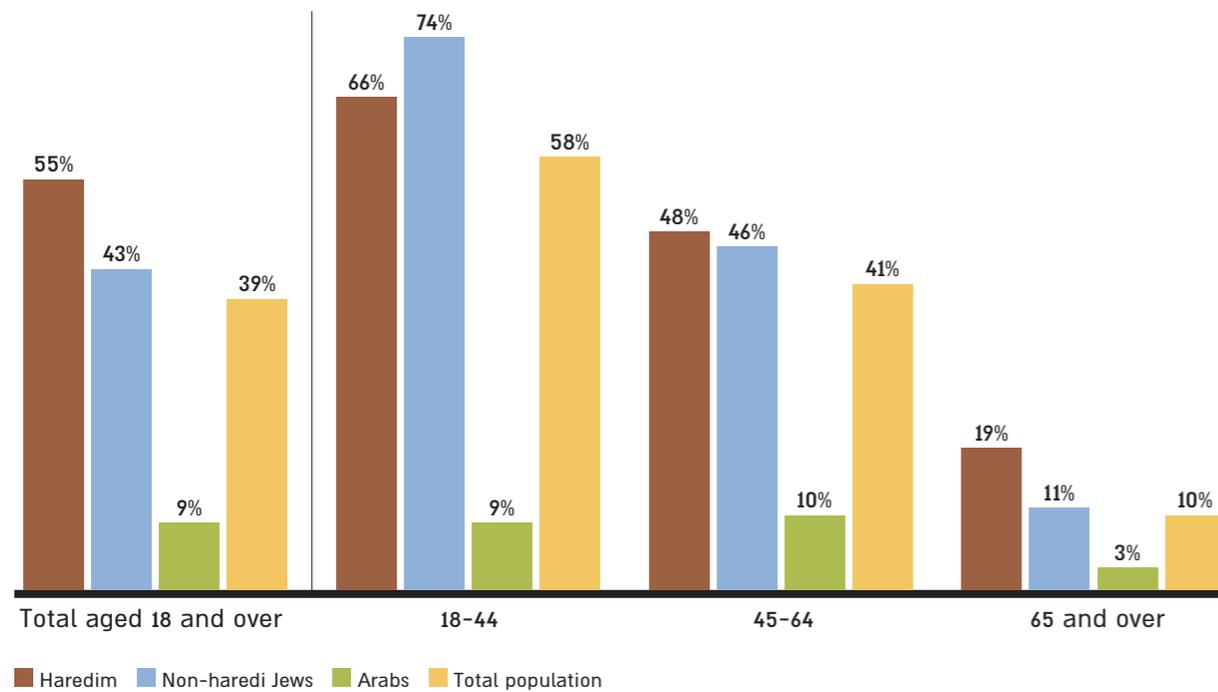
Indicator reading for **Percentage of Households That Are Paying a Mortgage:** Decrease – Positive

Over half the Haredi households are paying a mortgage on a dwelling they own. This figure is higher than among the other population groups (43 percent among non-haredi Jews and 9 percent among Arabs). On the one hand, in haredi society dwelling buyers rely heavily on financial support from their parents and on interest-free loans from gmach mutual aid societies (as opposed to bank loans which carry interest).<sup>103</sup> On the other hand, Haredim need higher mortgages for purchasing dwellings because the equity at the disposal of a haredi couple is usually lower, for a few reasons: First, the young couple usually come from low-income families with many children, and second, the marriage and dwelling purchase take place at a relatively young age, when the couple's income is low, and they cannot contribute much to the equity required for purchasing a dwelling (as noted above, these are also the reasons for the high percentage of dwelling owners in Haredi society who do not live in the dwellings they own. See the section on "rental housing," above).

<sup>102</sup> In addition, the indicator also includes households that live in an owned dwelling and own a second dwelling (about 11 percent of households that live in an owned dwelling). With respect to these households, it is impossible to know which of the dwellings has the mortgage on it, but even in these cases, the indicator is barely affected by the inclusion or exclusion of such households.

<sup>103</sup> On assistance in purchasing a dwelling and the differences among the different streams of Haredim, see Weiss, 2016; The Central *Gmach* - The First Step to Marrying off Children with Dignity.

Figure 111 > **Percentage of Households That Own a Dwelling\* and Are Paying a Mortgage**  
By age group, 2016



**Source:** Nitsa (Kaliner) Kasir and Dmitri Romanov, Haredi Institute for Public Affairs.  
**Data:** Central Bureau of Statistics 2016 Household Expenditures Survey (haredim – as self-defined).  
\* Residential property owners who live in the property or in rental housing.

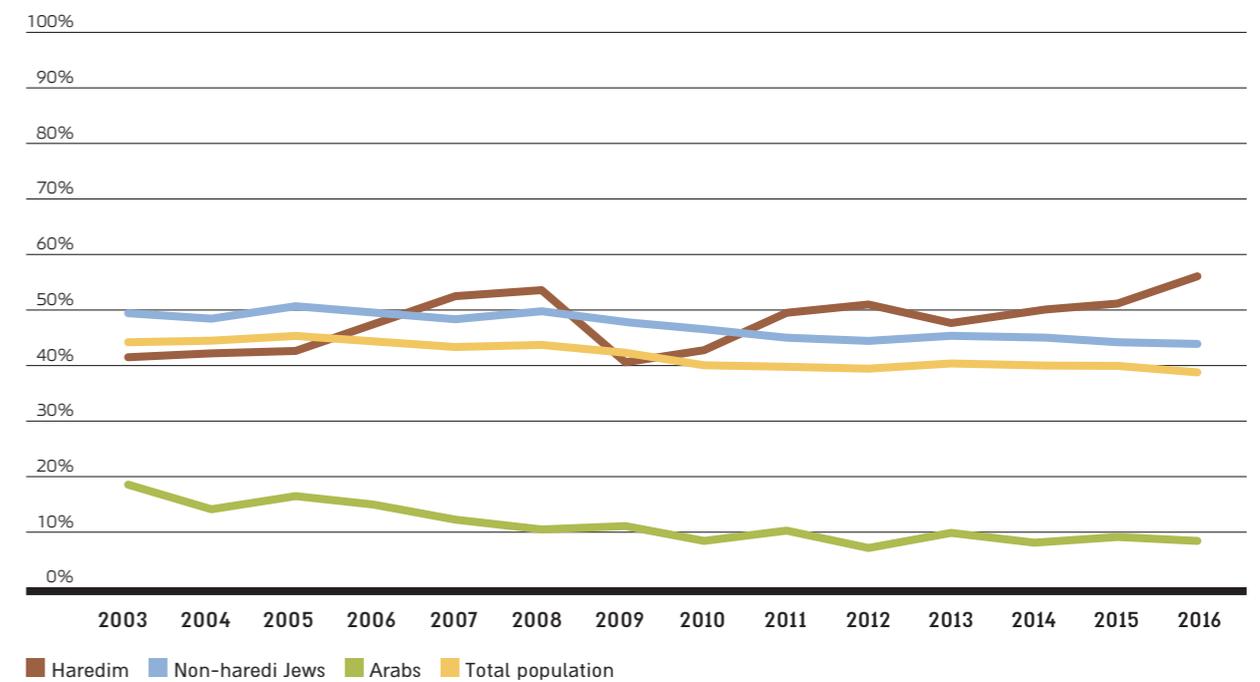
The percentage of mortgage holders declines as the age of the holders rises, because a first dwelling is usually purchased after marriage, when the couple is in their early 30s (the average age in the general population for first marriages is 31 for grooms and 28 for brides,<sup>104</sup> and among haredim the marriage age and the dwelling purchase age are much lower), and mortgage payments are spread out over 15-25 years. Thus the percentage of mortgage payers in the 65 and over age group drops sharply to 11 percent in the general population and to 19 percent among haredim. Interestingly, in the 18-44 age group the percentage of mortgage holders among haredim is lower than among non-haredi Jews, apparently due to the social norm in haredi society, according to which parents are expected to provide the basic necessities for the young couple in their owned dwelling, and to cover a considerable share of the couple's housing expenses. Among the 45-64 age group, there is no difference between the population groups, and in the 65 and older age group the figure among the haredim is even higher than among non-haredi Jews and among Arabs, evidently due to the haredi practice of parents taking second mortgages on their dwellings in order to finance the purchase of apartments for their children when they get married. Support for this hypothesis can be found in the relatively high percentages of owners of two or more dwellings among the haredi mortgage payers in the 65 and older age group – nearly 39 percent

104 source: Israel Statistics Yearbook, Chapter 3.

among haredim, 18 percent among non-haredi Jews and 7 percent among Arabs.

What is the basis for the granting of mortgages to young couples and how can they afford the monthly payments? The low income of haredi couples clearly restricts the sum they can pay each month. In light of the sharp rise in dwelling prices over the past decade, many young couples have no choice but to purchase their first dwelling in an outlying locality, as noted above. The locating and purchasing of less expensive dwellings in outlying localities, far from big cities such as Jerusalem and Bnei Brak changes the geographic distribution of the haredi population over time.<sup>105</sup>

Figure 112 > **Percentage of Households That Own a Dwelling\* and Are Paying a Mortgage**  
2003-2016



**Source:** Nitsa (Kaliner) Kasir and Dmitri Romanov, Haredi Institute for Public Affairs.  
**Data:** Central Bureau of Statistics Household Expenditures Survey, 2003-2016 (haredim – based on most recent school attended).  
\* This calculation does not include households in the "owner-renter" arrangement, due to a lack of data prior to 2012 on residential property not for personal use.

The monthly mortgage payment depends on the size of the loan, the payment period and the household income. The average mortgage payment among haredi households that were paying a mortgage in 2016 was NIS 2,373, and among non-haredi households was NIS 3,441. In 2016 the expenditure on mortgage payments in haredi households was 20.4 percent of the disposable income of haredi households that were paying a mortgage. This figure is higher than among the other population groups – 16.8 percent among non-haredi Jews and 13.2 percent among Arabs. The burden of mortgage payments is therefore heaviest among haredim. An examination of the mortgage payments relative to the value of the dwelling

105 See: Ministry of Construction and Housing and the Haredi Institute for Public Affairs, 2016; Bank of Israel, 2017 (Chapter 8).

reveals that in haredi society this figure is higher than in non-haredi Jewish society and lower than in Arab society. Many haredim take housing loans from interest-free loan gmach organizations, and this option helps to alleviate the mortgage burden among haredi households.

Table 15 > **Data on Households That Live in an Owned Dwelling and Pay a Mortgage**  
2016

	Haredim	Non-haredi Jews	Arabs	General population
Average monthly mortgage payment	NIS2,373	NIS 3,441	NIS 1,691	NIS 3,245
Mortgage payment as a percentage of disposable income*	20.4%	16.8%	13.2%	16.9%
Value of dwelling according to self-assessment, thousands of NIS	1,626	1,854	1,327	1,790

Source: Nitsa (Kaliner) Kasir and Dmitri Romanov, Haredi Institute for Public Affairs.

Data: Central Bureau of Statistics 2016 Household Expenditures Survey (haredim – as self-defined).

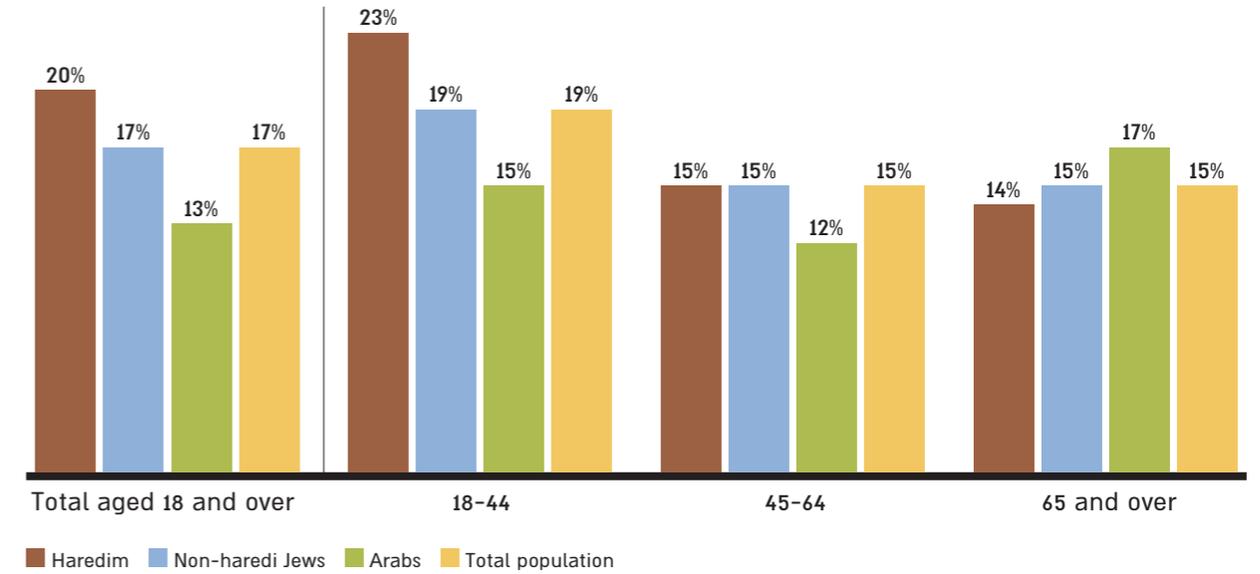
Note: This calculation omitted observations in which the income was negative or the housing expenditure was greater than the total disposable income (about 2 percent of the observations).

\* The average of the expenditure on mortgage payments as a percentage of the household's disposable income (calculated separately for each household), for households living in a dwelling that they own and which have this type of expenditure.

Ever since the early 2000s, mortgage payments have accounted for around 20 percent of disposable income, while this figure among the other population groups has declined slightly. This finding stems from three contrasting factors, which apparently offset one another. On the one hand, the rising prices of dwellings since 2008 pushed up the demand for mortgages and the sum of the average mortgage. On the other hand, the Bank of Israel limited the size of mortgages and raised the ratio of personal equity required for the approval of a mortgage. At the same time, since 2010 the disposable income of haredi households has risen and to a certain extent this increase alleviated the mortgage burden on haredi households.

Figure 113 > **Mortgage Payments as a Percentage of Disposable Income among Households That Own a Dwelling**

By age group, 2016

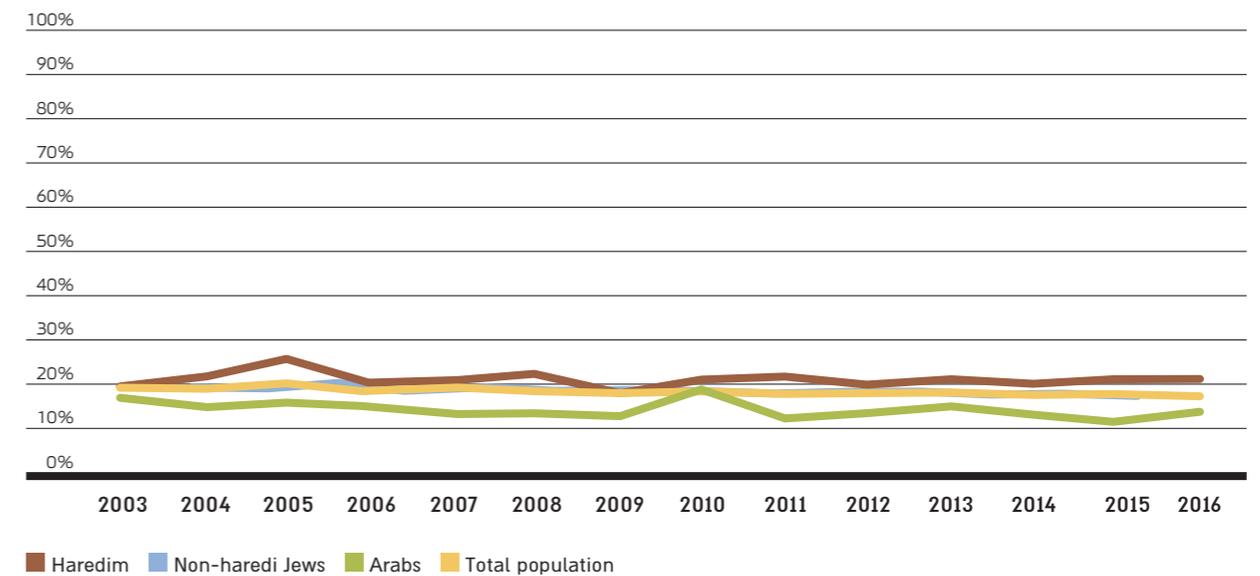


Source: Nitsa (Kaliner) Kasir and Dmitri Romanov, Haredi Institute for Public Affairs.

Data: Central Bureau of Statistics 2016 Household Expenditures Survey (haredim – as self-defined).

Figure 114 > **Mortgage Payments as Percentage of Disposable Income among Households That Own a Dwelling**

2003-2016



Source: Nitsa (Kaliner) Kasir and Dmitri Romanov, Haredi Institute for Public Affairs.

Data: Central Bureau of Statistics Household Expenditures Survey, 2003-2016 (haredim – based on most recent school attended).

### Box 8 - Haredim's Dream House: Smaller, More Crowded, Farther from the Center of the Country...and More Expensive

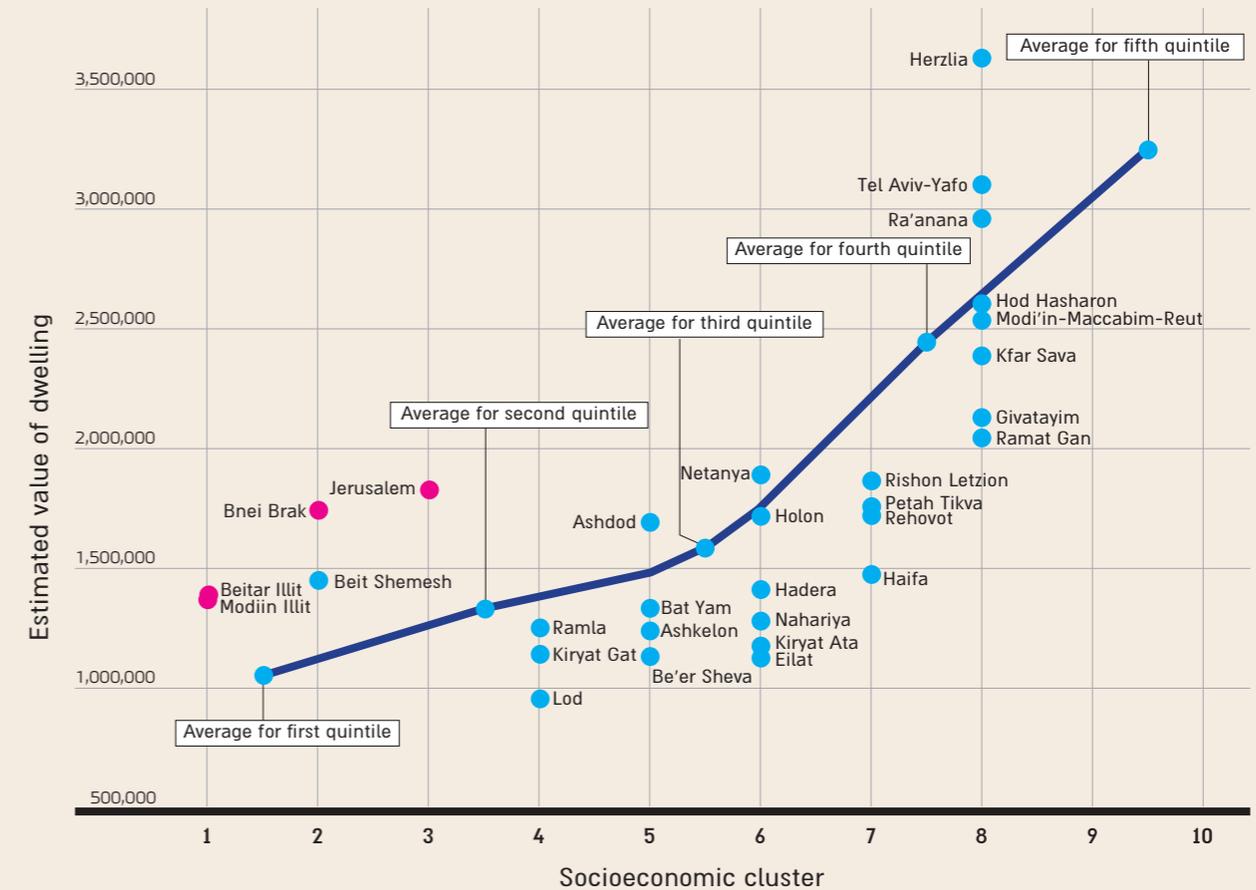
The value of a dwelling reflects many factors, including the income and socioeconomic level of the local population, the size of the property and various neighborhood and environmental influences such as proximity to public transportation, commercial and employment centers, educational institutions, green spaces, etc. (based on the 'hedonic price' model<sup>106</sup>). Populations with common characteristics tend to live in the same neighborhood, and in the case of the haredi population, this tendency is particularly strong:<sup>107</sup> Housing in a haredi environment fosters the practice of the accepted lifestyle in the haredi community by guaranteeing access to the everyday services that are tailored to the character of this society, including religious and educational services, commerce and personal services, transportation and community life unique to haredim (an instrumental aspect). The haredi environment also provides a living space compatible with the social and halachic norms, such as gender separation and modesty (a positive aspect), and reduces the interaction with other populations as part of the haredi ideology that advocates separation from the rest of Israeli society and a lifestyle aimed at preserving the community's haredi character (a negative aspect).<sup>108</sup>

The great sensitivity of haredi society to separate living space, coupled with the high rate of natural increase in the population group contribute to the rising demand for housing in haredi neighborhoods,<sup>109</sup> and this demand pushes prices beyond expected levels, considering the income levels of this population and the quality of the apartments. Thus despite the huge income gaps between haredi society and non-haredi society, the average value of an apartment in a haredi neighborhood is only 13 percent lower than in a non-haredi Jewish neighborhood.

Housing in established haredi cities such as Bnei Brak and Jerusalem is more expensive than in new haredi localities, partly because of the attractiveness of the neighborhoods in the major cities as centers of the haredi space and the seat of the spiritual leadership, and as employment and consumer services centers.

Figure 115 › Average Dwelling Value Relative to the Socioeconomic Cluster of the Locality of Residence\*

National average for localities of over 50,000\*\* and haredi cities



Source: Nitsa (Kaliner) Kasir and Dmitri Romanov, Haredi Institute for Public Affairs.

Data: Central Bureau of Statistics 2016 Household Expenditures Survey.

Note: The observations in the survey were divided into socioeconomic index quintiles, rather than deciles. In order to present more precise data each city was assigned a ranking for conversion from the 1-10 index ranking, while the quintile average was assigned an intermediate value (quintile 1 was assigned a value of 1.5, quintile 2 was assigned a value of 3.5, etc.). The solid line is the quintile average.

\* Among dwelling owners

\*\* Apart from Nazareth, Rahat and Umm al-Fahm, for which there is no data in the Household Expenditures Survey.

A comparison of dwelling values to the socioeconomic level of their localities reveals a positive correlation between these two indicators – the more established a locality is, the more expensive the dwellings in it. Naturally, the main mediating factor between these two indicators is the income level of the residents. Still, haredi localities (such as Bnei Brak, Beit Shemesh, Elad and Modiin Illit), and mixed localities with a large haredi community (such as Jerusalem and Ashdod), are exceptions to this rule, as dwelling values there are higher on average than dwelling values in other localities in the same socioeconomic cluster. This is an expression of the price premium that haredim are willing to pay for consolidated haredi community life, and this premium can reach hundreds of thousands of shekels in the value of a dwelling, considering its size and quality.

106 Hedonic model (Court, 1939) distinguishes between the impact of a product's external and internal characteristics. In the housing market, the hedonic model helps to distinguish between the effect of the characteristics of the dwelling itself on its price and the effect of characteristics of the surrounding environment, based on the assumption that the value of a residential dwelling is determined by both types of characteristics – internal and external.

107 Shilhav and Freidman, 1985

108 Ministry of Construction and Housing and the Haredi Institute for Public Affairs, forthcoming.

109 Fleishman and Gubman, 2014.

# COMMUNITY AND SOCIAL LIFE

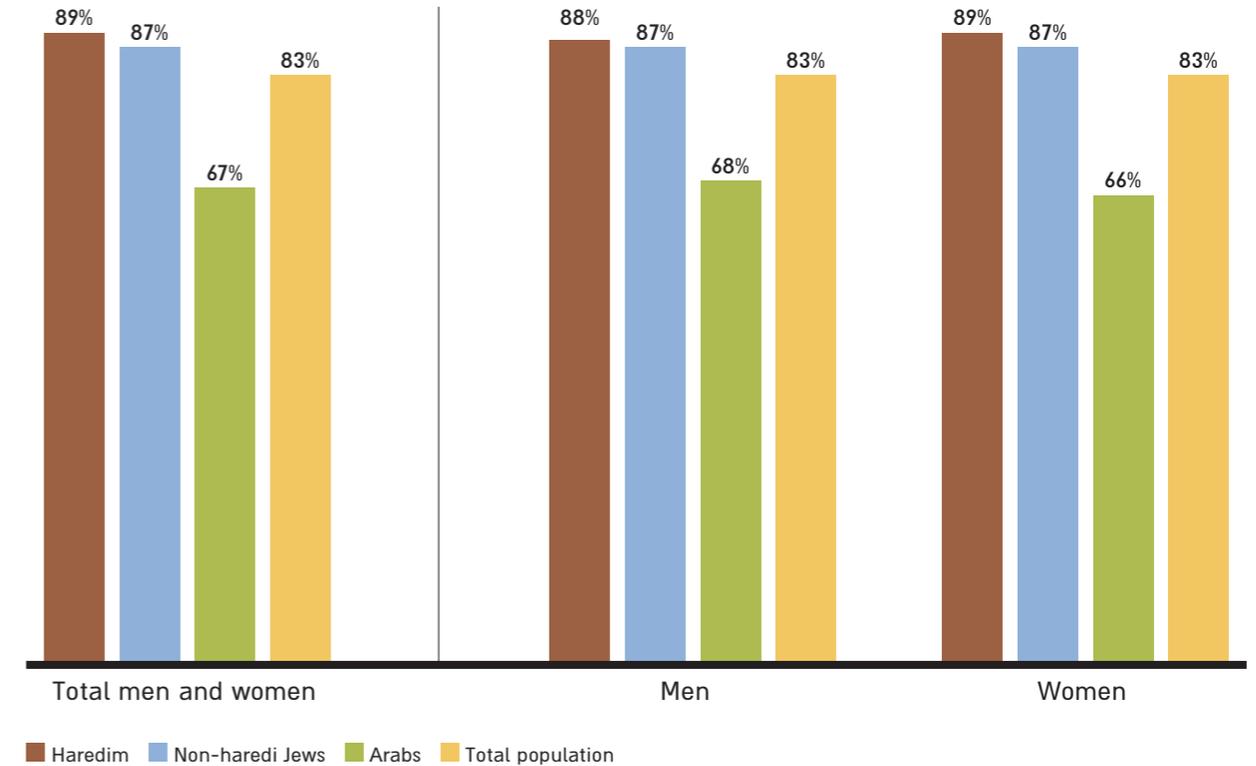
## Satisfaction with Neighborhood

Jewish society has been characterized by a religious community life style since time immemorial. The community provides the individual and his family with a close-knit social network that includes support and a variety of services that includes religious, educational and social welfare services. Membership in a cohesive haredi community is also evident on a geographical scale, as neighborhoods and even entire localities are identified as being haredi. The question of satisfaction with one's residential area, whose borders are not precisely defined but which delineate the immediate environment surrounding a person's home, and in which he feels "at home," refers more to the community and the social aspects of the environment, and less to its geography. This question is asked annually in the Central Bureau of Statistics Social Survey, and the percentage of satisfied persons was determined by those who responded "satisfied" or "very satisfied" with the residential area in which they live.

Indicator reading for **Percentage of Persons Satisfied with Their Neighborhood**: Increase – Positive

In general, when a person chooses a neighborhood in which to live and moves there, he takes into consideration the population in his immediate surroundings, and naturally chooses a place in which his neighbors will be as similar to him as possible. Homogeneity of tastes, customs and lifestyles in the local community are contributing factors to the high quality of life of members of a community and they are the subconscious screeners of persons who come to the community or neighborhood by mistake and do not identify with the local mindset.

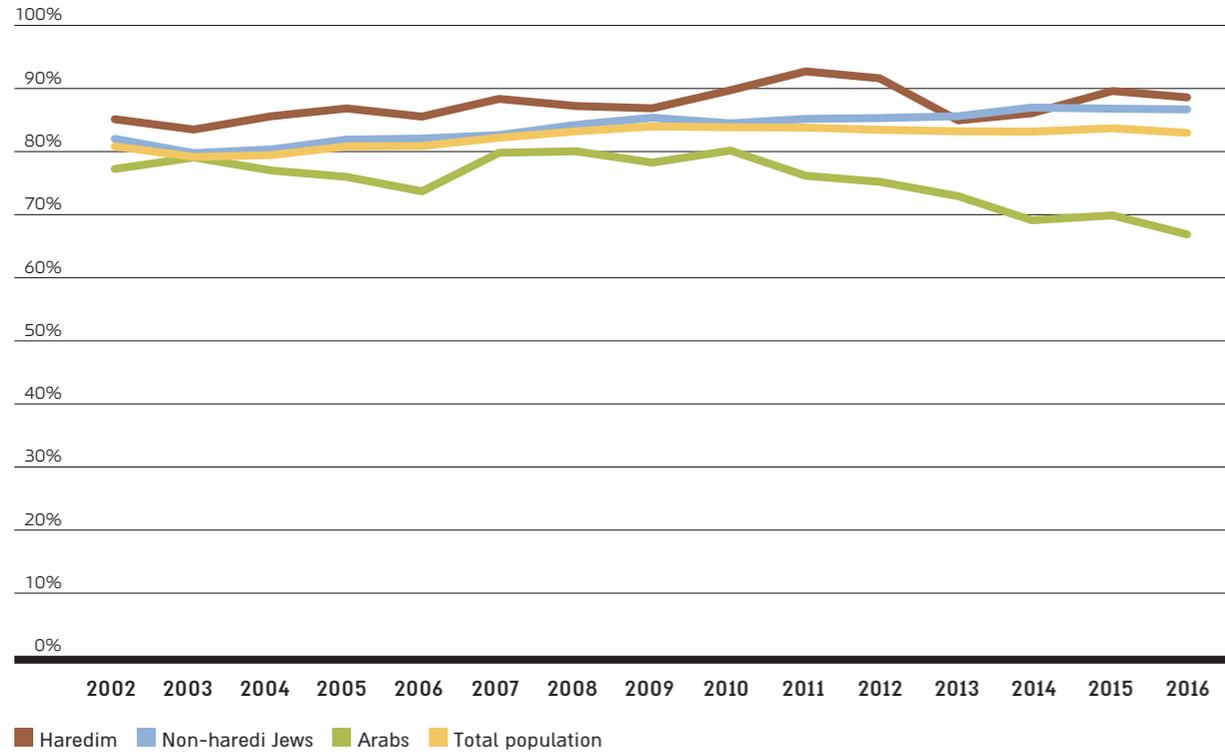
Figure 116 > **Percentage of Persons Satisfied with Their Neighborhood**  
By gender, ages 20 and over, 2016



**Source:** Nitsa (Kaliner) Kasir and Dmitri Romanov, Haredi Institute for Public Affairs.  
**Data:** Central Bureau of Statistics 2016 Social Survey (haredim – as self-defined).

Eighty-nine percent of haredim are satisfied with their neighborhood, similar to the percentage among non-haredi Jews. Among Arabs this figure is lower, at 67 percent. There is no difference between men and women in this indicator. Over the years, satisfaction rates have risen slightly among non-haredi Jews and remained stable among haredim, but has declined over the past decade among Arabs. In a breakdown by age group, there are no differences in satisfaction except among Arabs, whose older generation is more satisfied than the young people.

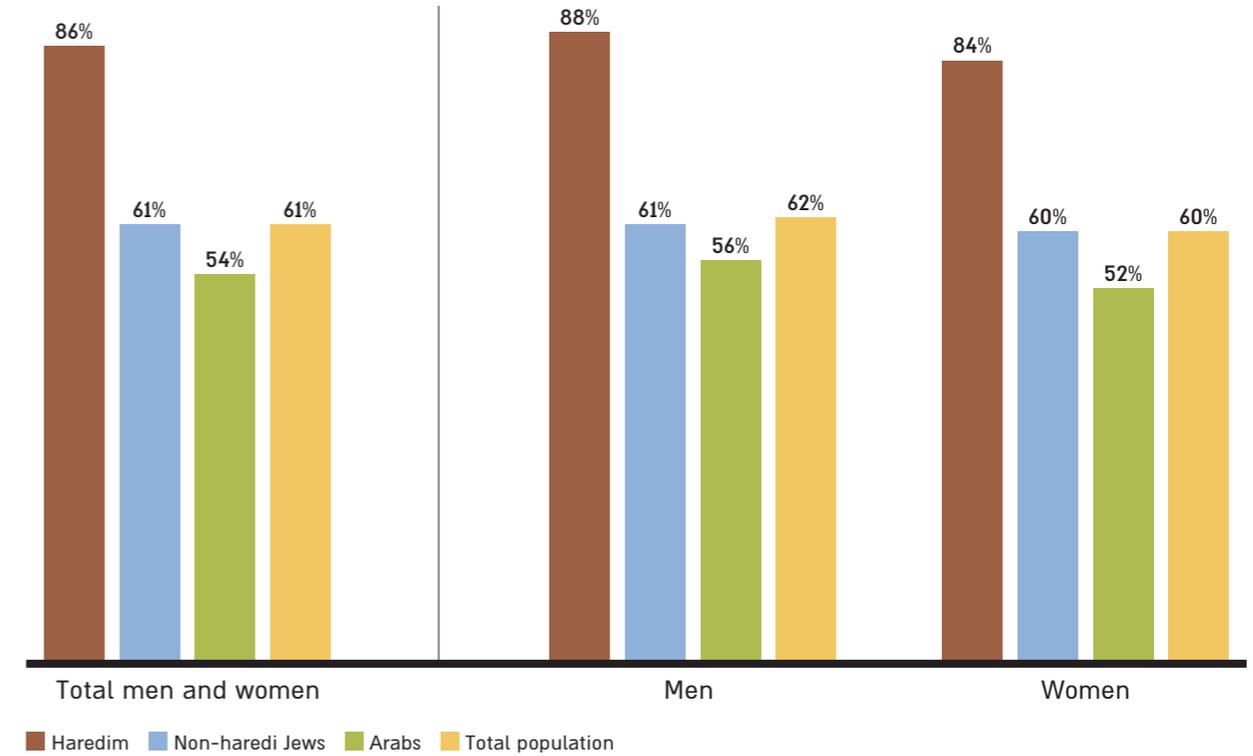
Figure 117 > **Percentage of Persons Satisfied with Their Neighborhood**  
Ages 20 and over, 2002-2016



Source: Nitsa (Kaliner) Kasir and Dmitri Romanov, Haredi Institute for Public Affairs.  
Data: Central Bureau of Statistics Social Survey, 2002-2016 (haredim – as self-defined).

An interesting perspective on identification with one's neighborhood and trust in the integrity and goodheartedness of the local residents is reflected in the answer to the hypothetical question, "If you lose your wallet, with identifying documents in it, and it is found by a local resident, do you think the wallet will be returned with nothing missing?" Eighty-six percent of the haredi public believe that the wallet will be returned intact. Among non-haredi Jews this figure is 61 percent and among Arabs only 54 percent believe in the integrity of their neighbors.

Figure 118 > **Percentage of Persons Who Believe that a Wallet Lost in Their Neighborhood Will Be Returned to its Owner Intact\***  
By gender, ages 20 and over, 2014



Source: Nitsa (Kaliner) Kasir and Dmitri Romanov, Haredi Institute for Public Affairs.  
Data: Central Bureau of Statistics 2014 Social Survey (haredim – as self-defined).

\* About 13 percent of respondents to this question answered that they do not know, and were not included in the calculation.

## Satisfaction with Relations with Neighbors

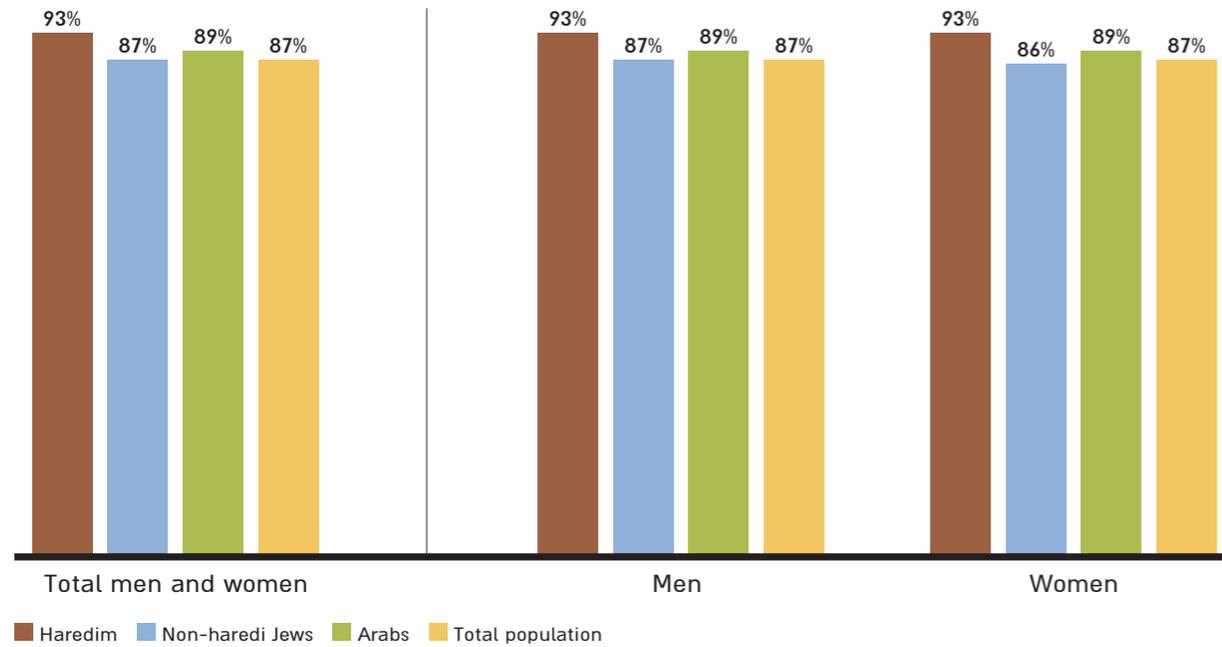
This indicator is similar in nature to the previous one, but relates specifically to relations with neighbors – not necessarily neighbors in the same apartment building, but rather with the people in an individual's immediate surroundings; persons with whom he comes in contact on an almost daily basis. Occasionally there are media reports about harsh disputes between neighbors, but for the sake of the common well-being most individuals choose to get along with their neighbors and conduct their lives together with understanding, tolerance and mutual support.

Indicator reading for **Satisfaction with Relations with Neighbors**: Increase – Positive

Ninety-three percent of haredim are satisfied with their relations with their neighbors, a higher figure than among non-haredi Jews and Arabs (87 percent and 89 percent, respectively). There is no significant difference between men and women in this indicator, and no significant difference between age groups, apart from the finding that among haredim aged 65 and over the satisfaction with their relations with their neighbors is about 10 percentage points higher than among younger haredim. Over the years there has been a marked increase in the satisfaction with neighbors among non-haredi Jews and this indicator is relatively stable among haredi society and Arab society.

Figure 119 > **Percentage of Persons Satisfied with Their Relations with Their Neighbors**

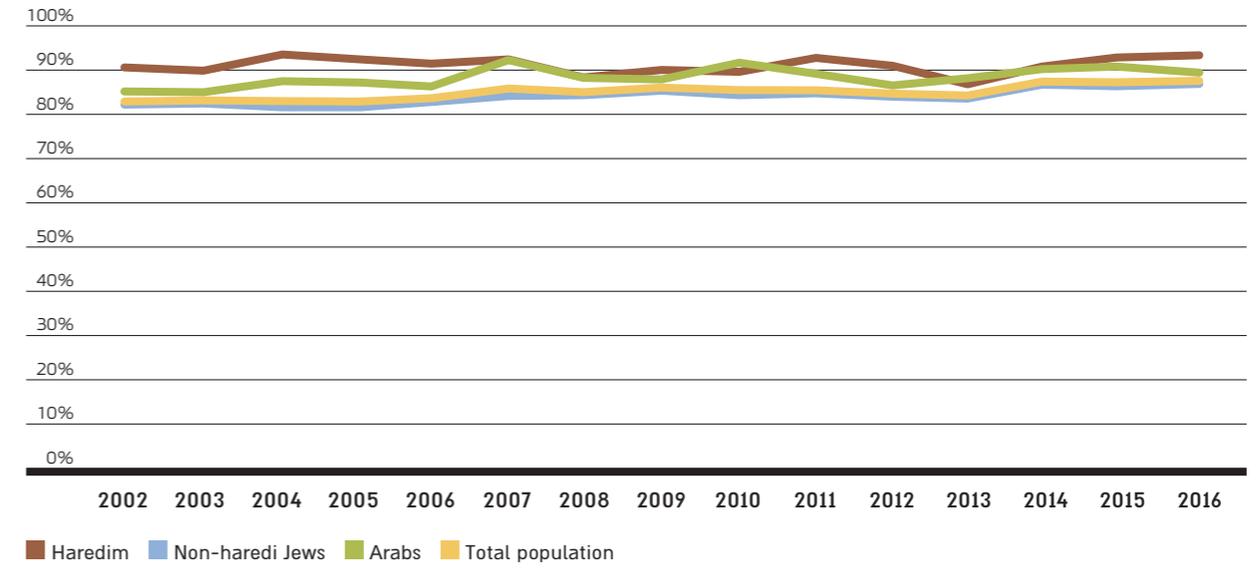
By gender, ages 20 and over, 2016



Source: Nitsa (Kaliner) Kasir and Dmitri Romanov, Haredi Institute for Public Affairs.  
 Data: Central Bureau of Statistics 2016 Social Survey (haredim – as self-defined).

Figure 120 > **Percentage of Persons Satisfied with Their Relations with Their Neighbors**

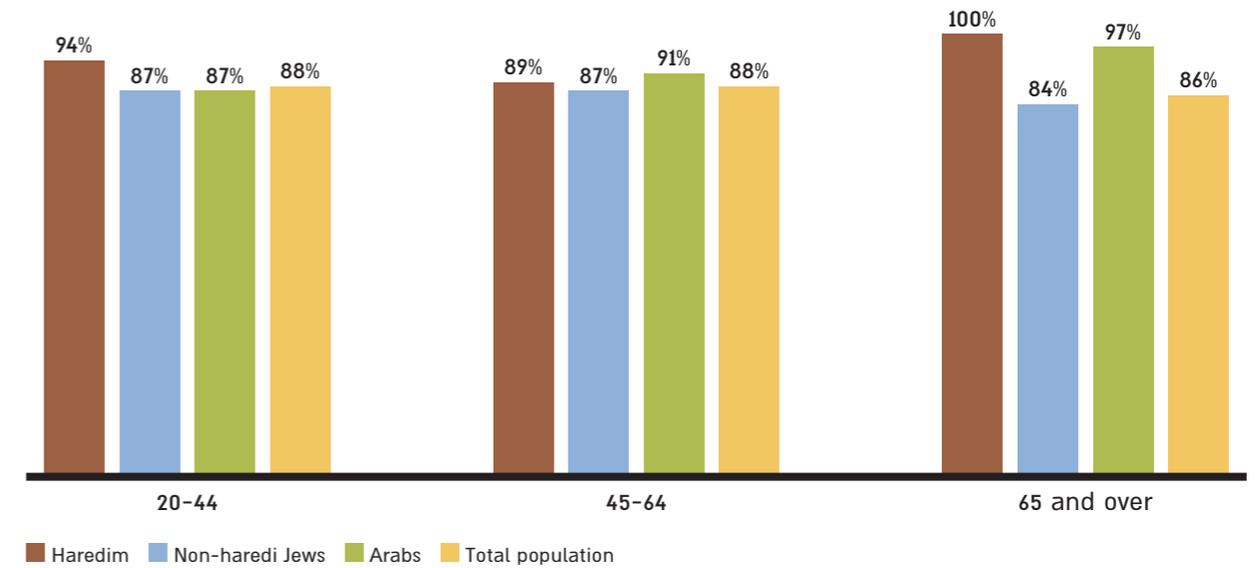
Ages 20 and over, 2002-2016



Source: Nitsa (Kaliner) Kasir and Dmitri Romanov, Haredi Institute for Public Affairs.  
 Data: Central Bureau of Statistics Social Survey, 2002-2016 (haredim – as self-defined).

Figure 121 > **Percentage of Persons Satisfied with Their Relations with Their Neighbors**

By age group, ages 20 and over, 2016



Source: Nitsa (Kaliner) Kasir and Dmitri Romanov, Haredi Institute for Public Affairs.  
 Data: Central Bureau of Statistics 2016 Social Survey (haredim – as self-defined).

## Social Capital

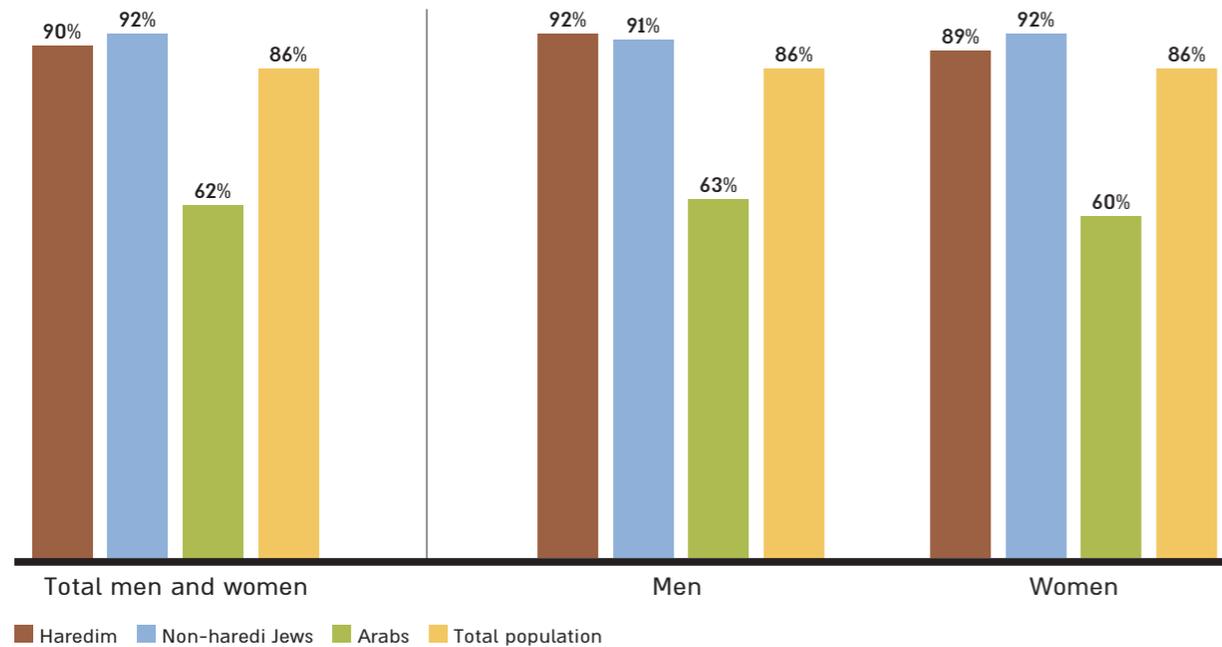
In 2014 the Social Survey of the Central Bureau of Statistics examined the topic of Social Capital, which increases the level of the individual's involvement in his neighborhood environment, the individual's trust in the integrity of his neighbors and his neighborhood's tolerance of persons from a different background. From among the wide array of indices, we chose tolerance of persons from a different background in one's neighborhood as a major indicator.

Indicator reading for **The Ability of Persons from a Different Background to Get Along with One Another:** Increase – Positive

In response to the question, "Do you believe that in your neighborhood people from different backgrounds get along well with one another?" no significant differences were found between the general public and the haredim. Ninety-two percent of non-haredi Jews answered positively, compared to 90 percent of the haredi public. Among Arabs, on the other hand, only 62 percent believed that there were good relations between people from different backgrounds in their neighborhood. It is not unreasonable that the tension between Jews and Arabs in the mixed cities and between Arabs of different religions in the mixed villages causes this feeling among the Arab public.

Figure 122 > **Percentage of Persons Who Believe That People from Different Backgrounds Get Along Well in Their Neighborhood**

By gender, ages 20 and over, 2014



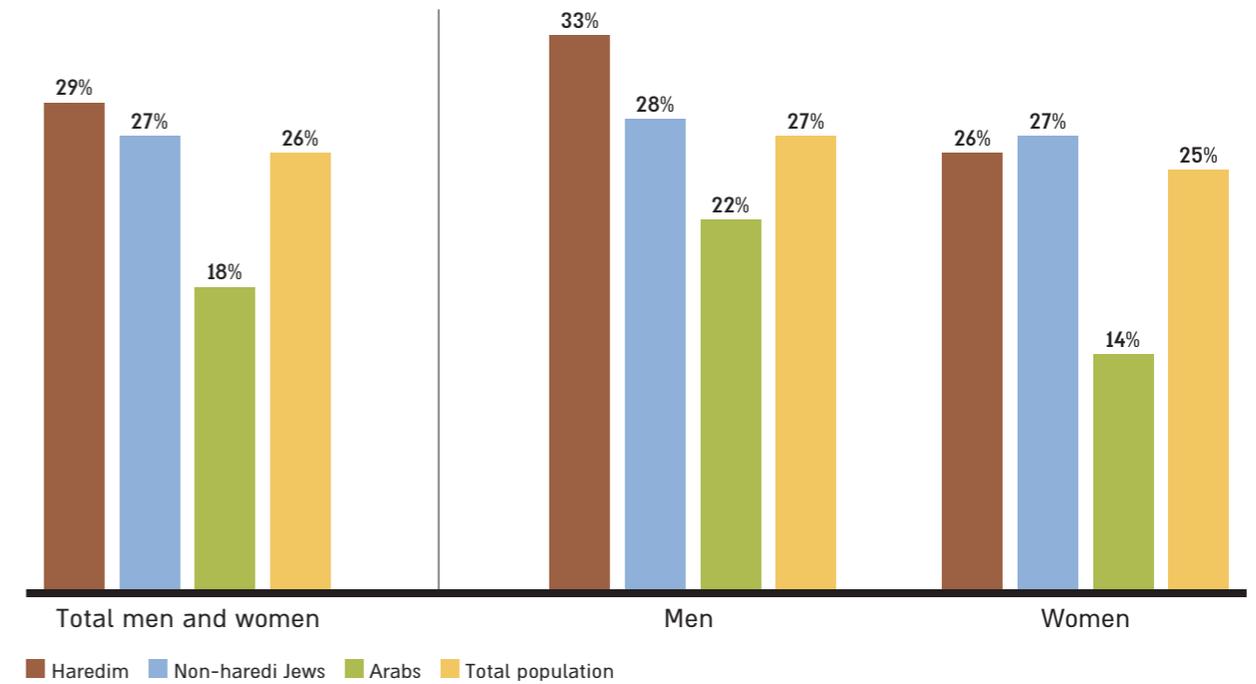
Source: Haredi Institute for Public Affairs.  
Data: Central Bureau of Statistics 2014 Social Survey (haredim – as self-defined).

In general, compared to other population groups, haredim display greater involvement in what is happening in their surroundings, a behavior that is in line with the community-mindedness that characterizes the haredi public.<sup>110</sup> To the question, "In the past 12 months, have you done anything with other residents in order to change or improve things in your neighborhood?" 29 percent of haredi respondents answered positively, compared to 27 percent of non-haredi Jews and 18 percent of Arabs. A closer look at the gender aspect within each of the population groups reveals a more complex picture. In haredi society and in Arab society the percentage of involvement of men in what is happening in their environment is higher than that of women, in contrast to the general public, in which there is almost no difference between men and women on this topic.

A gender comparison in the various population groups reveals that the men who are most involved in what is happening in their environment are from the haredi sector (33 percent), and the least involved men are from the Arab sector (22 percent). Among women, haredi women and non-haredi women are equally involved in what is happening in their environment, while such involvement among Arab women is particularly low (14 percent).

Figure 123 > **Percentage of Persons Who Have Worked Together with Other Residents in Order to Change or Improve Things in Their Neighborhood**

By gender, ages 20 and over, 2014



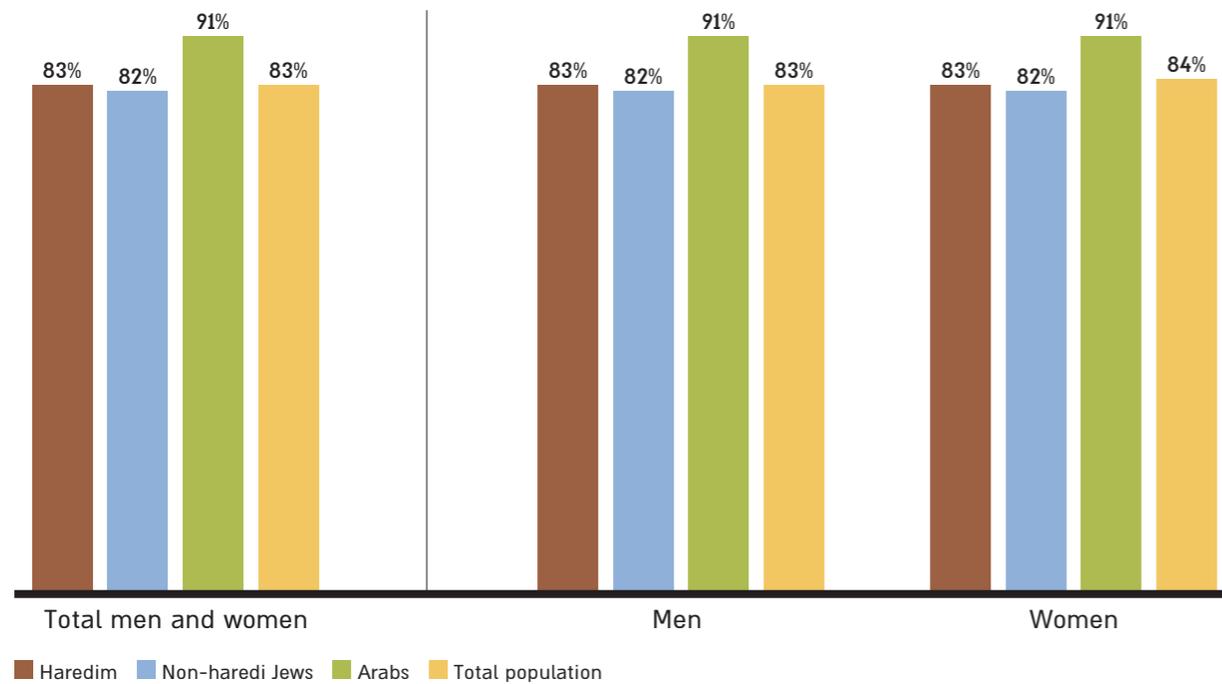
Source: Haredi Institute for Public Affairs.  
Data: Central Bureau of Statistics 2014 Social Survey (haredim – as self-defined).

110 See Friedman, 1991: 6-9. For an extensive updated review of haredi society and its characteristics, see Zicherman, 2014.

Answers to the question of housing stability revealed a fluctuating trend. When asked, “Do you think you will be living in the same neighborhood in another five years?” 91 percent of the Arab respondents answered positively, compared to about 82 percent among the non-haredi and haredi public. The disparity between the Jews and the Arabs could stem from economic and cultural causes among the Arab population (the desire to preserve cultural characteristics) and the tension between the various ethnic groups - Arabs tend not to live in Jewish or mixed localities.

Figure 124 > **Percentage of Persons Who Think They Will Be Living in the Same Neighborhood in another Five Years\***

By gender, ages 20 and over, 2014



Source: Haredi Institute for Public Affairs.

Data: Central Bureau of Statistics 2014 Social Survey (haredim – as self-defined).

\* About 11 percent of the respondents to this question answered that they do not know and they were not included in the calculation.

## Volunteerism

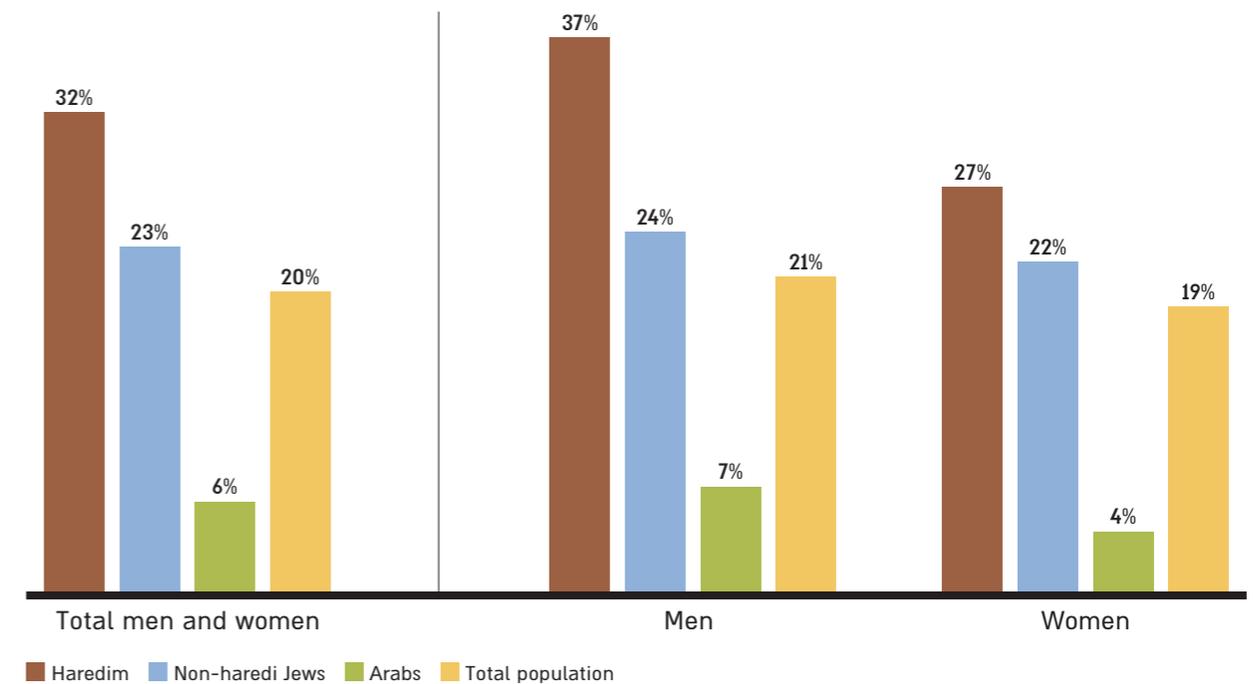
Volunteering entails giving to the public from one’s time and expresses personal support for a cause for whose benefit the individual choose to volunteer without financial reward. In the Central Bureau of Statistics Social Survey that regularly examines the scope and characteristics of volunteering respondents were asked, “Have you participated in volunteer activity in the past 12 months?” The survey’s definition of volunteering does not include assisting family or friends.

Indicator reading for **The Volunteering Rate:** Increase – Positive

Approximately one third of haredi respondents stated that they participate in volunteer activity – a higher rate than among non-haredi Jewish or among Arabs (32 percent and 6 percent, respectively). Even so, any comparison between various sectors must take into account the different perception of volunteering among haredim, who have a much broader view of this type of activity.

Figure 125 > **Percentage of Persons Who Volunteer**

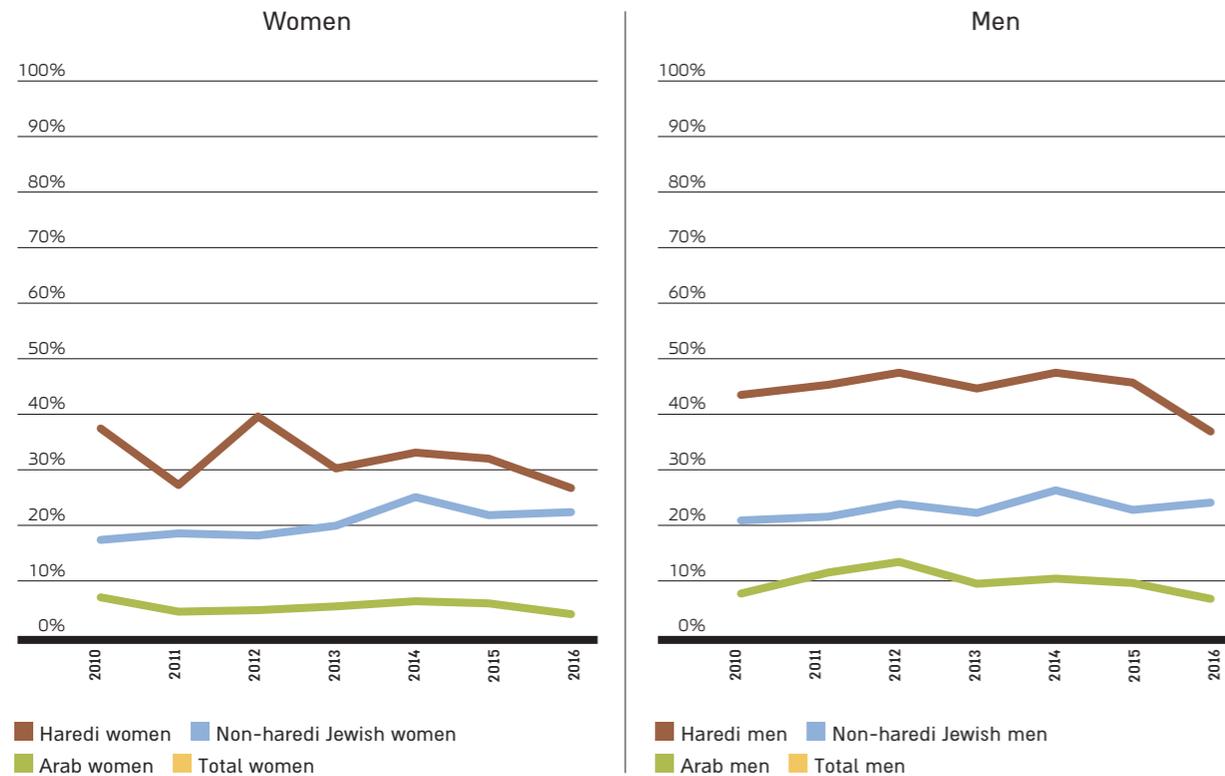
By gender, ages 20 and over, 2016



Source: Nitsa (Kaliner) Kasir, Tsachor-Shai and Levitz (2017), Haredi Institute for Public Affairs

Data: Central Bureau of Statistics 2016 Social Survey (haredim – as self-defined).

Figure 126 > **Percentage of Persons Who Volunteer**  
By gender, ages 20 and over, 2010-2016



Source: Nitsa (Kaliner) Kasir and Dmitri Romanov, Haredi Institute for Public Affairs  
Data: Central Bureau of Statistics Social Survey, 2010-2016 (haredim – as self-defined).

In haredi society volunteering is an integral part of daily life, from the mutual assistance and acts of kindness within the haredi community, whether in fulfillment of the halachic directive to be kind to others, in accordance with the statement in Tractate Avot (1:2) “The world exists by virtue of three things: the Torah, religious servitude and acts of kindness,”<sup>111</sup> or whether for altruistic reasons and commitment to the community.<sup>112</sup> Many activities that would not be considered volunteering in regular society, such as helping a relative, are considered volunteering in haredi society.<sup>113</sup> Even so, whether an activity is defined as volunteering or as helping another, community members helping one another is among the fundamental characteristics of haredi society and is much more common there than in the general population. This type of lending a hand can including such activities as helping older neighbors or a woman who has recently given birth. Volunteering can also be done in a more formal setting, such as

111 On the commandment of performing acts of kindness see Zevin, 1954. On the roots of the ideal of kindness in Jewish thought see Weinfeld, 1985, especially pp. 129-132. For a general review of the charity and kindness endeavors in the Jewish People throughout history, see Bergman 1944.

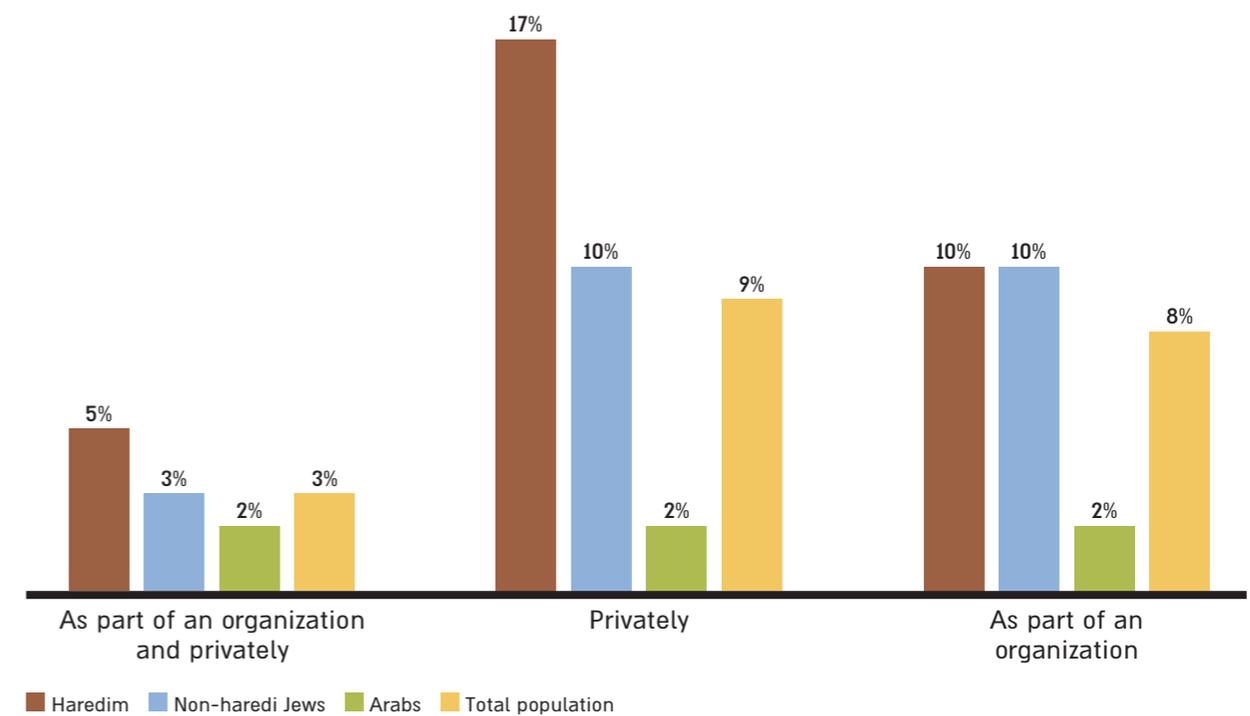
112 For further reading on the connection between volunteering and religion see Lim and MacGregor, 2012.

113 On the different definitions in various societies with respect to the conceptualization of volunteerism, see Kasir (Kaliner), Levitz and Tschor-Shai, 2017, pp. 4-5 and Ibid., note 11.

groups of yeshiva boys who organize to help the needy in the community. The phenomenon of gmach mutual aid institutions is a major example of the social norm of volunteering and kindness and is widespread in haredi society. gmachs are non-profit institutions that lend out a wide variety of goods and equipment, such as a gmach for prescription drugs, a gmach for wedding dresses, and even a gmach for baby pacifiers. This culture of volunteering and giving saves on the cost of services that would otherwise be provided for payment, and instead are provided as assistance by members of the community to one another. This type of non-monetary assistance can constitute an important contribution to households that are defined as poor in financial terms.

Volunteer activity can be done privately or as part of an organization or social action movement. An examination of the nature of volunteering in different population groups reveals that haredim tend to volunteer more in private activities.

Figure 127 > **Percentage of Volunteers by Volunteering Category**  
Ages 20 and over, 2016



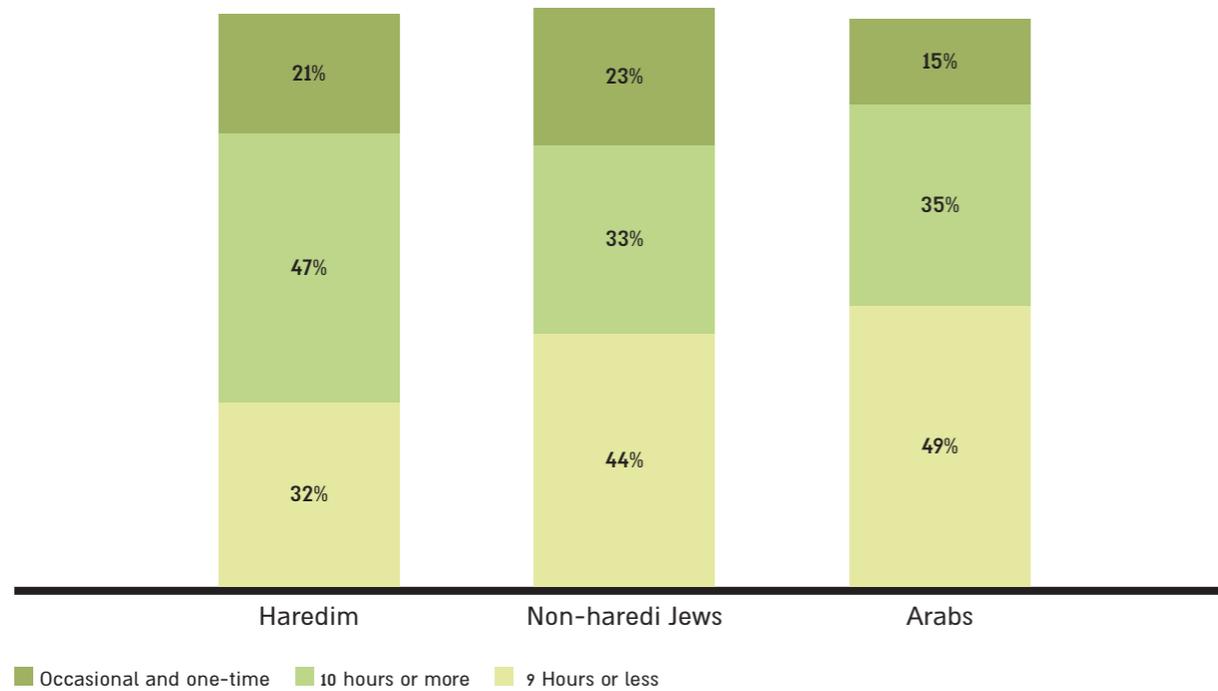
Source: Nitsa (Kaliner) Kasir, Tsachor-Shai and Levitz (2017), Haredi Institute for Public Affairs  
Data: Central Bureau of Statistics 2016 Social Survey (haredim – as self-defined).

A higher percentage of Haredi men volunteer than haredi women – 37 percent compared to 27 percent. In addition to volunteering in greater numbers, haredi men also devote more time to volunteering.<sup>114</sup> About half of the haredi men who volunteer dedicate at least 10 hours per month to volunteer activities,

114 In this context note the innovative idea propounded by Rabbi Moshe Feinstein (one of the most important haredi deciders of Jewish law in the 20th century), that a person must dedicate 10 percent of his time to the public good (*Igrot Moshe, Even HaEzer*; Part 4, Item 26).

compared to 33 percent of non-haredi Jews and 35 percent of Arabs.

Figure 128 › **Number of Volunteer Hours**  
Ages 20 and over, 2016



**Source:** Nitsa (Kaliner) Kasir, Tsachor-Shai and Levitz (2017), Haredi Institute for Public Affairs.  
**Data:** Central Bureau of Statistics 2016 Social Survey (haredim – as self-defined).

## Donations

Donations of money or goods with monetary value are the other side of the volunteering coin. The dimensions of generosity in various societies are evident in the data from the Household Expenditures Survey conducted by the Central Bureau of Statistics each year. In the survey respondents are asked about the expenditures of all household members on donations to organizations, institutions, charities and private individuals.

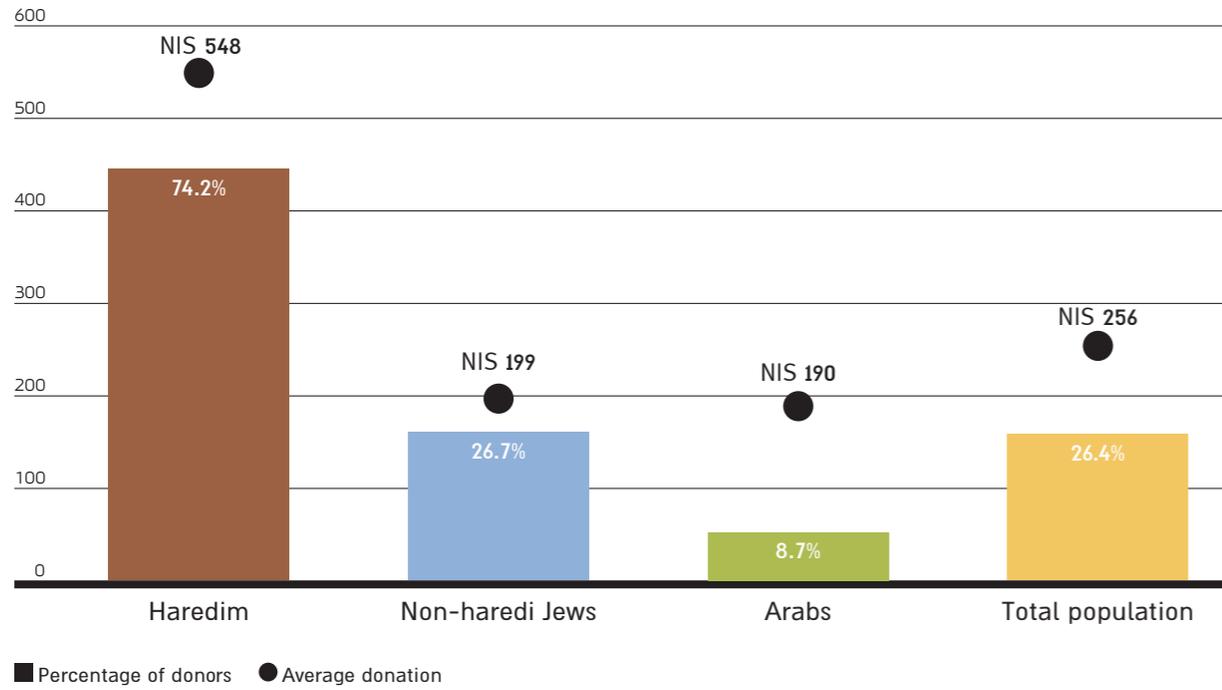
Indicator reading for **Donations:** Increase – Positive

In haredi society monetary donations play a significant role in the socioeconomic and religious worldview, and are an important pillar that supports the community life and a substantive component in the household expenditures, in accordance with the halachic obligation to give charity, including the commandment to tithe one's income, based on the Torah verse, "You shall surely tithe all your crops" (Dvarim 14:22),<sup>115</sup> and in accordance with the community norms in this society.<sup>116</sup> Over 74 percent of haredi households donate, despite the low income of haredi households. Interestingly, the combination of this fact with the percentage of poor households according to the National Insurance Institute's data (about half of all haredi households) shows that a particularly high percentage of poor households report giving monetary donations. The percentage of donating households in the haredi sector is 2.8 times the percentage of non-haredi Jewish households that donate, which is about 27 percent. In the Arab sector the percentage of households that donate is particularly low – just 8.7 percent. A multi-year perspective reveals that the percentage of donating households in haredi society is gradually rising.

<sup>115</sup> The biblical commandment refers only to the tithing of crops and does not specifically mention tithing general income. The question of the obligation to tithe income has long been debated by halachic deciders, but the common practice is to tithe one's income, and is known as monetary tithing. For further reading on the halachic debate on this subject, see Albert, 1977.

<sup>116</sup> For further reading see Kasir (Kaliner) and Tsachor-Shai, 2016a.

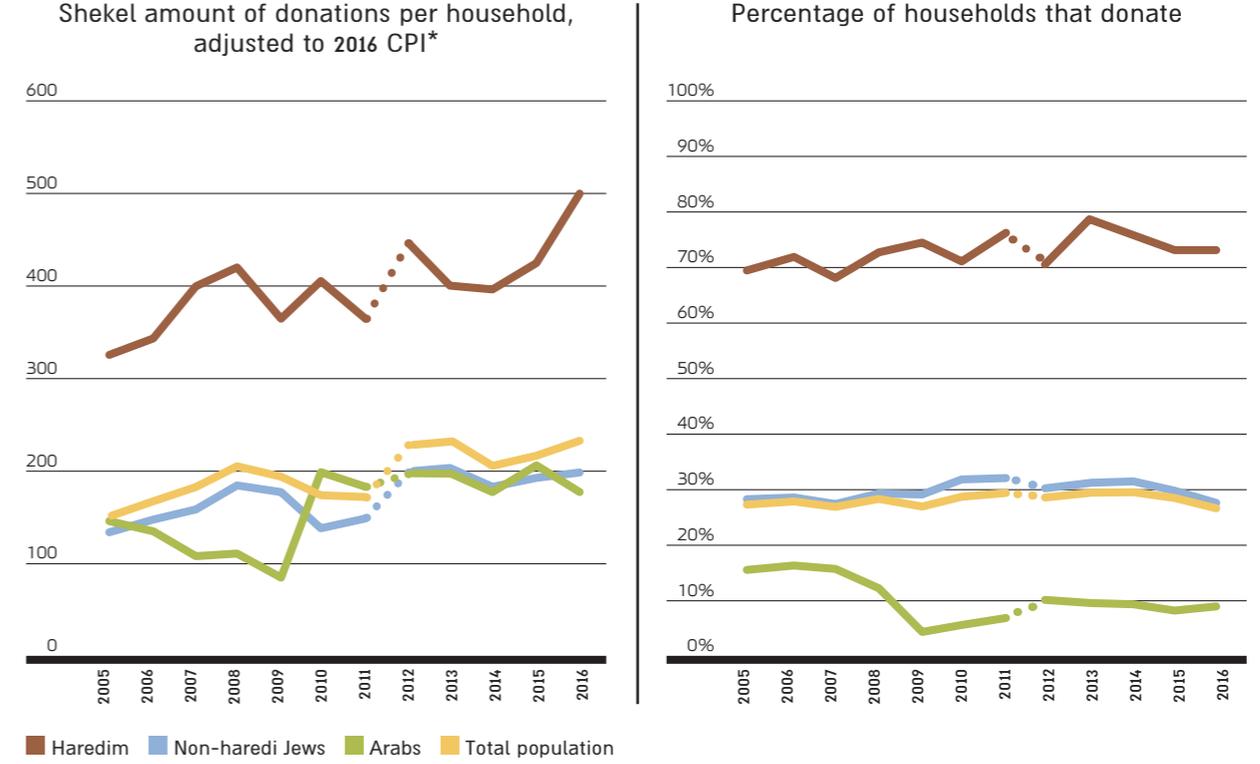
Figure 129 › **Percentage of Households That Donate and the Sum of Their Monthly Donations**  
2016



**Source:** Kasir (Kaliner) and Tsachor-Shai, 2016a. Date current as of 2016  
**Data:** Central Bureau of Statistics 2016 Household Expenditures Survey (haredim – as self-defined).

The amount of money donated is also very different in each population group. While donating haredi households give an average of NIS 548 per month, the figure for non-haredi Jewish households an average of NIS 199 per month, less than half the sum donated by haredi households. Arab households that donate monetary sums give an average of NIS 190 per month.

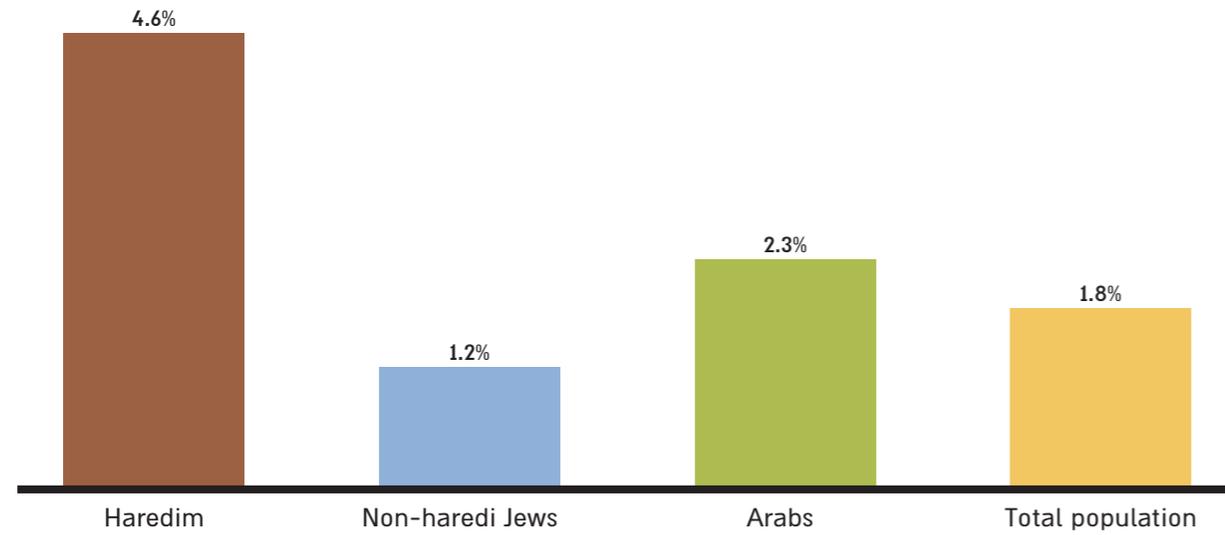
Figure 130 › **Household Donations**  
2005-2016



**Source:** Nitsa (Kaliner) Kasir and Dmitri Romanov, Haredi Institute for Public Affairs.  
**Data:** Central Bureau of Statistics Household Expenditures Service, 2005-2016 (haredim – based on most recent school attended).  
\* Observations greater than 4 standard deviation points from the average were omitted in order to prevent fluctuations caused by outliers.

Among donating households, non-haredi Jewish households donate 1.2 percent of their net monetary income, compared to 4.6 percent among haredi households, or nearly four times as much as non-haredi Jewish households, relative to the net income. The percentage of donations from disposable income among non-haredi Jewish households is considerably lower than the percentage among Arab households.

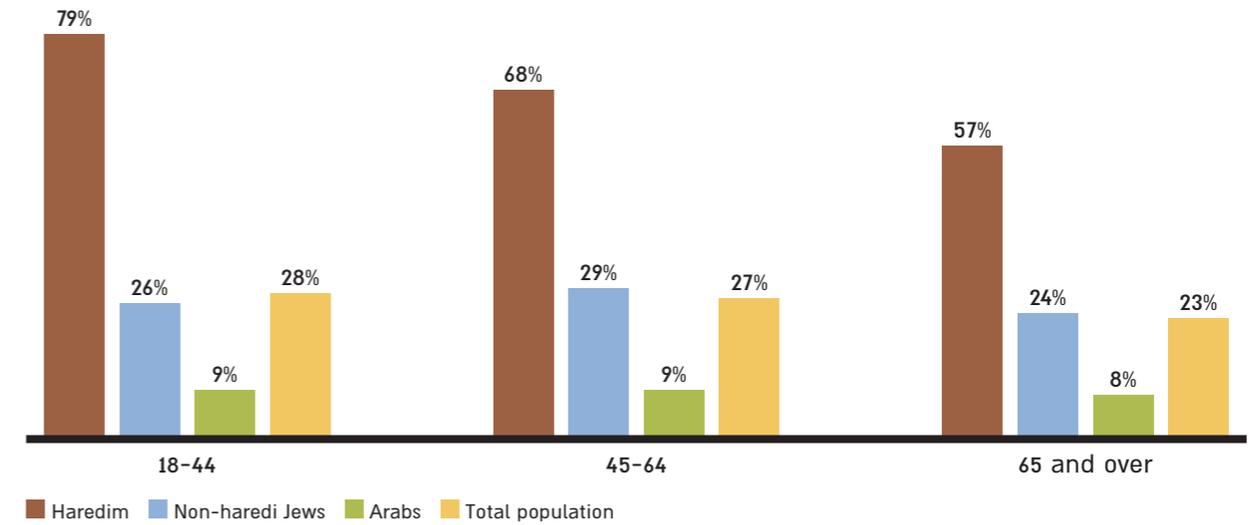
Figure 131 › **Donations as a Percentage Disposable Income**  
2016



**Source:** Kasir (Kaliner) and Tsachor-Shai, 2016a. Date current as of 2016  
**Data:** Central Bureau of Statistics 2016 Household Expenditures Survey (haredim – as self-defined).

Among haredim, the percentage of donating households in which the household head is over 65 is lower than among households in which the household head is younger. By contrast, among Arabs and non-haredi Jews there is no difference.

Figure 132 › **Percentage of Households That Donate**  
By the age of the household head, 2016



**Source:** Haredi Institute for Public Affairs  
**Data:** Central Bureau of Statistics 2016 Household Expenditures Survey (haredim – as self-defined).

# **PERSONAL SECURITY AND VICTIMIZATION BY CRIME**

An individual's level of personal security and his perception of this security are central to his sense of day-to-day well-being, the happiness of society's individuals and the resilience and cohesiveness of the society as a whole. The social convention that establishes social order in practice and legitimizes the ruling regime<sup>117</sup> relies first and foremost on the assurance of a sense of personal security, as explained by Hobbs.<sup>118</sup> The erosion of this sense of security could undermine a society's very foundations, such that this indicator is of special importance. The personal security indicator is comprised of several parameters that create a multi-faceted reflection of a person's vulnerability to crimes and the level of trust that he has in the systems that entrusted with protecting him and his rights within society – the police, the army, and the justice system.

## Victimization by Crimes against the Individual

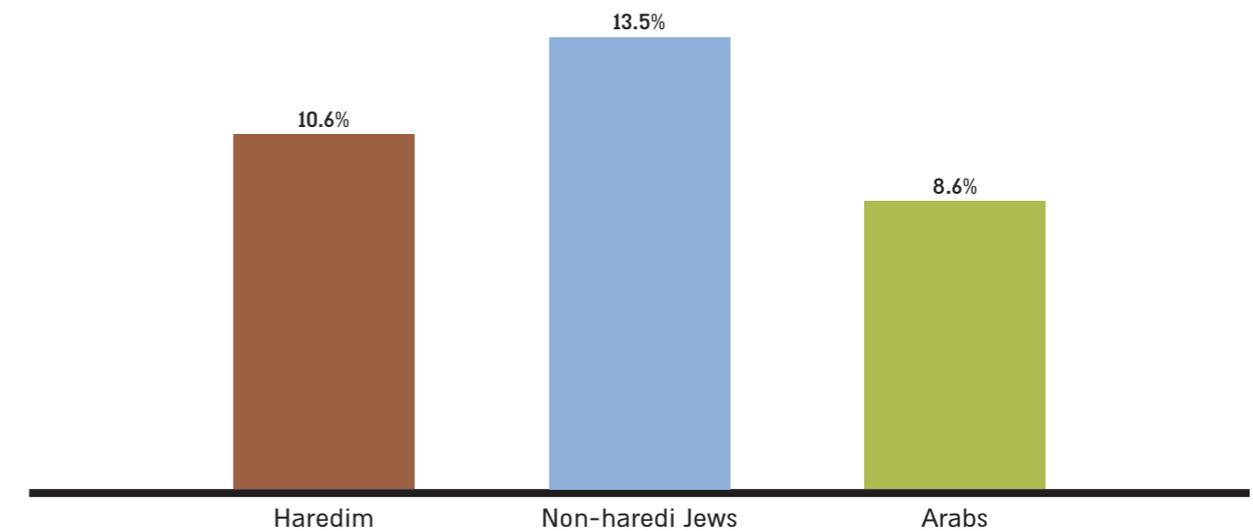
One indicator that can be used to measure personal security is the rate of a person's exposure to crimes against the individual, i.e., if the individual was a victim of theft, violence or threats, sexual harassment or cybercrime (hacks into his personal computer, identity theft, etc.). Since 2015 such questions have been added to the Personal Security Survey ordered by the Ministry of Public Security and conducted by the Central Bureau of Statistics.<sup>119</sup> Data is based on reports by individuals:

Indicator reading for **Victimization by Crimes against the Individual**: Decrease – Positive.

The percentage of persons age 20 and over who reported they had been a victim of crime against the individual is lowest among Arabs (8.6 percent), and the highest among non-haredi Jews (13.5 percent).

Figure 133 › **Percentage of Persons Aged 20 and Over Who Were Victims of Crimes against the Individual\***

Average for 2015-2016



**Source:** Haredi Institute for Public Affairs.

**Data:** Central Bureau of Statistics Personal Security Survey, 2015-2016 (haredim – as self-defined).

\* Crime against the individual - theft, violence or threats, sexual harassment or cybercrime.

A similar picture emerges from the percentage of persons aged 20 and over who reported that their household property had been harmed by property crimes, such as theft and break-ins to their dwelling or car. Arabs report a low incidence of property crimes and non-haredi Jews report a relatively high incidence.

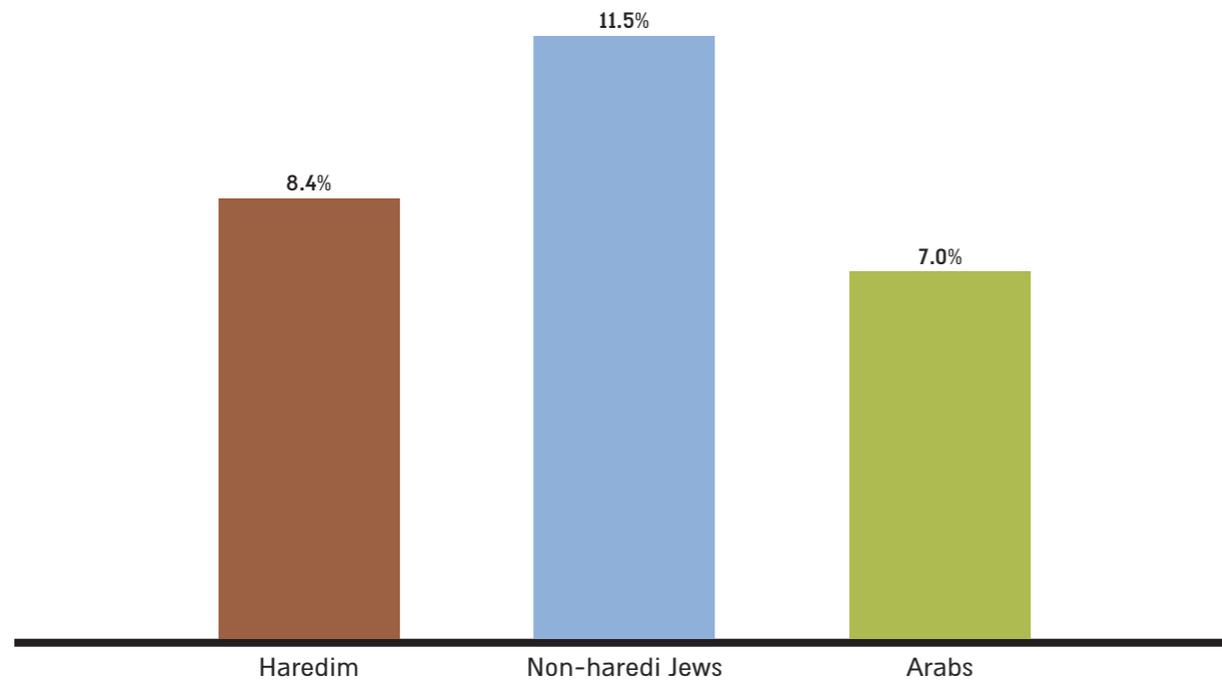
119 The basis for calculating the percentage of victims and crime rates, as well as for obtaining information on perceptions of personal security, is the Personal Security Survey (see the Central Bureau of Statistics, 2016b). In that survey haredim can be identified by self-definition. Due to large sampling errors for percentages of victims among haredim, data from two years – 2015 and 2016 were combined. A special thank you to Nir Fogel, of the CBS for his explanations and data analysis).

117 The idea of a social convention is based on the fact that human beings agreed, of their own free will, to convene as a society and accept rules, laws, supervision and limitations. This agreement is like a covenant. Even though a person is losing part of his natural freedom, he is gaining greater existential security and the provision of his needs and rights. This convention is the foundation of any democratic state. See Feder, 1989

118 See Hobbs, 2009, especially the first section, Chapters 13-15.

Figure 134 › **Percentage of Households That Were Victims of Property Crimes\***

Average for 2015-2016



Source: Haredi Institute for Public Affairs.

Data: Central Bureau of Statistics 2015 Public Security Survey (haredim – as self-defined).

\* Property crimes – theft from a dwelling, break-in to a dwelling, break-in and theft from a car.

Even so, the percentage of haredi households that own a motor vehicle is exceptionally low; about 41 percent according to the Personal Security Survey, compared to 68 percent among non-haredi Jews.<sup>120</sup> (See also Box 10 below, which relates to the gaps in the motorization rate). When that figure is considered, the incidence of property crimes among haredim is not that low compared to non-haredi Jewish society.

120 Special analysis of 2015 and 2016 Personal Security Surveys, by the Central Bureau of Statistics.

## Reports to Police of Crimes against the Individual

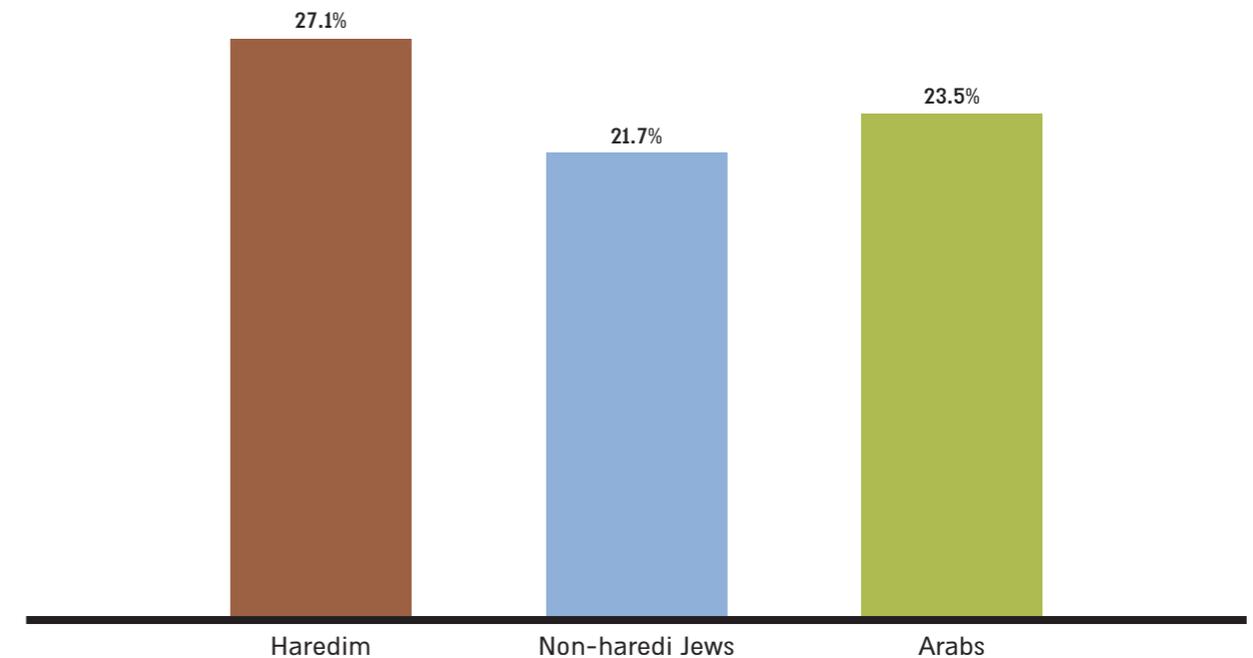
When a crime occurs, the sense of personal security depends on the availability of the law enforcement authorities to investigate the incident, catch the perpetrators and prosecute them.. Police statistics are based on the opening of an investigation file and present a picture of crimes reported to the police. Not every crime is reported to the police, for various reasons: some victims did not want to bother the police; some did not believe that the police would deal with the incident; some did not think that the specific crime was the police's business or felt that reporting would not help, etc. In any case, the rate of reporting to the police of crimes against the individual is an important indicator of the normative relationship between the citizen and the law enforcement system.

Indicator reading for **The Percentage of Persons Who Reported a Crime against the Individual to the Police. Increase - Positive**

The percentage of victims of crimes against the individual who reported to the police is highest among haredim, while the lowest figure is actually among non-haredi Jews (27.1 percent, compared to 21.7 percent, respectively).

Figure 135 › **Percentage of Persons Aged 20 and over Who Reported Crimes against the Individual\***

From among those who were victims of crimes against the individual, average of 2015-2016



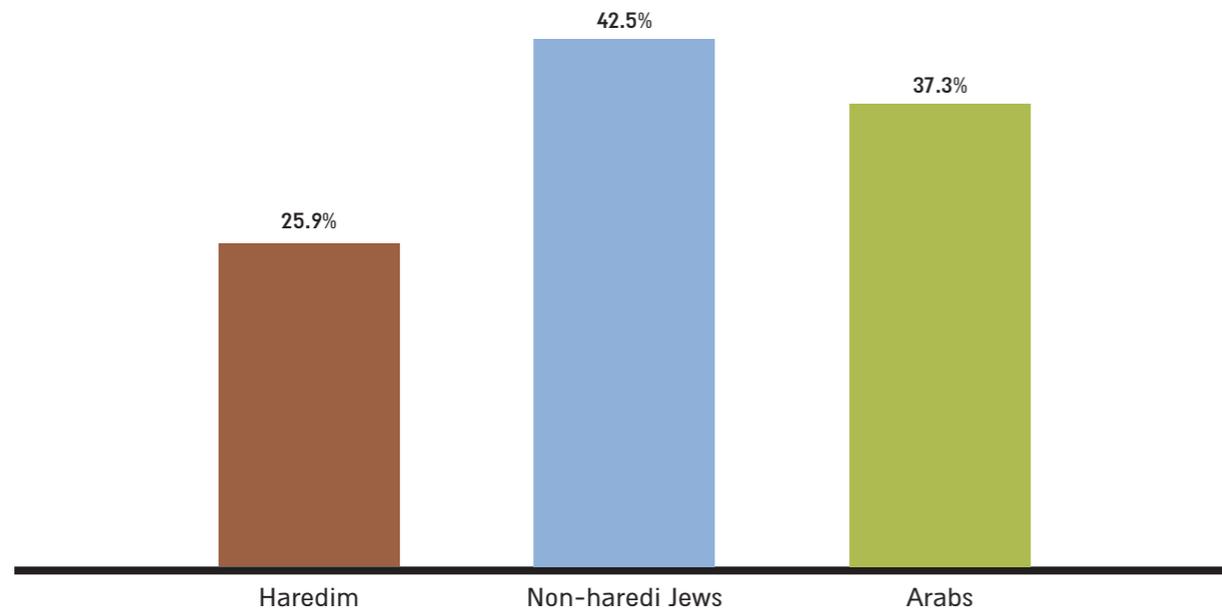
Source: Nitsa (Kaliner) Kasir and Dmitri Romanov, Haredi Institute for Public Affairs.

Data: Special analysis of 2015 and 2016 Personal Security Surveys, by the Central Bureau of Statistics (haredim – as self-defined).

\* Crime against the individual - theft, violence or threats, sexual harassment or cybercrime.

Figure 136 › **Percentage of Households That Reported Property Crimes\***

From among those who experienced property crimes, average of 2015-2016



Source: Haredi Institute for Public Affairs.

Data: Special analysis of 2015 and 2016 Personal Security Surveys, by the Central Bureau of Statistics (haredim – as self-defined).

\* Property crimes – theft from a dwelling, break-in to a dwelling, break-in and theft from a car.

In contrast to the reporting to the police of crimes against the individual, a relatively low percentage of haredim (among all persons who experienced crimes of theft or break-ins) responded that they reported a property crime to the police (25.9 percent of haredim compared to 37.7 percent and 42.5 percent of Arabs and non-haredi Jews, respectively). These figures are consistently low throughout the years.<sup>121</sup> The low percentage of haredim reporting to the police apparently stems from the cultural and historical reticence to approach the authorities, especially in cases that are not essential,<sup>122</sup> based on the belief that any damage was divinely ordained and, in any case, the chance of recovering the property is low. Moreover, the findings of the 2016 Household Expenditures Survey show that only 21 percent of haredi households have dwelling contents insurance and 54 percent have comprehensive motor vehicle

121 Based on the analysis of the Social Survey, until 2014.

122 In many matters there are halachic restrictions, due to the Jewish laws concerning delivering another Jew to the authorities, and there is a general reticence to contacting the police. The halachot of such “delivering” are detailed in the Talmud (*Baba Kama* 117b) and were set down in practical terms (*Shulchan Aruch, Choshen Mishpat*, Item 388). The halachic prohibition is based on a background of painful history, such that the decision to report to the police must be also be weighed very carefully out of concern for disproportionate punishment and based on insufficient evidence. For a detailed deliberation on the scope of the applicability of these halachot in Israel, see Broid, 2003.

insurance (from among vehicle owners).<sup>123</sup> By comparison, 40 percent of non-haredi Jews purchase dwelling contents insurance and 77 percent purchase comprehensive motor vehicle insurance (from among vehicle owners). Thus, beyond the cultural reasons mentioned above, most haredim apparently also choose not to report crimes to the police because they do not need a police report in order to claim indemnification from insurance companies.

Table 16 › **Percentage of Households That Purchase Insurance**

2016

	Haredim	Non-haredi Jews	Arabs	Total population
Dwelling and contents insurance	21%	40%	5%	33%
Comprehensive car insurance (from among car owners)	54%	77%	45%	71%

Source: Nitsa (Kaliner) Kasir and Dmitri Romanov, Haredi Institute for Public Affairs.

Data: Central Bureau of Statistics 2016 Household Expenditures Survey (haredim – as self-defined).

The reticence to approaching the authorities, the low level of trust in the police<sup>124</sup> and the low percentage of persons purchasing vehicle insurance and dwelling content insurance also characterizes Arab society, and these factors also explain the low percentage of reporting to the police of theft and break-ins to cars and dwellings (from those who experienced a break-in) in this population group.

123 The low percentage of haredi persons purchasing car insurance and dwelling contents insurance is influenced by their low income level. There is also the question as to whether one is permitted to purchase insurance to make provisions for the future, or if such action attests to a lack of faith in the Almighty, because everything happens in accordance with His will, and this could be construed as tempting fate. See Feinstein, 1985, *Igrot Moshe, Orach Chaim* Volume 4, *Yore Deah* Volume 3, Section 48, pages 79-80. On the haredi deliberation regarding the balance between man's obligation to conduct himself in keeping with the ways of the world, on the one hand, and to have faith in the Almighty, who supervises and takes charge over everything that happens in the world, on the other hand, see Steinman and Kanievsky, 5772 (2012), Chapter 11, pp. 279-309.

124 The 2015 Social Survey posed questions on public opinions towards the Israel Police. Survey data shows that 62 percent of Arabs believe that the police does not treat all citizens equally, compared to 56 percent of Jews and others (the Central Bureau of Statistics, 2016a). See below section on satisfaction with police performance.

## Satisfaction with Police Performance

The satisfaction rate with police performance sheds light on both the general satisfaction rate with state authorities and on the willingness of individuals to approach the police for protection and support, when needed.

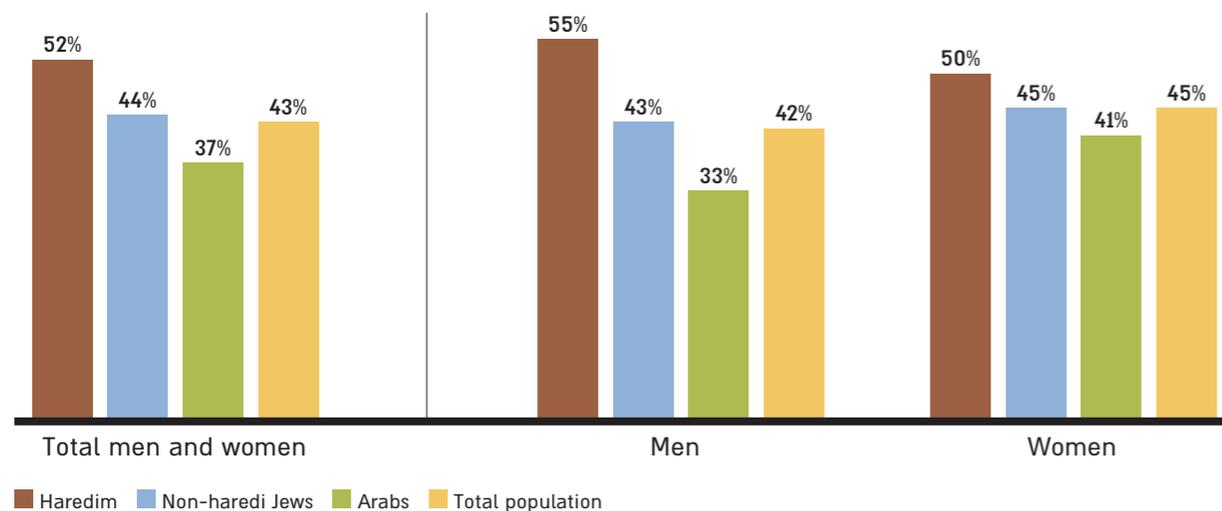
Indicator reading for **Satisfaction with Police Performance**: Increase – Positive.

The highest percentage of satisfaction with police performance was among haredim and the lowest among Arabs (52 percent compared to 37 percent, respectively. This figure is higher among haredi men than among haredi women (55 percent compared to 50 percent, respectively).

An extensive examination over time reveals significant changes in the percentage of satisfaction with police performance in the different population groups. Arab society displayed a significant drop in the percentage of persons who are satisfied with police performance: in 2007, of all the population groups, Arabs expressed the highest percentage of satisfaction with police performance (52 percent), while in 2015 this same population group expressed the lowest percentage of satisfaction (37 percent). The majority of Arabs (62 percent) believe that the police do not treat all citizens in equally.<sup>125</sup>

Figure 137 > **Percentage of Satisfaction with Police Performance\***

By gender, ages 20 and over, 2015



Source: Nitsa (Kaliner) Kasir and Dmitri Romanov, Haredi Institute for Public Affairs.

Data: Central Bureau of Statistics Social Survey, 2015 (haredim – as self-defined).

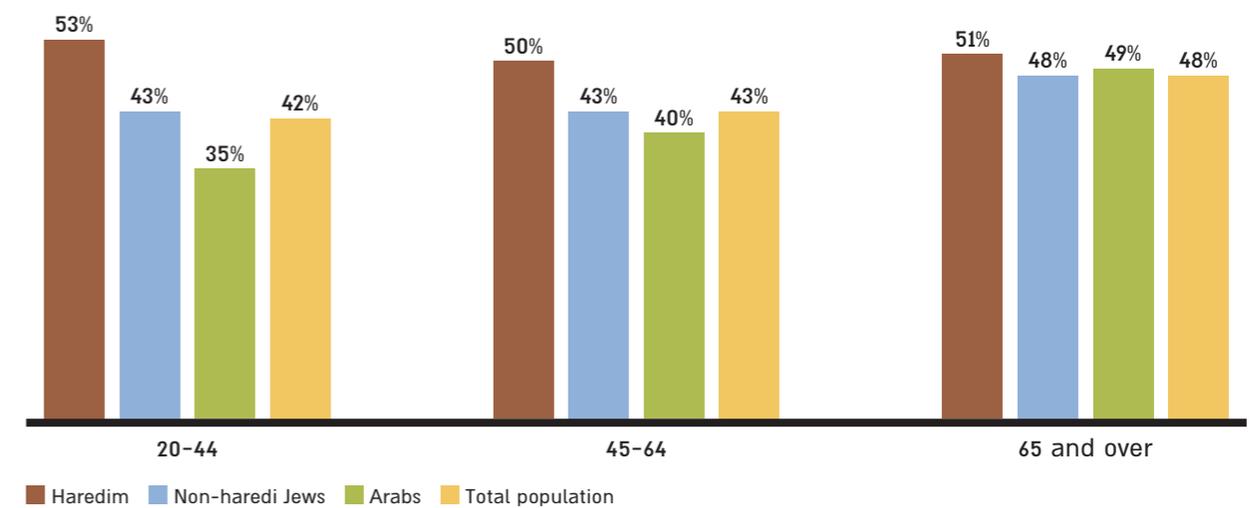
\* About 9 percent of the respondents to this question answered that they don't know, and they were not included in the calculation.

In 2007 the percentage of non-haredi Jews who were satisfied with the performance of the police was the lowest among all the population groups, but rose significantly over the years (from 31 percent in 2007 to 44 percent in 2015). The haredim also registered an increase in the percentage of persons who are satisfied with the performance of the police: in 2007, 41 percent of haredim were satisfied with the police performance, while in 2015 the figure had risen to 52 percent, such that the percentage of haredim who are satisfied with the performance of the police was higher than that of non-haredi Jews and Arabs.

Interestingly, there are no differences between the percentages of satisfaction with police performance among the various age groups.

Figure 138 > **Percentage of Satisfaction with Police Performance\***

By age, ages 20 and over, 2015



Source: Nitsa (Kaliner) Kasir and Dmitri Romanov, Haredi Institute for Public Affairs.

Data: Central Bureau of Statistics Social Survey, 2015 (haredim – as self-defined).

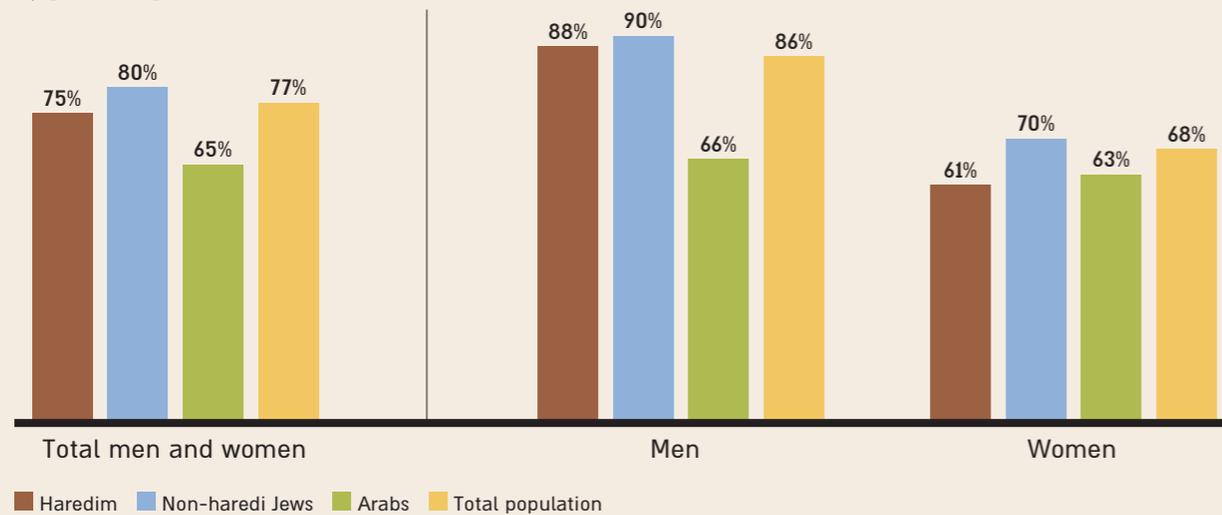
\* About 9 percent answered this question with "I don't know / Not applicable."

<sup>125</sup> The report by the Or Commission (a state commission of inquiry into the clashes between security forces and Israeli citizens in October 2000), voiced claims of insufficient police presence in Arab localities (see, for example, Chapter 6, Sections 14 and 17). Since then many years have passed and actions have been and are being taken to increase law enforcement and police presence in Arab localities.

## Box 9 - Feeling Safe When Walking Alone at Night in Their Neighborhood

The Central Bureau of Statistics Social Survey included the question “How safe do you feel walking alone at night in your neighborhood?” This question intended to detect the subjective sense of personal safety, from the perspective that increased crime is identified with a lower sense of personal safety. The percentage of those who feel safe includes persons who responded, “very safe” or “safe.”

Figure 139 > **Percentage of Persons Who Feel Safe Walking Alone at Night in Their Neighborhood**  
By gender, ages 20 and over, 2016



Source: Nitsa (Kaliner) Kasir and Dmitri Romanov, Haredi Institute for Public Affairs.  
Data: Central Bureau of Statistics 2016 Social Survey (haredim – as self-defined).

High crime rates are usually identified with poor neighborhoods. In Israel the two population groups known for their high percentages of poverty and economic distress – haredim and Arabs – do not display any “classic” characteristics of poverty, such as street crime, drug trade, prostitution, etc. As reported above, the percentage of households that were victims of property crimes in these two population groups is lower than among non-haredi Jews. It is therefore not surprising that the percentage of Arabs and haredim who feel safe walking alone at night in their neighborhood is lower than the percentage of non-haredi Jews (65 percent, 75 percent and 80 percent, respectively).

In general, the percentage of men who feel safe walking alone at night in their neighborhood is higher than the percentage of women. This is true for the entire population, but the gaps between the genders vary in different population groups (among Arabs the gap is tiny, whereas among haredim it is enormous).

A lower percentage of Haredi women reported feeling safe than women from other sectors (61 percent, compared to 63 percent among Arab women and 70 percent among non-haredi Jewish women). These figures supposedly reveal the social and cultural norms regarding the possibility that women would walk alone in the street at night.

## Trust in the Israel Defense Forces

As noted above, the perception of personal security in Israel is also composed of the measure of trust that individuals place in the law enforcement authorities and their handling of security risks. In light of the tense security situation and dangers facing Israeli citizens from terrorist attacks almost everywhere, the level of trust in the Israel Defense Forces is also of special significance.

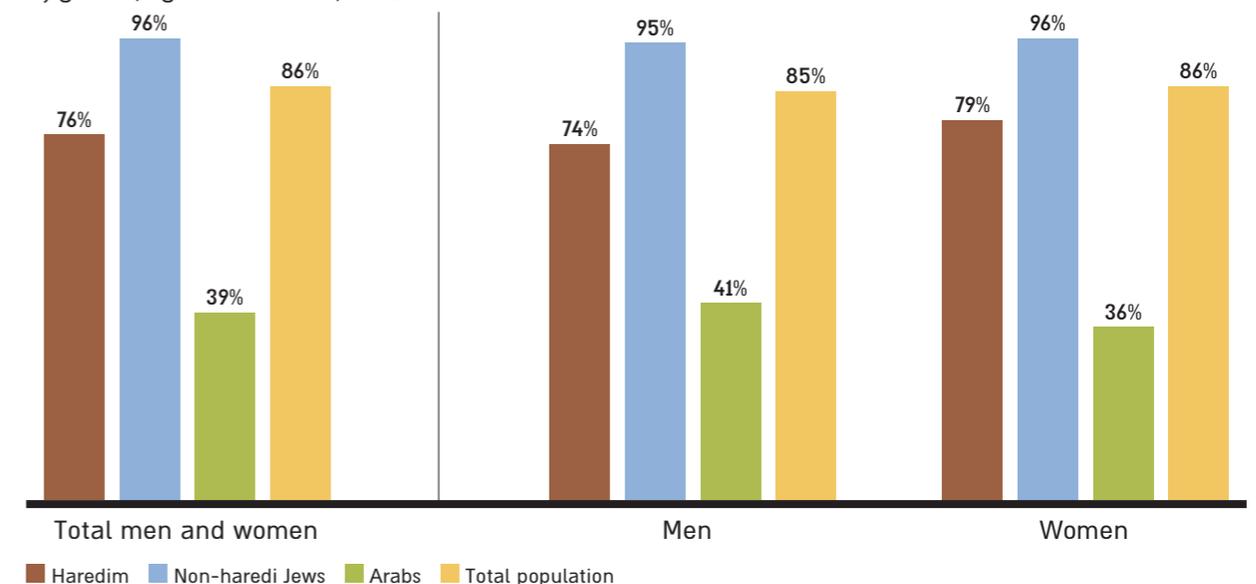
The 2015 Social Survey examined the percentage of persons who trust the state institutions, including the government, the Knesset, the political parties, the mass media and the entities responsible for security, law and order: the police, the courts and IDF. This indicator represents the percentage of persons who trust the IDF “considerably” or “to a certain extent.”

Indicator reading for **Trust in the Israel Defense Forces**: Increase – Positive.

Considering all surveyed public authorities and state institutions, the authority that received the highest percentage of trust (82%) is the IDF.

The survey data show that the disparities in the percentages of persons who trust the IDF are connected to their belonging to the different population groups in Israeli society, while gender-based gaps are relatively small. The percentage of Arabs who trust the IDF is the lowest of all the groups, at just 39 percent. By contrast, the percentage of haredim who trust the IDF is almost double (76 percent), but still significantly lower than the almost total trust that non-haredi Jews place in the IDF (96 percent).

Figure 140 > **Percentage of Confidence in the Israel Defense Forces\***  
By gender, ages 20 and over, 2015



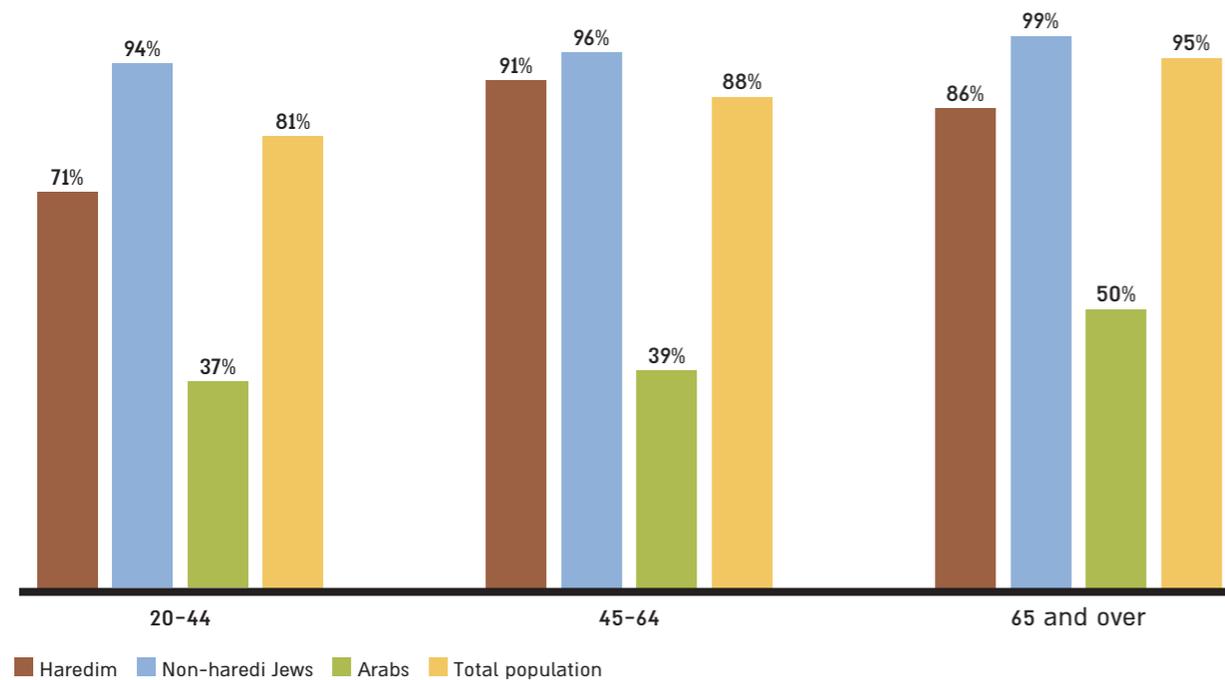
Source: Nitsa (Kaliner) Kasir and Dmitri Romanov, Haredi Institute for Public Affairs.  
Data: Central Bureau of Statistics 2015 Social Survey (haredim – as self-defined).

\* The percentage of respondents who stated that they feel “considerable” or “a certain extent” of trust the IDF.

An examination of the age connection in the population groups reveals a significant increase in the percentage of Arabs aged 64 and over (50 percent trust the IDF. In the haredi public, the younger age group (20-44) place less trust in the IDF (71 percent), while the trust felt by the older age group (45-64) is very close to the figure among non-haredi Jews in the same age group (91 percent compared to 96 percent).

Figure 141 › **Percentage of Confidence in the Israel Defense Forces\***

By age, ages 20 and over, 2015



**Source:** Nitsa (Kaliner) Kasir and Dmitri Romanov, Haredi Institute for Public Affairs.

**Data:** Central Bureau of Statistics 2015 Social Survey (haredim – as self-defined).

The percentage of respondents who stated that they feel “considerable” or “a certain extent” of trust the IDF.

## Satisfaction with the Court System

The rule of law is a supreme value of democracy. A court system is vital in maintaining a normal society, including with respect to the individual (protecting citizens’ personal security, protecting their rights, etc.), as stated in Jewish sources: “Pray for the welfare of the government because if people did not fear it, a person would swallow his fellow alive” [Ethics of the Fathers, 3:2]. The importance of trust in the court system can be demonstrated in the famous quote of US Supreme Court Judge Felix Frankfurter: “The Court’s authority - possessed of neither the purse nor the sword - ultimately rests on substantial public confidence in its moral sanctions”.<sup>126</sup> The indicator is based on the 2015 Social Survey and is calculated as a percentage of persons who assessed the performance of courts in Israel as “very good” or “good.”

Indicator reading for **Satisfaction with the Court System:** Increase – Positive.

The highest percentage satisfaction with the performance of the court system is found in the Arab public (63 percent). The percentage of haredim who are satisfied with the court system’s performance, on the other hand, is only half that figure (31 percent).<sup>127</sup> A common attitude among some haredim is that the court system plots against Judaism and Jewish tradition, as well against the haredim themselves, and such statements have been repeated many times, even by haredi public figures. Moreover, it is important to note that the haredim have a court system of their own, based on Jewish law.

A comparison between the data from 2007 and 2015 reveals an increase in the percentage of haredim and non-haredi Jews who are satisfied with the performance of the court system and a decline in this figure among Arabs. This trend was consistent among all age groups.

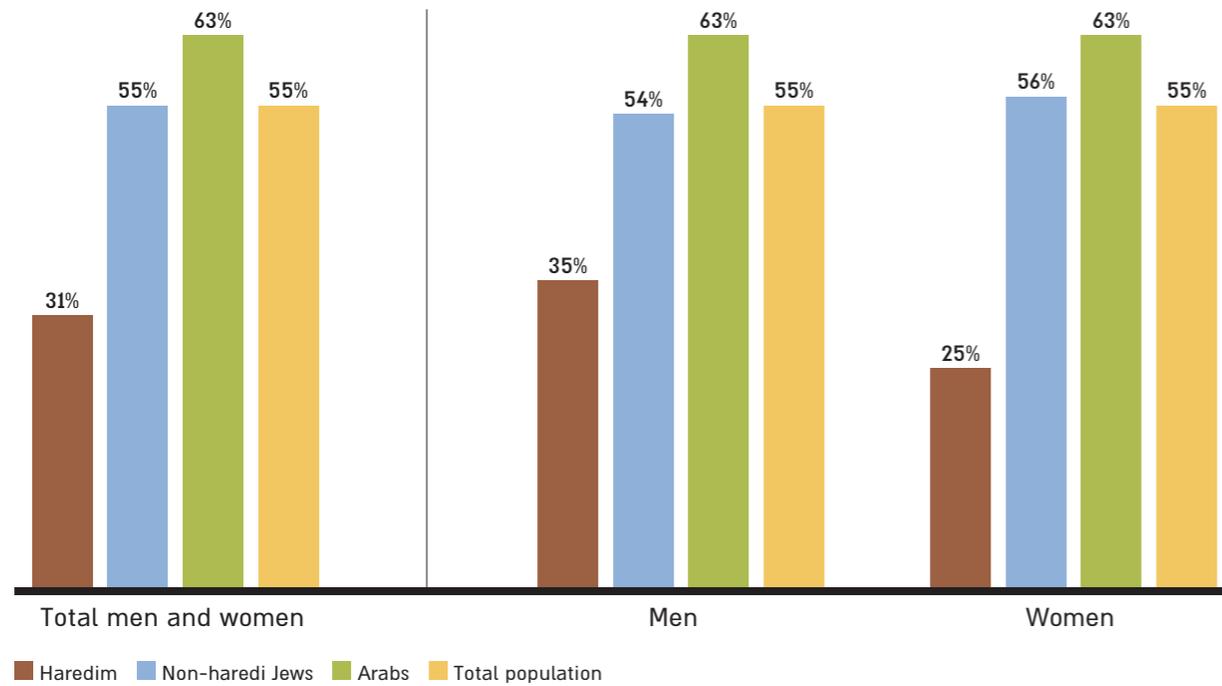
Among haredim, 11 percent more men were satisfied with the performance of the court system than eight years previously, such that this figure rose from 24 percent in 2007 to 35 percent in 2015. Only a slight rise was reported among haredi women. Among non-haredi Jews 55 percent were satisfied with the performance of the court system in 2015, an increase of 15 percentage points compared to 2007. This improved attitude occurred among both women and men. During this same period Arabs expressed a decline of 9 percentage points in their satisfaction with the performance of the court system. This sentiment is evident among both genders, but mainly among women.

<sup>126</sup> See Hanegbi, 1995:355.

<sup>127</sup> A low percentage of haredim who expressed confidence in the court system is expressed also in a survey conducted by the University of Haifa; see Ratner, 2010.

Figure 142 > **Percentage of Satisfaction with the Court System\***

By gender, ages 20 and over, 2015



Source: Nitsa (Kaliner) Kasir and Dmitri Romanov, Haredi Institute for Public Affairs.

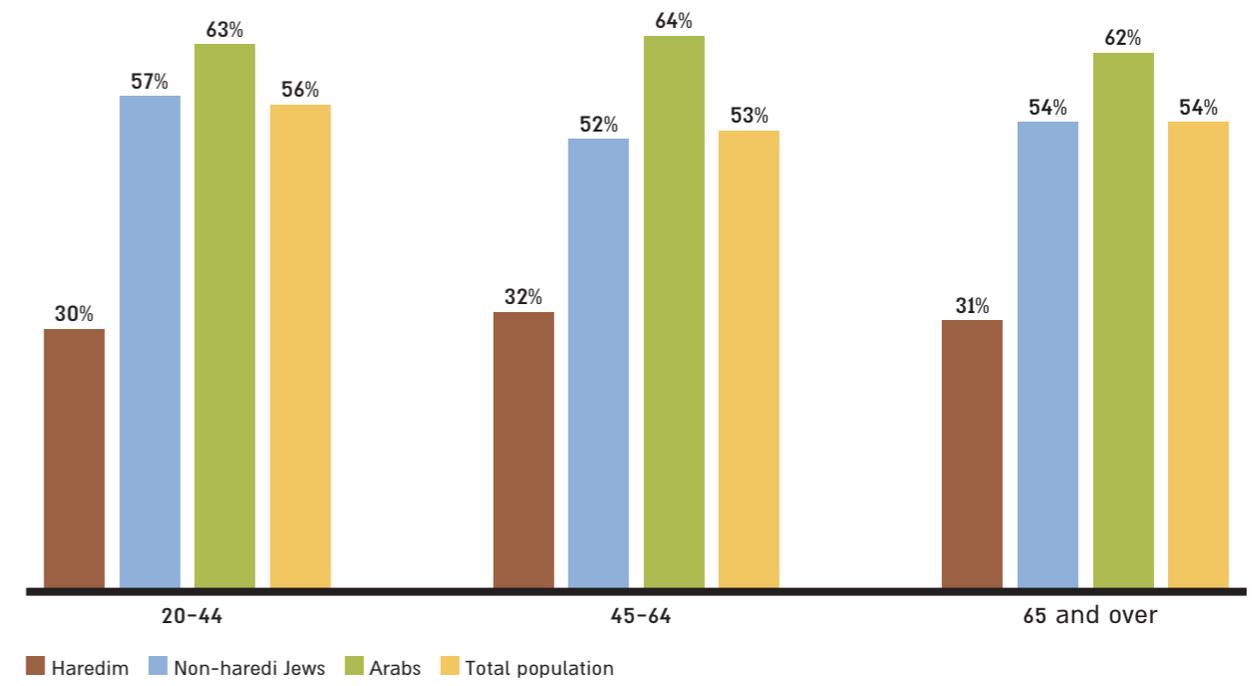
Data: Central Bureau of Statistics 2015 Social Survey (haredim – as self-defined).

\* About 26 percent of respondents to this question answered that they do not know and are not included in the calculation.

It is noteworthy that there are no differences between the various age groups in the rate of satisfaction with the court system.

Figure 143 > **Percentage of Persons Satisfied with the Court System\***

By age group, ages 20 and over, 2015



Source: Nitsa (Kaliner) Kasir and Dmitri Romanov, Haredi Institute for Public Affairs.

Data: Central Bureau of Statistics 2015 Social Survey (haredim – as self-defined).

\* About 26 percent of persons who responded to this question stated that they "I don't know / Not applicable."

**LOCAL AUTHORITY,  
PUBLIC TRANSPORTATION  
AND ENVIRONMENT**

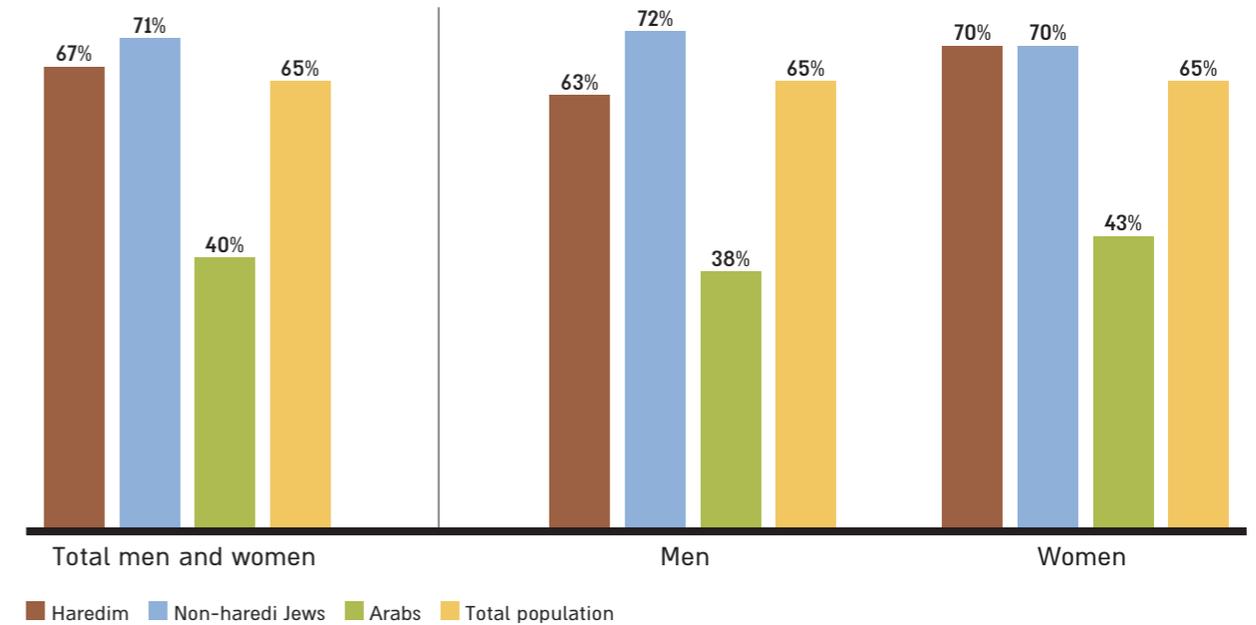
## Satisfaction with the Local Authority

The haredi population aspires to live in residential areas with a majority of haredim, in order to maintain their special lifestyle, while ensuring geographical separation from other populations. The establishment of small haredi communities, such as Beitar Illit, Elad and Modiin Illit, solves the issue of interaction between diverse populations on a municipal level, and enables the locality to self-manage according to its haredi residents' needs and the available means. On the other hand, a considerable number of haredim live in mixed localities, such as Jerusalem, Ashdod and Beit Shemesh, where public resources are divided among the local population groups, not necessarily to the satisfaction of one group or another. On this background, it is important to understand the residents' satisfaction with the performance of the local authority. These satisfaction rates reflect and summarize the many diverse opinions on the proper municipal management and the services provided to residents.

Indicator reading for **Satisfaction with the Performance of the Local Authority**: Increase – Positive.

Two thirds (67 percent) of the haredi population is satisfied with their local authority's performance. This figure is slightly lower than that among non-haredi Jews (71 percent) and much higher in comparison to the Arab population (41 percent). It is noteworthy that most of the Arab population (72.6 percent) lives in separate localities and very few Arabs live in Jewish residential areas – only about one percent of the entire population.<sup>128</sup>

Figure 144 > **Percentage of Persons Satisfied with the Performance of Their Local Authority**  
By gender, ages 20 and over, 2015



**Source:** Nitsa (Kaliner) Kasir and Dmitri Romanov, Haredi Institute for Public Affairs.  
**Data:** Central Bureau of Statistics Social Survey, 2015 (haredim – as self-defined).  
\* About 8 percent of respondents to this question are not included in the calculation, as they answered, "I don't know."

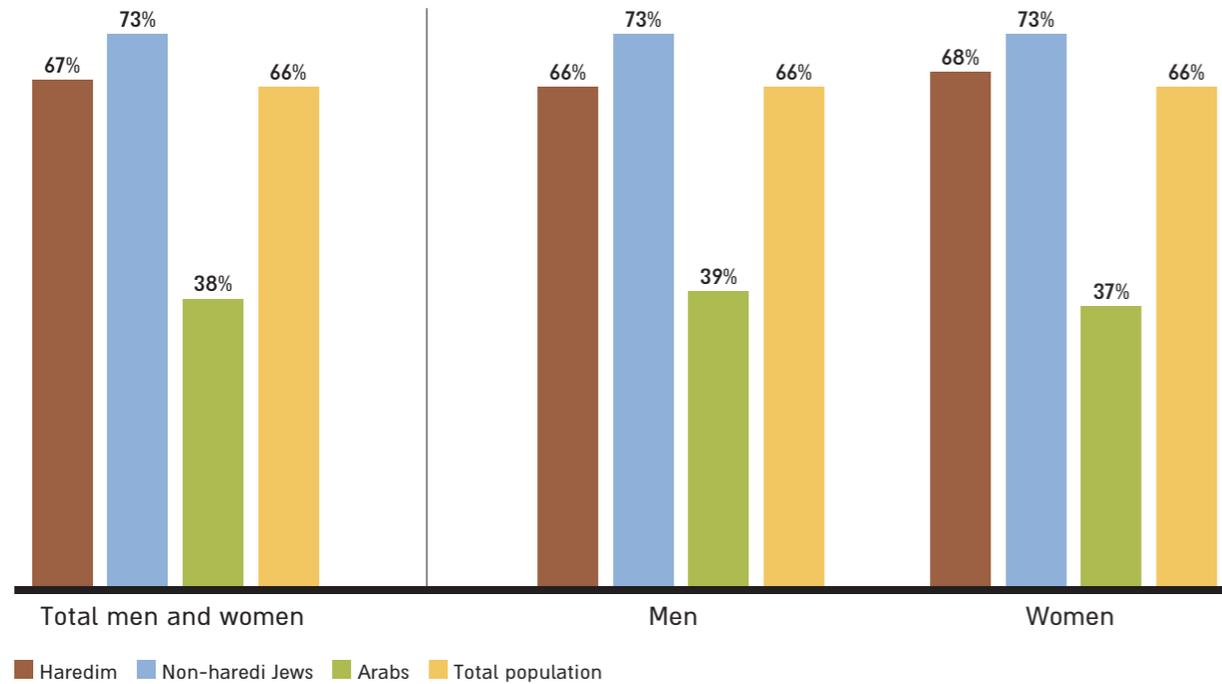
The low percentage of Arabs satisfied with the performance of their local authority reflects the weakness of the Arab local authorities, which have difficulty providing a reasonable level of complementary municipal services - beyond those provided by the central government - in education, transportation and infrastructure, culture and local security.<sup>129</sup> The average socio-economic cluster ranking of most Arab localities is 2.3, compared to 5.5 for Jewish localities.

The data regarding the perception of equality in the provision of municipal services present a very similar picture.

128 Analysis of Central Bureau of Statistics data on local authorities, 2015.

129 For more details, see Yashiv and Kasir (Kaliner), forthcoming.

Figure 145 > **Perception of Equality in Services Provided by the Local Authority to all Population Groups, regardless of Gender, Age and Population Group**  
By gender, ages 20 and over, 2015



Source: Nitsa (Kaliner) Kasir and Dmitri Romanov, Haredi Institute for Public Affairs.

Data: Central Bureau of Statistics Social Survey, 2015 (haredim – as self-defined).

\* The respondents who answered, “considerably” or “to a certain extent” to the question, “In your opinion, does the local/regional/municipal authority in your residential area provide services equally to all population groups, regardless of gender, age or population group?”

## Satisfaction with the Public Transportation

Public transportation services are one of the most basic and vital public services. The availability and quality of public transportation services play a central role in increasing the accessibility of various population groups to the labor market, to educational and health systems and to shopping and entertainment centers outside of their localities.<sup>130</sup> A developed public transportation system is doubly important to haredi and Arab population groups, whose level of motorization is low (see box below: mobility and motorization) and, on a daily basis, they rely mainly on public transportation or on private shuttle services (50 percent of haredi households use public transportation, in comparison to 27 percent of non-haredi Jewish households and 20 percent of Arab households).<sup>131</sup> Dependency on public transportation is higher among residents of small localities, such as Modiin Illit, Beit Illit and Elad. The haredi cities (Bnei Brak and Jerusalem) are the centers of haredi life, the headquarters to their spiritual leadership, and the centers of consumer services, employment, etc. An analysis of the transportation services provided to the haredi population groups around the country shows that the vast majority of transportation lines designated for haredim pass through the more established cities, and almost two thirds of the journeys to them originate in the new cities.<sup>132</sup>

The Central Bureau of Statistics Social Survey asked the following question: “Are you satisfied with the public transportation in your residential area?”. The satisfaction rate is calculated as a percentage of persons who use public transportation and responded “satisfied” or “very satisfied” to this question. Satisfaction with public transportation among the general population is low, indicating the significant challenge involved in improving public transportation services in Israel.

Indicator reading for **Satisfaction with the Public Transportation**: Increase – Positive.

Sixty percent of haredim are satisfied with public transportation, similar to the figure among non-haredi Jews, but higher than that among Arabs (44 percent). There are no significant differences between men and women. A decrease has been evident over time in the satisfaction level, among both haredi and non-haredi Jews, and this trend possibly reflects the increase in traffic density on the roads.<sup>133</sup> On the other hand, an increase in satisfaction levels has been recorded among Arabs. This apparently stems from the significant increase in the allocation of resources for transportation infrastructure and public transportation in the Arab sector, resulting to an increase in the availability of public transportation and an improvement in the quality of the service.<sup>134</sup>

130 Public transportation also influences businesses, air pollutions, increased traffic, etc.

131 source: Central Bureau of Statistics 2016 Social Survey.

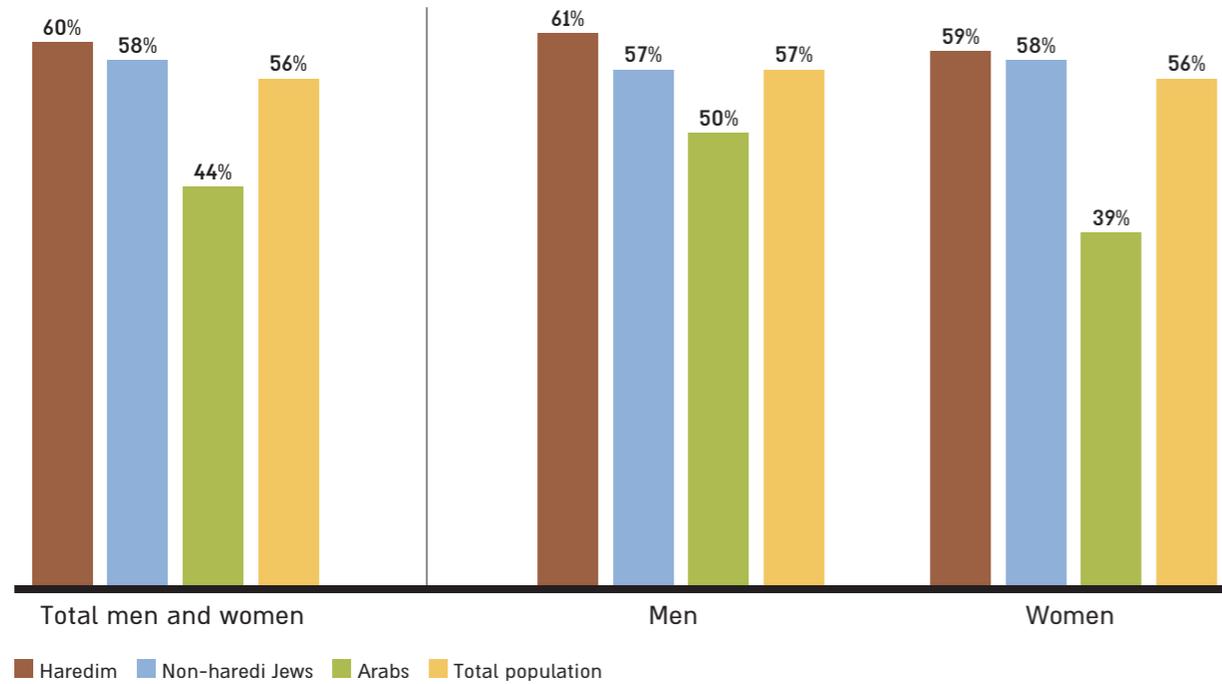
132 Cahaner, 2009.

133 In Israel the time for commuting to work has increased significantly in the past decade; see also Bank of Israel, 2018.

134 See Kasir (Kaliner) and Tzachor-Shay, 2016c.

Figure 146 › Satisfaction with the Public Transportation in Their Residential Area

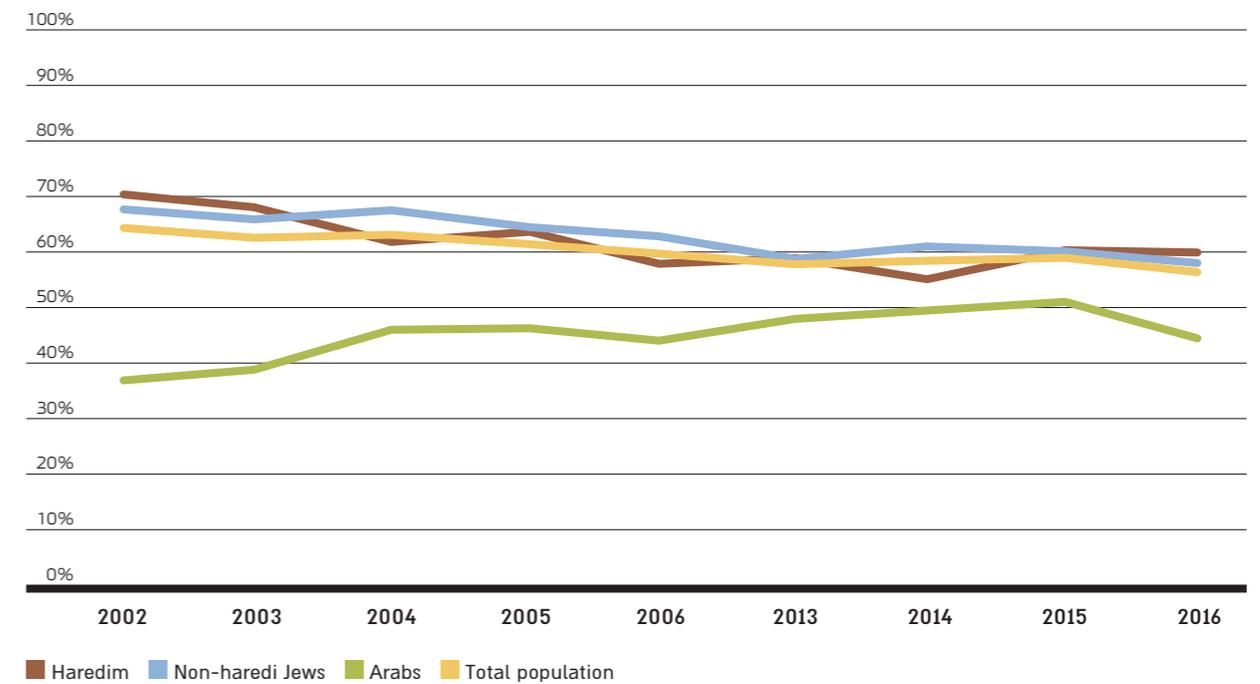
By gender, ages 20 and over, 2016



Source: Nitsa (Kaliner) Kasir and Dmitri Romanov, Haredi Institute for Public Affairs.  
 Data: Central Bureau of Statistics Social Survey, 2016 (haredim – as self-defined).

Figure 147 › Satisfaction with the Public Transportation in Their Residential Area

Ages 20 and over, various years\*

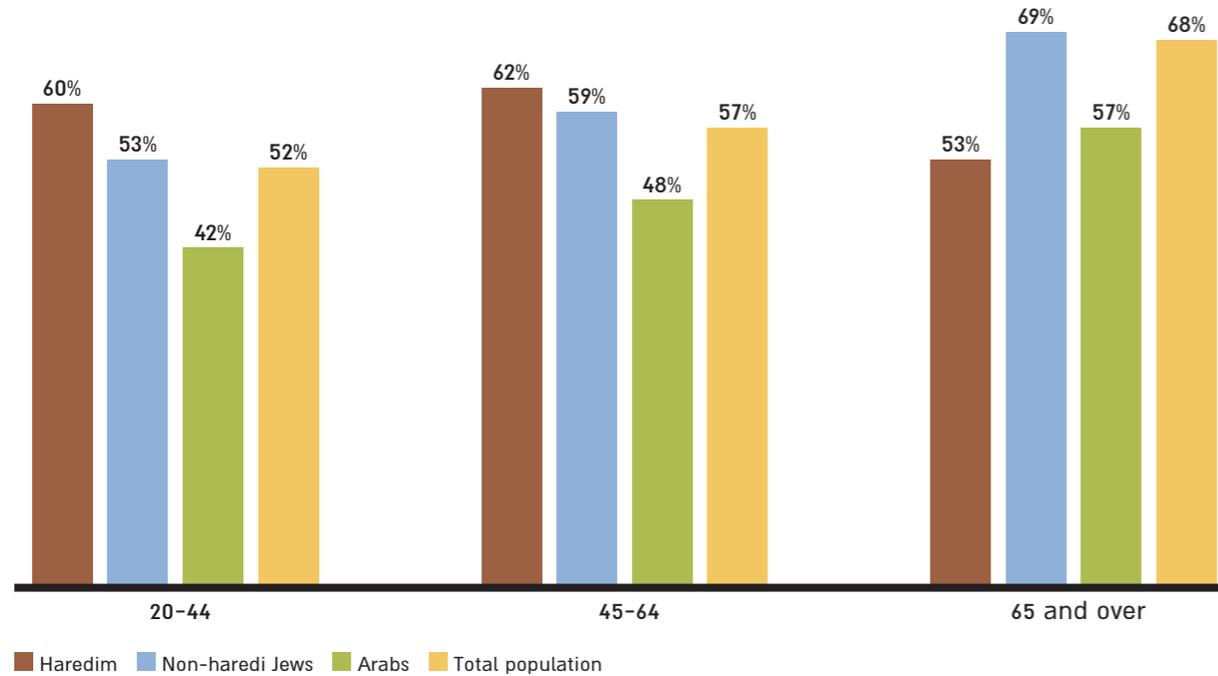


Source: Nitsa (Kaliner) Kasir and Dmitri Romanov, Haredi Institute for Public Affairs.  
 Data: Central Bureau of Statistics Social Survey, 2002-2006 and 2013-2016 (haredim – as self-defined).  
 \* Years in which the question was asked in the Social Survey.

In general, older population groups rely more on public transportation and are generally more satisfied with its services, but among haredim, the 65 and over age group is less satisfied (53 percent, compared to 61 percent among the 20-64 age group).

Figure 148 › **Satisfaction with the Public Transportation in Their Residential Area**

By age, ages 20 and over, 2016

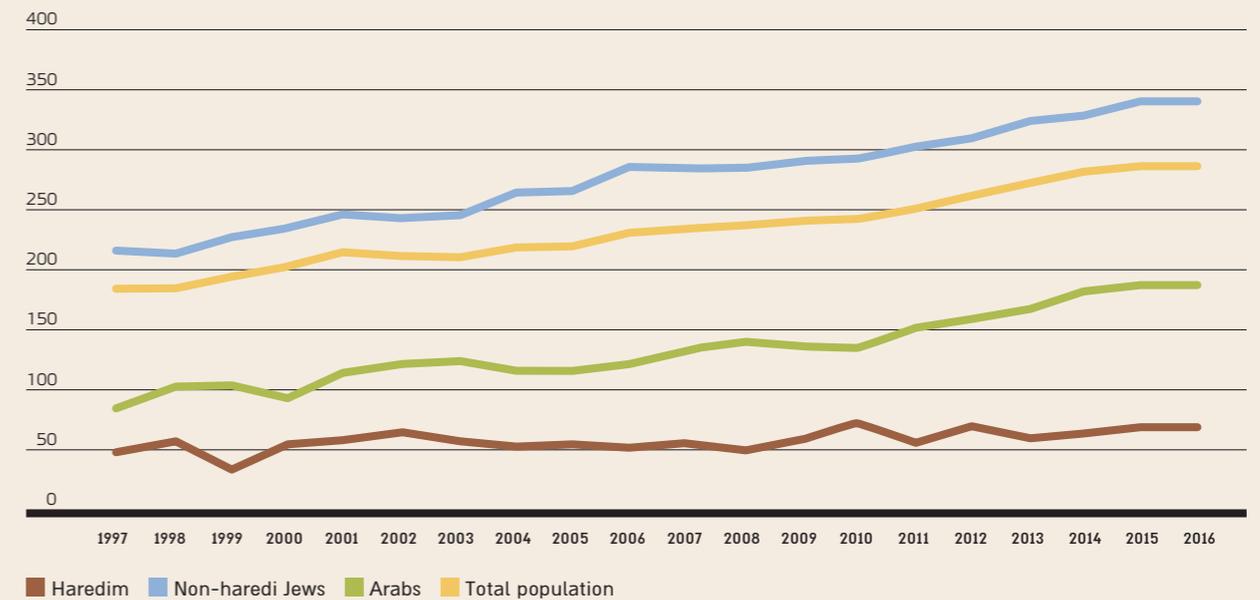


Source: Nitsa (Kaliner) Kasir and Dmitri Romanov, Haredi Institute for Public Affairs.  
 Data: Central Bureau of Statistics 2016 Social Survey (haredim – as self-defined).

## Box 10 – Mobility and Motorization

An increase in the motorization rate – the number of private motor vehicles per 1,000 persons – is one of the clearest indicators of a rise in the standard of living. Until not long ago a motor vehicle was considered a luxury item and ownership of one was grounds for cancelling a person's right to a guaranteed income supplement from the National Insurance Institute. Thanks to technological advances and a decline in the average cost of new motor vehicles (due to growth in the market segment of cheap, compact motor vehicles), as well as improvements in financing arrangements; leasing options and company cars; and a rise in real wages, purchasing or owning a motor vehicle (either personally or via one's employer) has become extremely common. About 24 percent of households own two or more motor vehicles. Even so, about 30 percent of households do not own a motor vehicle at all. As the data show, the motorization rate has risen continuously over the past two decades, among both non-haredi Jews and among Arabs, but this trend has bypassed the haredi public.

Figure 149 › **Number of Private Motor Vehicles per 1,000 Persons (Motorization Rate)**  
 1997-2016



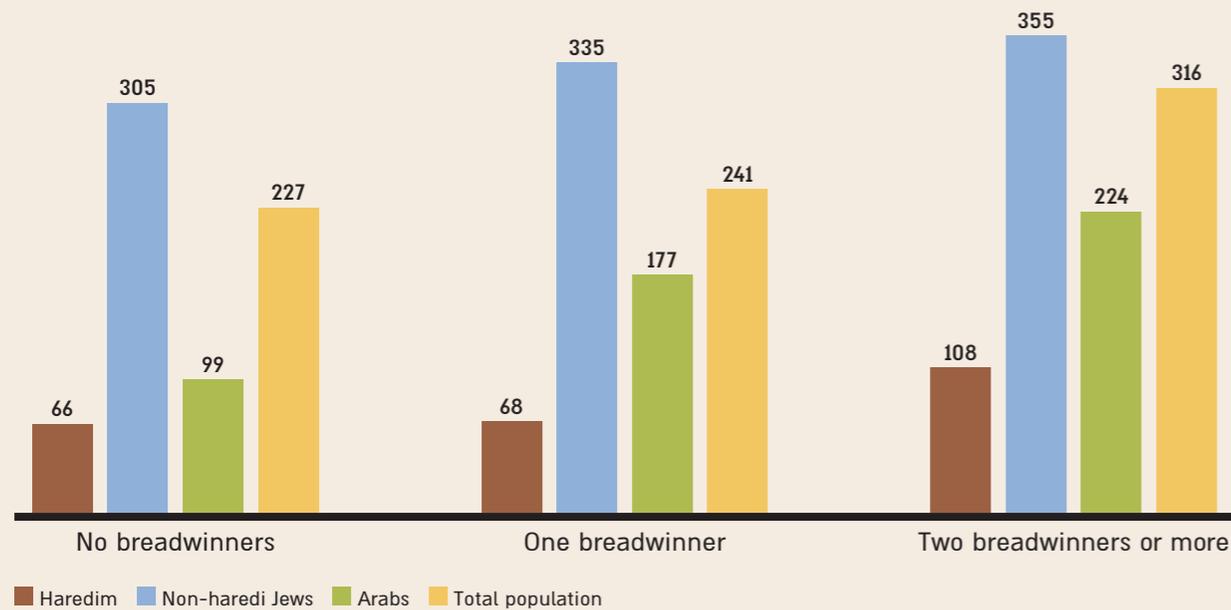
Source: Nitsa (Kaliner) Kasir and Dmitri Romanov, Haredi Institute for Public Affairs.  
 Data: Central Bureau of Statistics 1997-2016 Household Expenditures Survey (haredim – based on most recent school attended).

The number of motor vehicles per household is positively correlated with the number of breadwinners in that household: the greater the number of breadwinners, the higher the income and the greater the household members' need to commute to work. This need results in the increased use of public transportation, but occasionally also prompts a decision to purchase an additional motor vehicle or to receive a company car, which is a common arrangement in some industries. Among haredi households without breadwinners the motorization rate is 66 motor vehicles per 1,000 persons. This figure rises

to 68 motor vehicles in households with one breadwinner and 108 motor vehicles in households with two or more breadwinners. Even so, the data show that this motorization rate is far lower than the motorization rate in non-haredi Jewish households, and lower than the rate of motorization in Arab households with the same number of breadwinners (355 and 224 motor vehicles per 1,000 persons, respectively, in households with two providers and more).

Figure 150 › **The Number of Private Motor Vehicles per 1000 Persons (Motorization Rate)**

According to number of providers, 2016



Source: Nitsa (Kaliner) Kasir and Dmitri Romanov, Haredi Institute for Public Affairs.  
 Data: Central Bureau of Statistics 2016 Household Expenditures Survey (haredim – as self-defined).

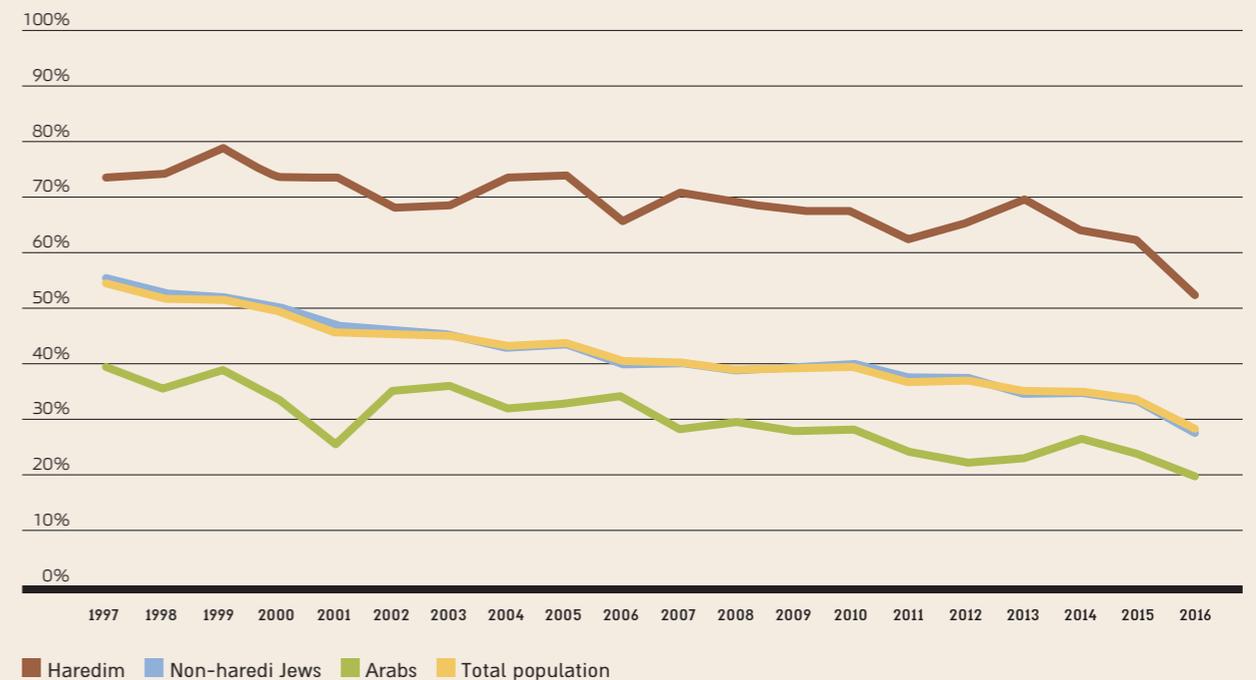
There are several reasons for the low motorization rates among haredi population groups: first, the financial difficulty involved in maintaining a vehicle – women are the main breadwinners in haredi households, with a high percentage of women employed in the education system, in part time positions, and at low salaries that do not justify or facilitate the costs of driving lessons and of maintaining a motor vehicle. Second, the community services in haredi society, shopping centers and religious and educational institutions are located close to or inside the haredi neighborhoods, and reaching them does not require travel. Third, travel between haredi localities is often via organized transportation and special low-cost bus lines, thus reducing the demand for private vehicles. Fourth, the indicator is calculated as the number of motor vehicles per 1,000 persons; the percentage of haredi children under age 18 is higher among haredim than in other population groups, and even a financially-established household with 10 children will not own more than two vehicles. To all these reasons one can add the haredi ideology of making do with little, which precludes owning a private vehicle. It is important to note that a lower percentage of haredi and Arab women hold a driver's license, in keeping with cultural and

social norms in these societies.<sup>135</sup> In addition, in some haredi localities it is not an accepted practice for unmarried yeshiva students to learn how to drive.

The rise in the overall motorization rate has led to a steady decline in the use of public transportation. Surprisingly, this also holds true among the haredi public, despite the stagnation in the motorization rate. The decline in the use of public transportation among haredim was more moderate than in the other population groups and over 60 percent of haredim still use public transportation services.

Figure 151 › **Percentage of Households That Spend Money on Public Transportation (any amount)**

1997-2016

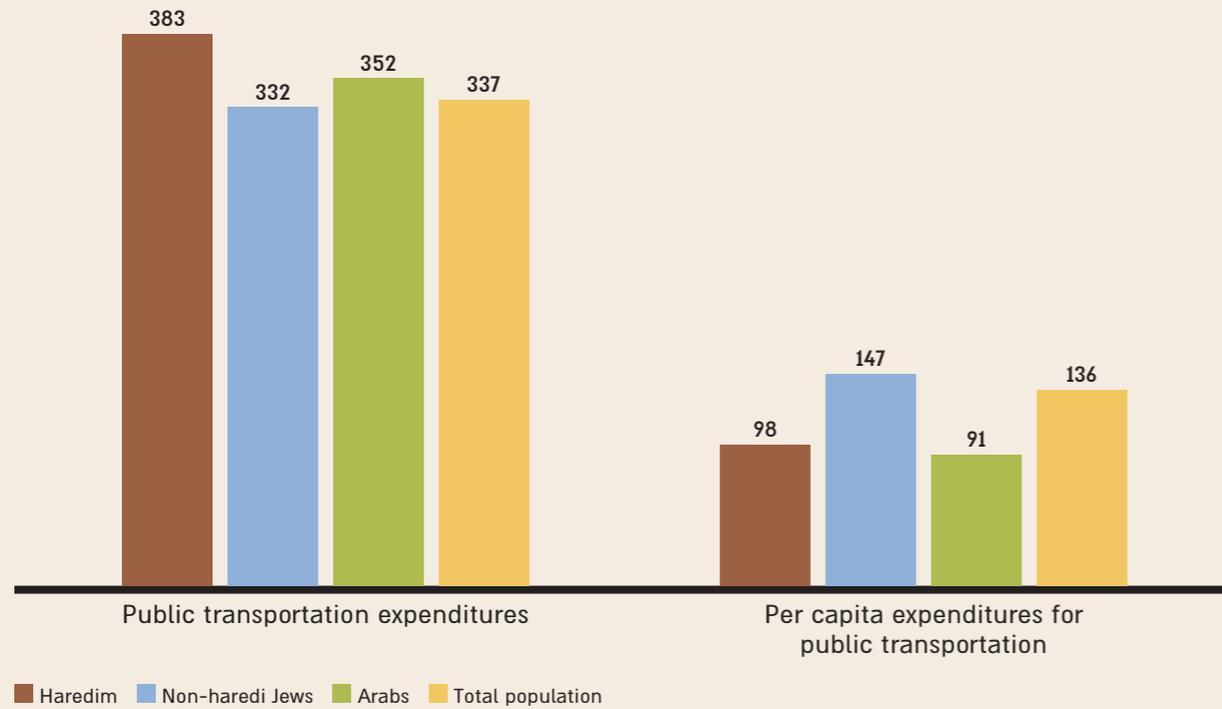


Source: Nitsa (Kaliner) Kasir and Dmitri Romanov, Haredi Institute for Public Affairs.  
 Data: Central Bureau of Statistics 1997-2016 Social Survey (haredim – based on most recent school attended).

Due to the extensive use of public transportation among haredim and in light of the average number of persons in haredi households, their average monthly expenditure on public transportation is relatively high (NIS 383 a month per household), and definitely very high in terms of haredi households' low disposable income.

135 The percentage of haredi women with driver's licenses varies among the different localities and there are diverse opinions among halachic deciders regarding the level of modesty involved in driving (in this regard see Wosner, 2002, Chapter 4, Item 1). A lengthier review of this topic appears in Guggenheim, 2010. To compare the percentage of driver's license holders over time in haredi and non-haredi Jewish population groups, see also Malach, Choshen and Cahaner, 2016.

Figure 152 › **The Expenditure on Public Transportation by Households That Use It**  
2016



Source: Nitsa (Kaliner) Kasir and Dmitri Romanov, Haredi Institute for Public Affairs.  
Data: Central Bureau of Statistics 2016 Household Expenditures Survey (haredim – as self-defined).

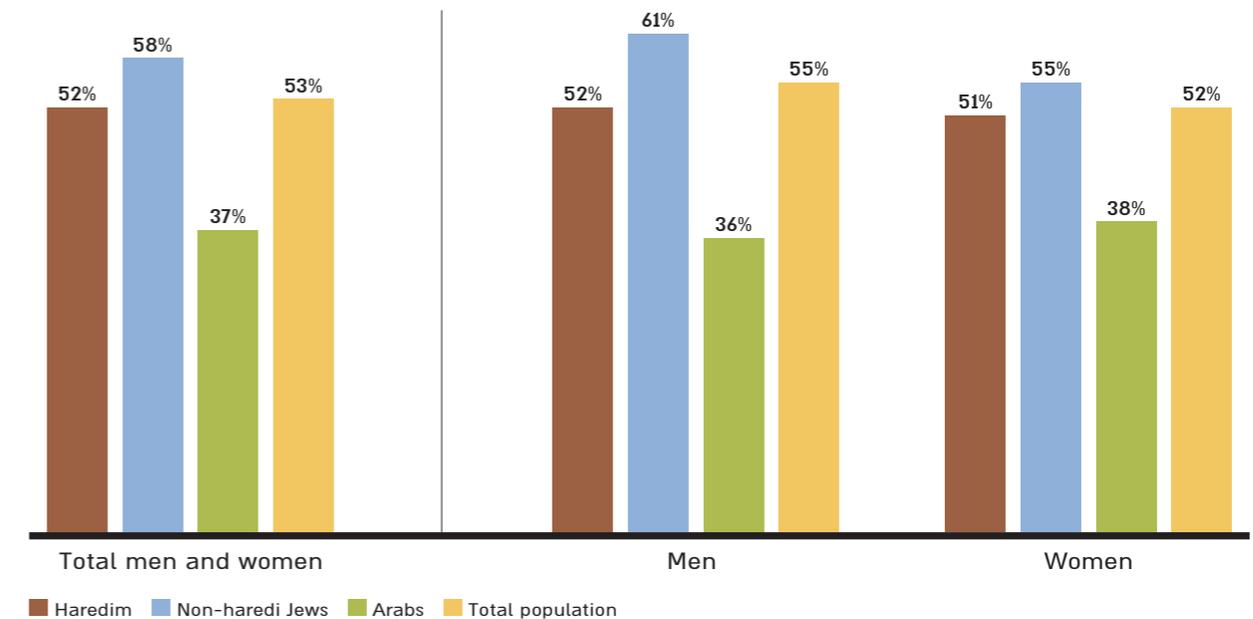
## Satisfaction with Neighborhood Cleanliness and Trash Collection

The services provided by the local authority in each locality and neighborhood – lighting, maintenance, cleanliness and trash collection – are usually taken for granted, but not in all locations do residents feel that they receive what they deserve. The quality of life in one’s immediate neighborhood is dependent on the performance of the local authority and its economic ability to provide required services to its residents. The Central Bureau of Statistics Social Survey questioned various aspects of the quality of life in one’s neighborhood environment. One of these - satisfaction with neighborhood cleanliness - was set as an indicator of the quality of the public infrastructure. The other aspects presented here – trash collection and the amount of green spaces – complete the picture.

Indicator reading for **Satisfaction with Neighborhood Cleanliness**: Increase – Positive.

Slightly over half the haredim (52 percent) are satisfied with the cleanliness of their neighborhood. This figure is lower than that among other Jews (58 percent), but much higher than among Arabs (37 percent). This indicator has not changed significantly over the years, and there is no difference between men and women, but the satisfaction rate among both non-haredi Jews and haredim decreases with age, in contrast to the trend in Arabs.

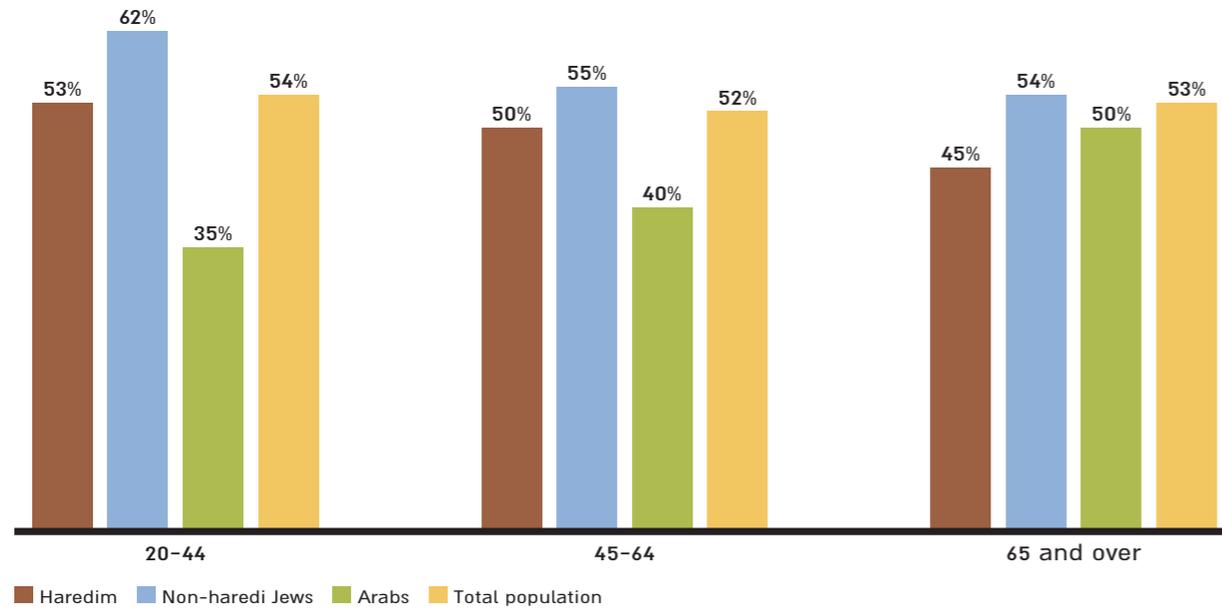
Figure 153 › **Percentage of Persons Satisfied with the Cleanliness of Their Neighborhood**  
By gender, ages 20 and over, 2016



Source: Nitsa (Kaliner) Kasir and Dmitri Romanov, Haredi Institute for Public Affairs.  
Data: Central Bureau of Statistics 2016 Social Survey (haredim – as self-defined).

Figure 154 › **Percentage of Persons Satisfied with the Cleanliness of Their Neighborhood**

By age, ages 20 and over, 2016

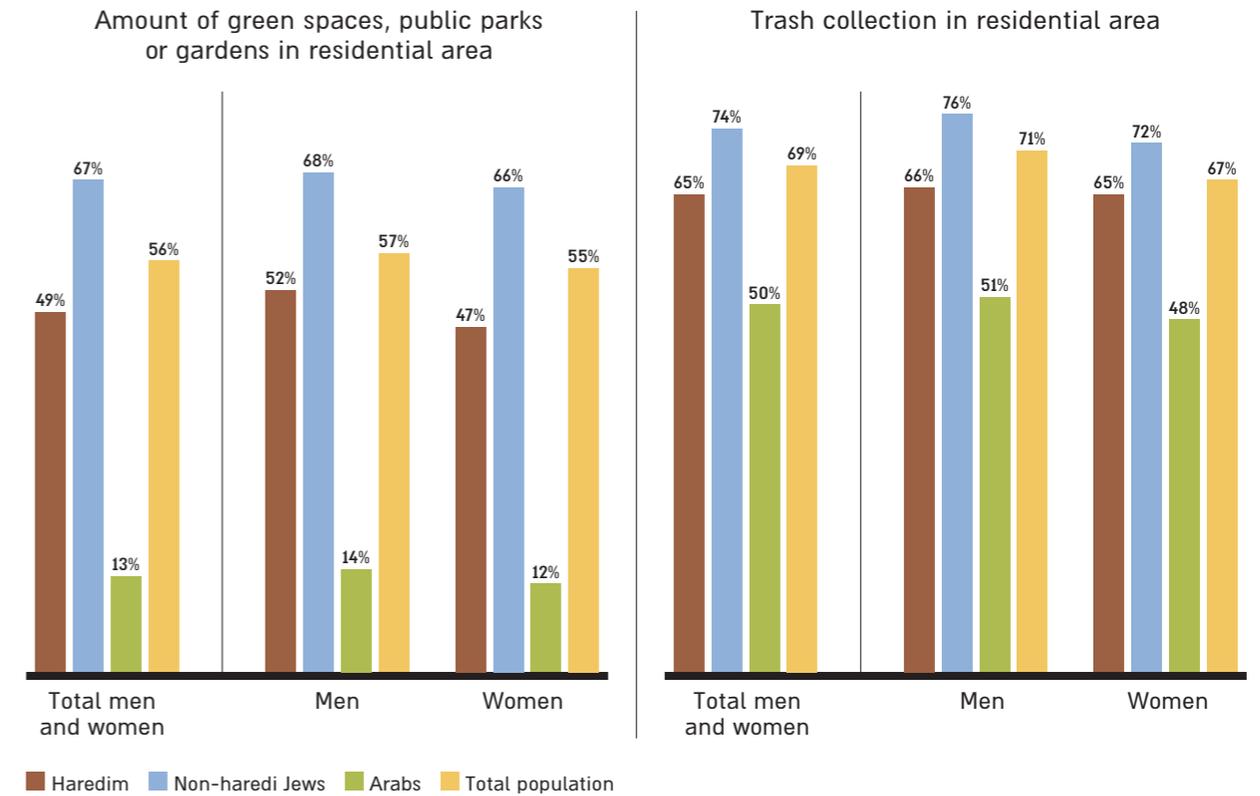


Source: Nitsa (Kaliner) Kasir and Dmitri Romanov, Haredi Institute for Public Affairs.  
 Data: Central Bureau of Statistics 2016 Social Survey (haredim – as self-defined).

Sixty-five percent of haredim are satisfied with the trash collection in their neighborhood, compared to 74 percent of non-haredi Jews and 50 percent of Arabs. Regarding green spaces, public parks or gardens in their neighborhood, 49 percent of haredim are satisfied with the amount of green spaces in their neighborhood, compared to 67 percent of non-haredi Jews.

Figure 155 › **Percentage of Persons Satisfied with Various Aspects of Their Neighborhood**

By gender, ages 20 and above, 2016



Source: Nitsa (Kaliner) Kasir and Dmitri Romanov, Haredi Institute for Public Affairs.  
 Data: Central Bureau of Statistics 2016 Social Survey (haredim – as self-defined).

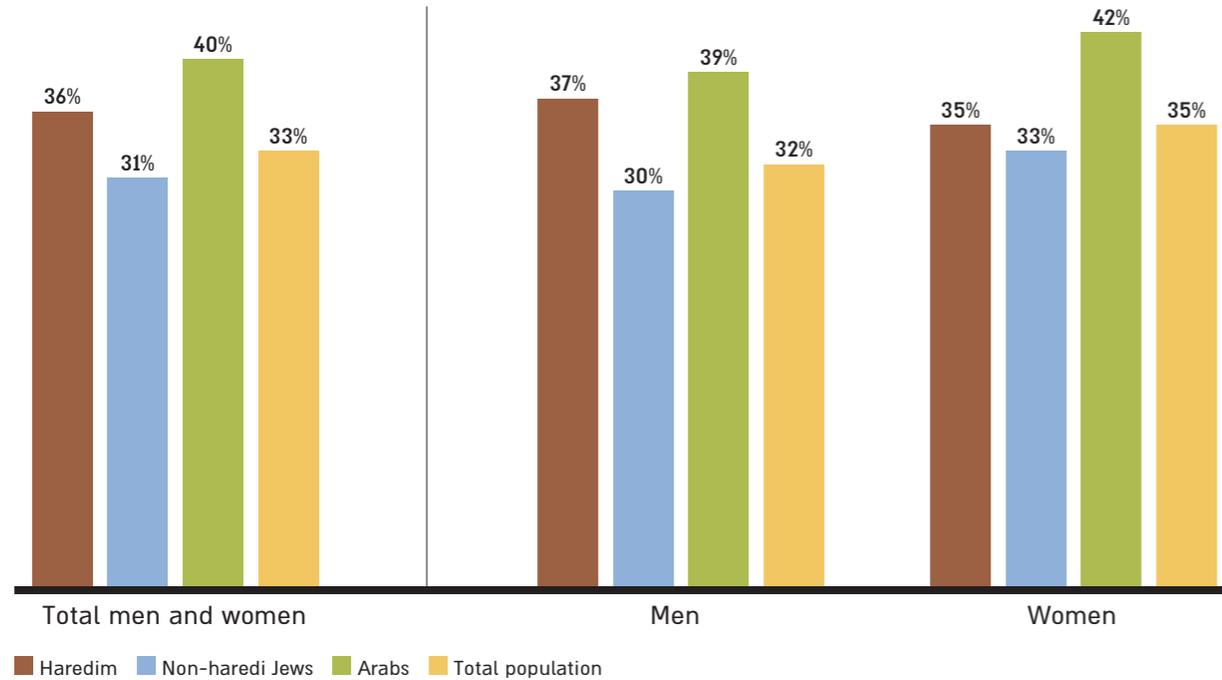
## Air pollution

Air pollution is not only a danger to public health, but also impedes quality of life for the local residents. There are many causes of air pollution in an individual's environment: proximity to main traffic arteries, industrial zones, factories and commercial centers, etc. Air pollution is a constant nuisance from which there is no escape or protection. The Central Bureau of Statistics Social Survey collects information on an ongoing basis regarding this environmental nuisance and regarding noise pollution.

Indicator reading for **Percentage of Persons Who Suffer from Air Pollution in Their Neighborhood:**  
Decrease – Positive.

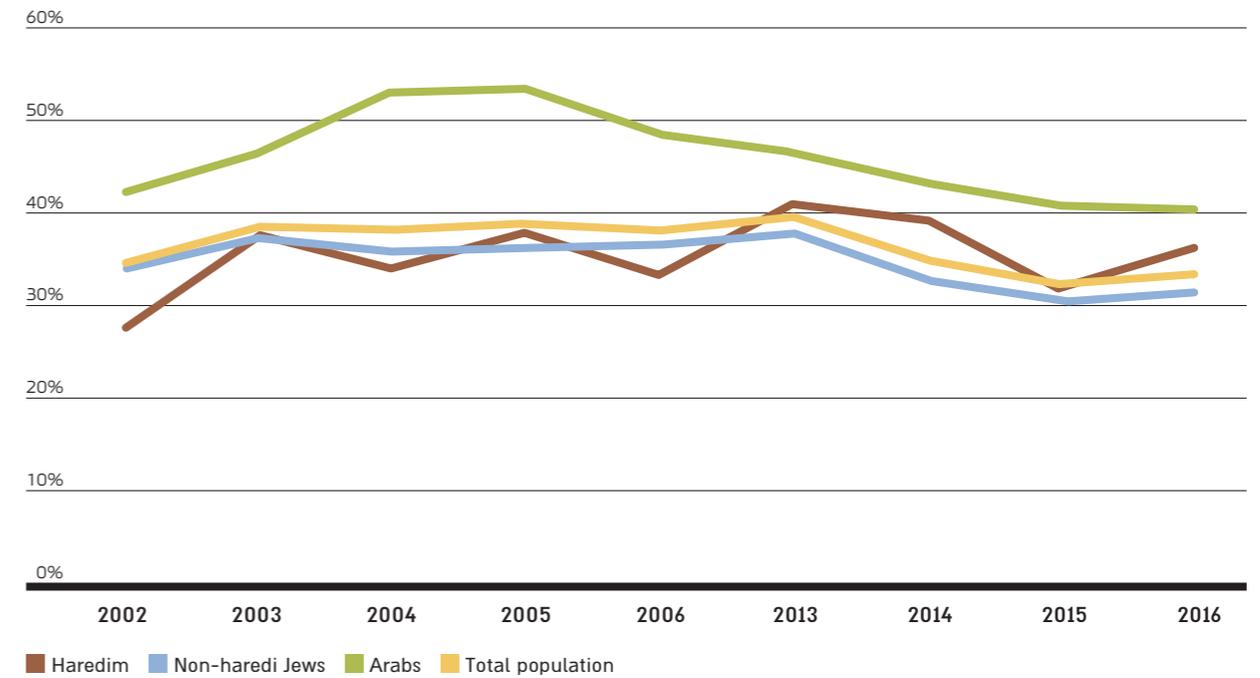
More than one third of haredim (36 percent) are bothered or very bothered by the air pollution in their neighborhood. This figure is slightly higher than that among non-haredi Jews (31 percent), but lower than among Arabs (40 percent). There are no considerable differences between gender or age. From 2013 onwards there is a decline in the percentage of persons reporting that they are bothered by the air pollution.

Figure 156 > **Percentage of Persons Reporting That Air Pollution in Their Neighborhood Bothers Them**  
By gender, ages 20 and over, 2016



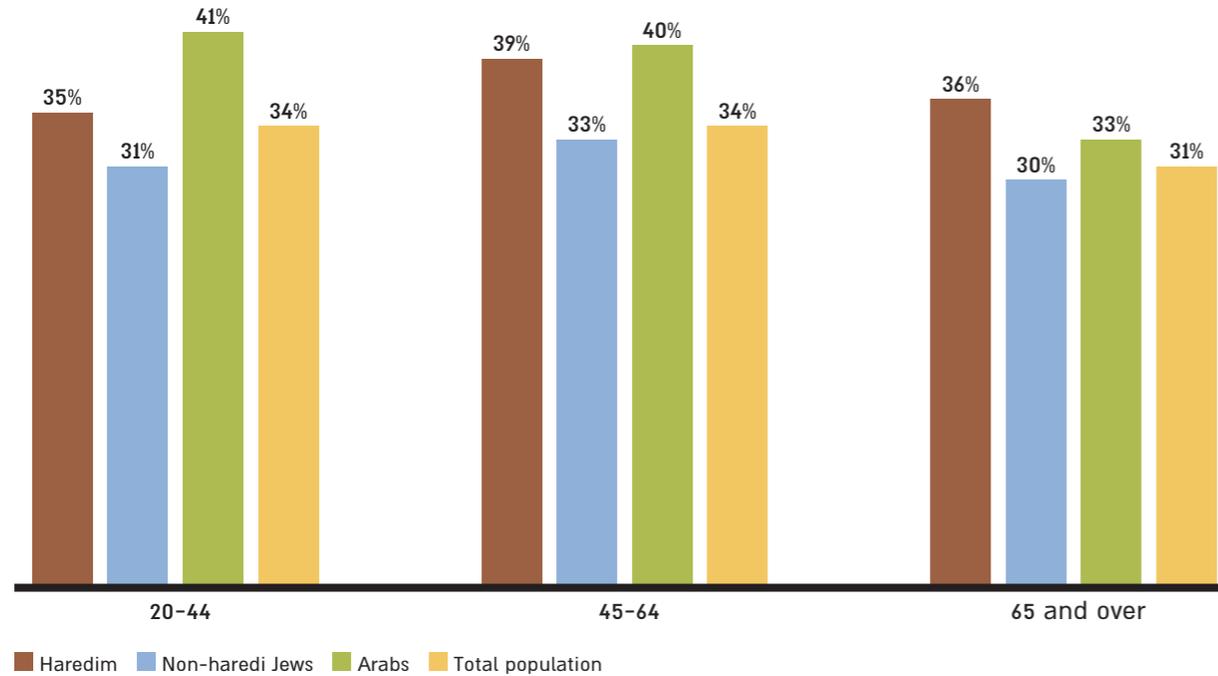
Source: Nitsa (Kaliner) Kasir and Dmitri Romanov, Haredi Institute for Public Affairs.  
Data: Central Bureau of Statistics 2016 Social Survey (haredim – as self-defined).

Figure 157 > **Percentage of Persons Reporting that Air Pollution in Their Neighborhood Bothers Them**  
By gender, ages 20 and over, various years\*



Source: Nitsa (Kaliner) Kasir and Dmitri Romanov, Haredi Institute for Public Affairs.  
Data: Central Bureau of Statistics Social Survey, 2002-2006 and 2013-2016 (haredim – as self-defined).

Figure 158 › **Percentage of Persons Reporting that Air Pollution in Their Neighborhood Bothers Them**  
By age group, ages 20 and over, 2016



Source: Nitsa (Kaliner) Kasir and Dmitri Romanov, Haredi Institute for Public Affairs.  
Data: Central Bureau of Statistics 2016 Social Survey (haredim – as self-defined).

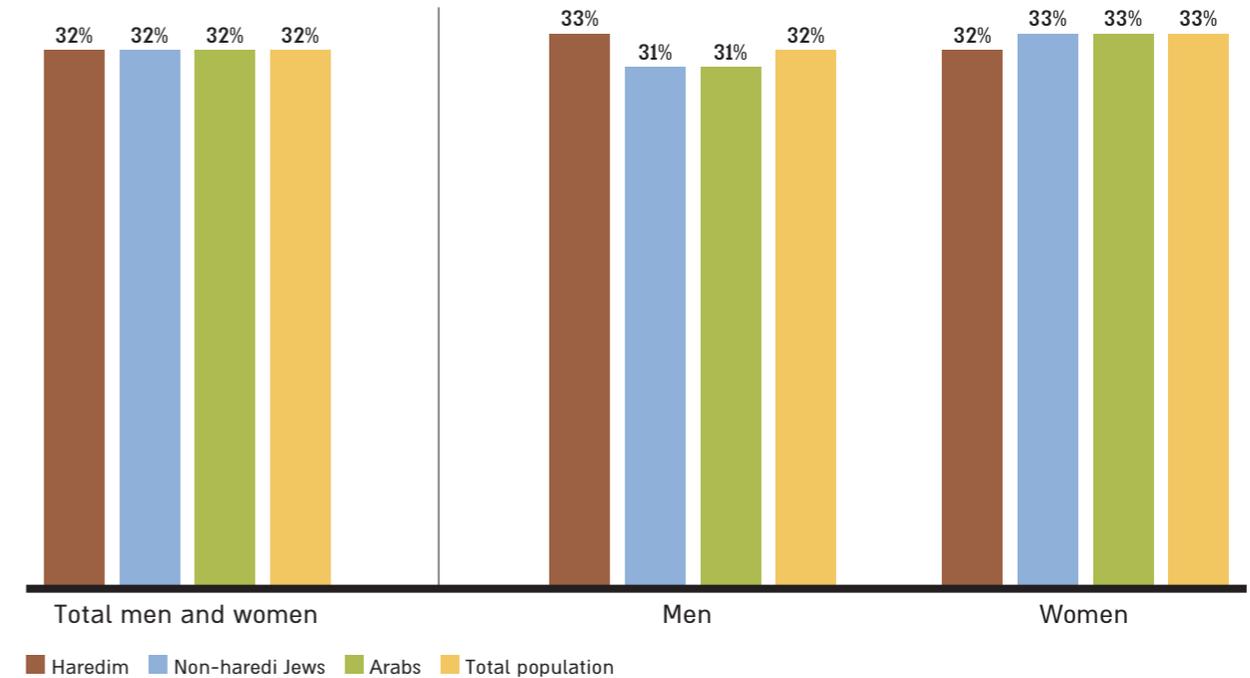
## Noise in Neighborhood Environment

Noise entering one’s dwelling from outside is an environmental hazard that is very bothersome. The noise can derive from proximity to roads and traffic, educational institutions and entertainment and commercial centers, or from the next door neighbor’s apartment. Dense urban construction near noise sources, combined with low-quality construction without adequate insulation materials and soundproofing worsens the situation. Environmental hazards lower real estate values in exposed areas and such areas attract poorer populations that cannot afford to live in more open and better quality environments.

Indicator reading for **Percentage of Persons Who Reported That Residential Noise Coming from Outside Bothers Them**: Decrease – Positive.

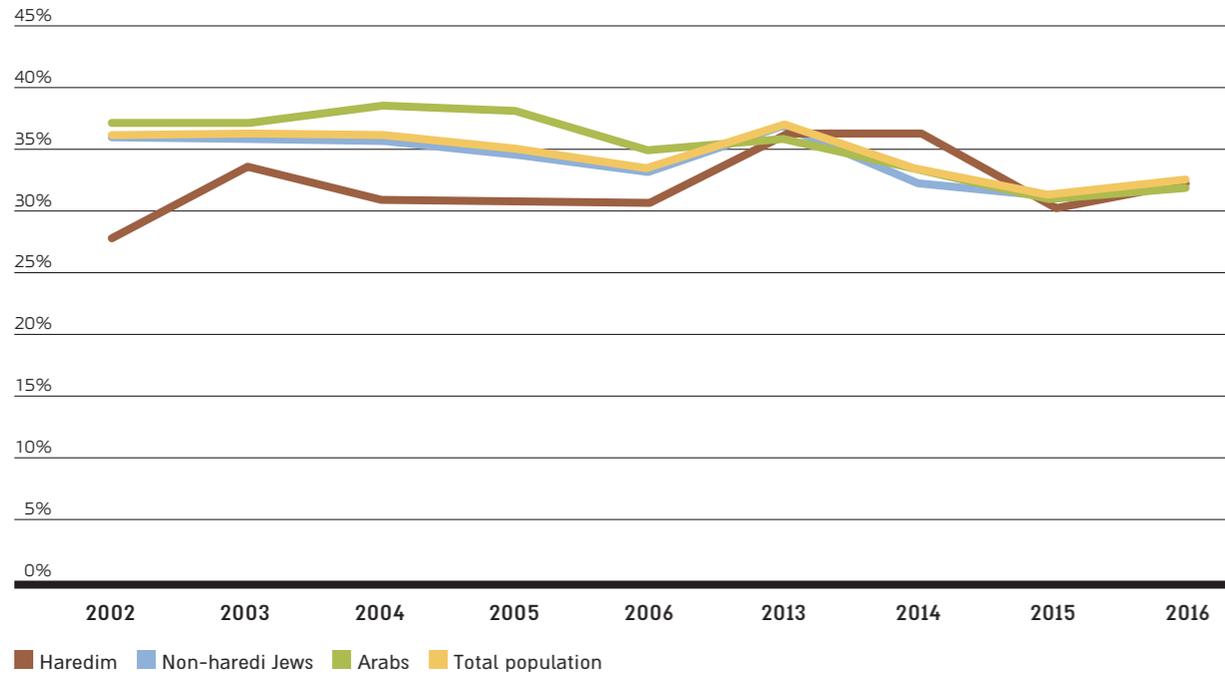
About one third of persons aged 20 or over report that noise coming into their dwelling from outside bothers them. This indicator revealed no differences between the various population groups, between men and women or between age groups. In recent years there has been a slight decline in the percentage of persons reporting bothersome noise, but not in the haredi population group.

Figure 159 › **Percentage of Persons who reported that Noise Coming from Outside Bothers Them**  
By gender, ages 20 and over, 2016



Source: Nitsa (Kaliner) Kasir and Dmitri Romanov, Haredi Institute for Public Affairs.  
Data: Central Bureau of Statistics 2016 Social Survey (haredim – as self-defined).

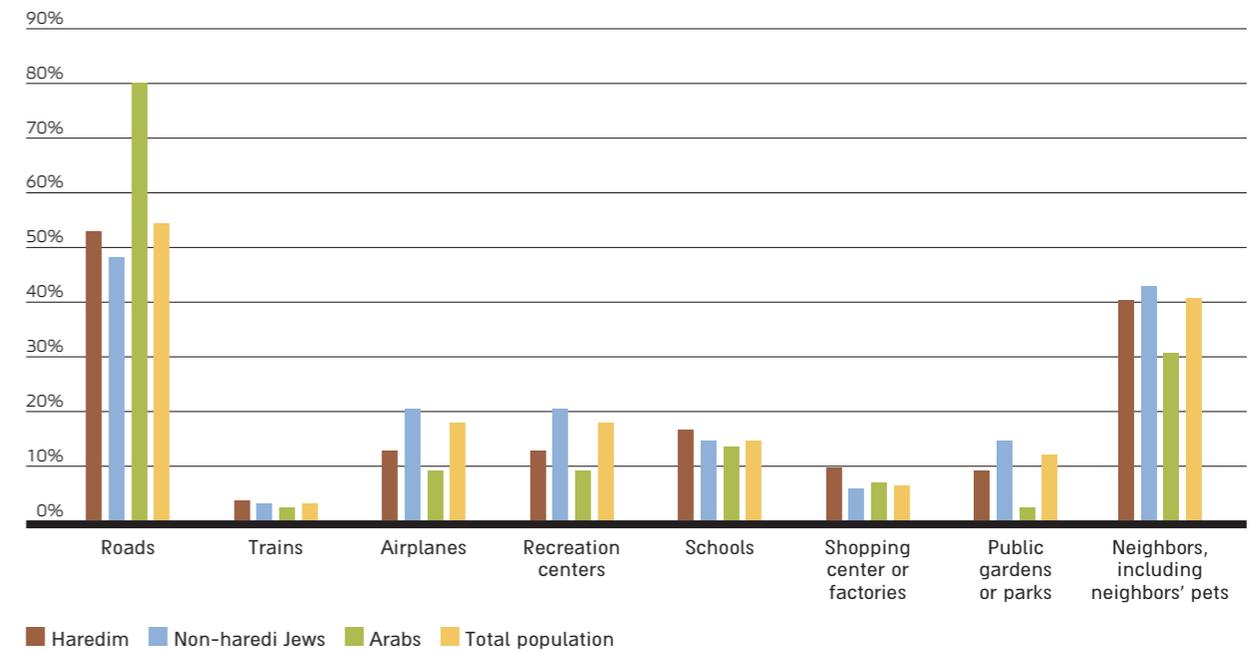
Figure 160 › **Percentage of Persons Who Reported That Noise Coming from Outside Bothers Them**  
Ages 20 and over, different years\*



Source: Nitsa (Kaliner) Kasir and Dmitri Romanov, Haredi Institute for Public Affairs.  
Data: Central Bureau of Statistics Social Survey, 2002-2006 and 2013-2016 (haredim – as self-defined).  
\* Years in which the question was asked in the Social Survey.

The main sources of bothersome noises are therefore busy roads and loud neighbors. Inasmuch as these sources are ubiquitous, it is not surprising that there are no differences in sensitivity to these noises among all population groups (excluding the Arab population, which was bothered significantly more by noise from roads than was reported by the Jewish population).<sup>136</sup> Even so, it is noteworthy that, despite constant bothersome noises from neighbors, 92 percent of haredim are satisfied with their relationships with their neighbors, in keeping with the Torah precept, “Love your neighbor as yourself.”<sup>137</sup>

Figure 161 › **Distribution of Noise Source for Persons Who Reported That Noise Coming into Their Dwelling from Outside Bothers Them**  
Ages 20 and over, 2014



Source: Nitsa (Kaliner) Kasir and Dmitri Romanov, Haredi Institute for Public Affairs.  
Data: Central Bureau of Statistics 2014 Social Survey (haredim – as self-defined).

136 A unique source of noise that bothers residents in haredi localities is the people who walk around the neighborhoods with loudspeakers at all hours of the day and night, announcing deaths, donations and various sales, but such a question on this does not appear in the Central Bureau of Statistics survey.

137 *Bereshit Rabba*, Chapter 24, Item 7; Leviticus 19:18.

## Appendix A – The survey questionnaire

The survey was conducted in Hebrew and Arabic, and was distributed via both the Internet and printed questionnaires in various places. The following is the English translation of the Hebrew questionnaire.

### Quality of Life Indices Survey

Dear Respondent,

In the framework of a project to measure the quality of life of the various populations in Israeli society, including haredi society, the Haredi Institute would like to collect the opinions of the public with respect to the importance attributed to various areas and aspects of life in Israel. The objective of this project is to shed some light on the living conditions, values and expectations of the entire population, and to compare the various sectors in Israeli society.

We thank you for your participation in the survey and for filling out the short questionnaire below. Opinions and information submitted in the questionnaire will be completely anonymous and will not be handed over to anyone. The information will be used only for the analyses that are part of this project. The survey findings and the results of this project “Quality of Life Indices” will be published and will be presented to social and economic policy makers, as a direct and unmediated reflection of the various lifestyles and needs of the haredi public. Reliable and well-founded information will make it possible to learn and properly understand the unique characteristics of all the population groups.

For questions and clarifications on the subject of the survey, please write to [survey@machon.org.il](mailto:survey@machon.org.il) or phone 077-778-4400. The questionnaire is worded in the masculine gender, but the survey is addressed equally to men and women.

#### A. Personal details

1. Gender:  Male  Female
2. Age:  up to 19  20-44  45-65  Over 65
3. Place of residence:
4. Are you a:
  - Haredi Jew
  - Religious Jew
  - Traditional-religious Jew
  - Traditional, not so religious Jew
  - Non-religious, secular Jew
  - Arab

#### B. Aspects of life that are important to you

In various studies there are ten aspects of life that are very important in the life of a person, his family

and his community. Even so, different people have different ideas on the relative importance of these aspects. In the next question you are asked to rank the relative importance of these aspects for you.

5. How would you rank the following aspects of life according to their relative importance to you?

Please rank the most important aspect as 1, the second most important as 2, and so on. Please rank the least important aspect as 10

Please note, no two aspects can have the same ranking.

Aspect of life	Ranking (from 1 to 10)
Health	
Education	
Employment	
Housing	
Income and economic situation	
Personal wellbeing and family life	
Community life and social life	
Environment	
Personal safety and vulnerability to crime	
Public infrastructure (transportation, neighborhood development)	

Is there another important aspect of life that is important to you and is not in this list? If so, what is it?

---

6. In general, are you pleased with your situation with respect to each of the above aspects of life?

Aspect of life	Very satisfied	Satisfied	Not so satisfied	Not satisfied at all
Health				
Education				
Employment				
Housing				
Income and economic situation				
Personal wellbeing and family life				
Community life and social life				
Environment				
Personal security and vulnerability to crime				
Public infrastructure (transportation, neighborhood development)				

Thank you for your participation!

## Appendix B – Data sources and definitions

This appendix describes the data sources, the identification of the haredi population and the indicators (the variables) appearing in this paper (for further reading on the description of the surveys and variables, see the Central Bureau of Statistics website).

### Data sources

#### Labor Force Survey

The Labor Force Survey is an ongoing survey by the Central Bureau of Statistics since the 1950s. In its previous format this was a quarterly survey of some 10,000 households. Since 2012 the survey switched to a new format, and 12,000 households are researched each month. The survey sample includes the regular Israeli population from age 15 and over. The survey is used for the ongoing tracking of developments in the Israeli labor market the size and characteristics of the labor force, the scope of unemployment, etc., and provided data on: education (years of education, the highest certificate/degree, type of last school); job descriptions, occupations and economic branch for those who are employed; the reasons for non-employment and forms of job searching for job seekers; etc. In addition, the survey is a tool for collecting demographic data (gender, age, household composition, area of residence, year of immigration) and statistical data on housing conditions, commuting, job mobility and many other topics. Every household that participates in the survey is queried several times over a 16-month period, such that information can be obtained on changes in the employment situation of each individual in the household.<sup>138</sup>

#### Household Expenditures Survey

The Household Expenditures Survey is an ongoing survey by the Central Bureau of Statistics since the 1950s, when it was held once every five years. Since 1997 the survey is held annually. The survey yields data on the standard of living of households in the regular Israeli population: income, expenditures, possession of durable goods and housing conditions. The survey data are used to define and update the basket of goods and services, in order to calculate the Consumer Price Index, the calculation of the Poverty Index by the National Insurance Institute and the calculation of many components of private consumption in the national accounting. In 2012 the survey population was enlarged so that the coverage of the survey population was increased from 95% to 97%, and moshav shitufi semi-communal rural communities and reorganized kibbutzim (kibbutzim that were privatized) were added. In 2012-2015 the Bedouin population in the permanent localities was not surveyed, and starting in 2016 this

population was included in the surveys. The Bedouin population in outlying non-permanent settlements was not surveyed. In 1997-2011 the survey sample was 6,000 households. Starting in 2012, as part of the changes and improvements instituted by the Central Bureau of Statistics,<sup>139</sup> the survey sample was increased to 12,000 research units and was combined with the Household Income Survey, which until then had been prepared as an appendix to the Labor Force Survey. The research unit for the survey is a household – a group of persons who live together most days of the week and who have a joint expense budget for food. The survey is conducted via the management of an expense diary and a few face-to-face interviews in the household being surveyed.<sup>140</sup>

#### Household Income Survey

The Household Income Survey is an ongoing survey conducted since the 1965. Until 1997 it was held as an independent survey, and from 1997 to 2011 this survey was held as an appendix to the fourth and final wave in the longitudinal study of the surveyed households in the Labor Force Survey. In 2012 the Household Income Survey was combined with the Household Expenditures Survey. The survey yields data on the individual incomes in the framework of the representative sample of households. Details of the income were expanded in the survey and include data on income from work and business, capital and various allowances, tax payments and contributions to pension savings. The survey data are collected via an interview with the household being surveyed.<sup>141</sup>

#### Social Survey

The Social Survey has been conducted every year since 2002, and provides updated information on living conditions and the wellbeing of the Israeli population. The Social Survey is based on a sample of over 7,000 persons aged 20 and over, residents of Israel. Starting in 2004 the survey population included the residents of East Jerusalem. The survey is composed of two parts: A fixed questionnaire of some 200 questions on a variety of aspects of life and a questionnaire on a varying subject that consists of some 200 questions that are an expansion on one or two subjects. These varying subjects are researched every few years, in order to reflect changes that occur in these subjects over time. For example, “Opinions of Government Services and Civic Engagement” was researched in 2007 and 2015; “The Wellbeing of the Population” was researched in 2003, 2007 and 2013; and “Health and Lifestyle” were researched in 2010 and 2017.<sup>142</sup> The calculations based on the Social Survey in this paper omitted observations in which the surveyed persons answered “I don’t know” on the subject surveyed in that question.

<sup>138</sup> For details on the labor force surveys, see the Central Bureau of Statistics website: [http://www.cbs.gov.il/reader/cw\\_usr\\_view\\_SHTML?ID=328](http://www.cbs.gov.il/reader/cw_usr_view_SHTML?ID=328)

<sup>139</sup> For details on the changes introduced in 2012, see the publication on the Household Expenditures Survey of the Central Bureau of Statistics: <http://www.cbs.gov.il/puf/H20161021Introduction.pdf>

<sup>140</sup> For details on the surveys, see Central Bureau of Statistics website: [http://www.cbs.gov.il/skarim/mainseker\\_h\\_new.htm](http://www.cbs.gov.il/skarim/mainseker_h_new.htm)

<sup>141</sup> For details on the Income Survey, see Central Bureau of Statistics website: [http://www.cbs.gov.il/webpub/pub/text\\_page.html?publ=11&CYear=2010&CMonth=1](http://www.cbs.gov.il/webpub/pub/text_page.html?publ=11&CYear=2010&CMonth=1)

<sup>142</sup> The Social Survey’s findings for 2017 will apparently be published in the second half of 2018. For details on the Social Survey, see Central Bureau of Statistics website: [http://www.cbs.gov.il/reader/cw\\_usr\\_view\\_SHTML?ID=569](http://www.cbs.gov.il/reader/cw_usr_view_SHTML?ID=569)

## Consumer Confidence Survey

The Consumer Confidence Survey is an ongoing monthly survey conducted by the Central Bureau of Statistics starting in 2011. The survey is used for the calculation of the Consumer Confidence Index that, along with the data from the Business Trends Survey, provides information on the economic expectations of consumers and businesses and can help predict turning points in business cycle.<sup>143</sup> The survey sample is based on the sample of the Social Survey that was surveyed the previous year (approximately 7,000 persons), and therefore relates to the population aged 21 years and over, from among Israel's regular population.

## Personal Safety Survey

The Personal Safety Survey is an ongoing survey conducted by the Central Bureau of Statistics at the request of the Ministry of Public Security. The survey was conducted in 1979, 1981, 1990, 1991 and 2001, and starting in 2014 is conducted annually. The survey's objective is to present the type and quantity of crimes that afflict the population and to obtain information on the sense of personal safety prevalent in Israel. The survey provides data on victims of crimes, divided into five categories of crimes: theft, violence or threats of violence; sexual harassment; sex crimes and cybercrime. The survey provides assessments of the rate of victimization according to the above categories of crime; the rates of the reporting of these crimes to the relevant enforcement authorities and the reasons for non-reporting. The survey sample is approximately 7,000 persons from among Israeli citizens aged 20 and over.

## Adult Skills Survey

The Adult Skills Survey is a survey conducted by the Central Bureau of Statistics in conjunction with the National Authority for Measurement and Evaluation in Education (known by its Hebrew acronym, RAMA), as part of the PIAAC survey, a special survey planned as an international project initiated by the OECD and conducted under its auspices in 2014-2015. The survey was conducted in Israel in the same technological format and using the same methodology as was used in 32 other countries, most of them members of the OECD. The Skills Survey is conducted among adults aged 16-65 and examines three basic skills: literacy, numeracy and problem solving in a technology-rich environment. The survey is divided into a background questionnaire and skills tests. Most of the survey is conducted on laptop computers in the respondent's home, but people with no knowledge of computer use are given the tests on printed forms. The statistical calculations are made using the Plausible Values method,<sup>144</sup> which is designed to reduce statistical errors stemming from the nature of the survey, which is based on the testing and not only on a questionnaire.

143 For details on the Consumer Confidence Survey, see Central Bureau of Statistics website: [http://www.cbs.gov.il/reader/?Mlval=cw\\_usr\\_view\\_SHTML&ID=906](http://www.cbs.gov.il/reader/?Mlval=cw_usr_view_SHTML&ID=906)

144 The Plausible Values method is a statistic method that adjusts the exam marks of the individual relative to the average scores of the group to which he belongs. For further reading, see Von Davier, Gonzalez and Mislav, 2009.

## Food Security Survey

The Food Security Survey is a survey conducted by the National Insurance Institute in 2011 and 2012, among an annual sample of some 6,000 households in which at least one of the household heads was over 18 in each year. The survey's objective was to examine the level of Food Security in Israel and to gain insights into the dimensions of poverty and its types. The survey is based on a questionnaire from the U.S. Department of Agriculture and is composed of 18 core questions designed to clarify a family's risk of a measure of food insecurity. Based on the total score from the answers to the questions, every household is assigned to one of the four categories in the Food Security scale: (a) Food Security; (b) mild/moderate Food insecurity; (c) Food insecurity with moderate hunger; (d) Food insecurity with significant hunger.<sup>145</sup>

## Defining "haredi"

When seeking to examine the various aspects of quality of life among various populations, the issue of correctly identifying and measuring the various populations and their characteristics is crucial.<sup>146</sup> While the identification of the Arab population is based on the known nationality definition, the identification of the various groups within the Jewish population is more complex. In particular, research on haredi society entails the methodological hurdle of identifying and defining haredi society and who belongs to it.

In the absence of an official and consensual definition, the identification of the haredi population in the Central Bureau of Statistics' surveys was undertaken in three main ways:<sup>147</sup> based on their attendance at haredi schools, based on their residence in clearly haredi voting zones and based on self-definition as haredi.<sup>148</sup> There are combined identification methods, such as the National Economic Council methodology for identifying haredim, based on at least one of following two: residing in core haredi localities (defined by their voting for haredi political parties)<sup>149</sup> or households in which the school attended by at least one member of the household is an advanced yeshiva or kollel.

In various Central Bureau of Statistics surveys, the haredi population is identified in different ways, and the definition of haredim leads to the definition of non-haredi Jews: members of the Jewish nation who

145 For further information on the National Insurance Institute's Food Security survey see: [https://www.btl.gov.il/Publications/research/Documents/mechkar\\_115.pdf](https://www.btl.gov.il/Publications/research/Documents/mechkar_115.pdf)

146 Levin and Hacoheh, 2010

147 Friedman, Shaul-Mena, Fogel, Romanov, Amedi, Feldman, Schifris and Portnoy (2011) present a fourth way to identify haredim – via the type of supervision over the educational institution. This possibility is not open to researchers outside the CBS. In addition, there are the definition developed by Gottlieb and Kushnir at the National Insurance Institute, which uses the Social Survey for a broader identification of haredim in other surveys (Gottlieb and Kushnir, 2009), and the definition of the National Economic Council as detailed below. For more on the various methods for identifying haredim, see Moshe, 2016.

148 These three methods are detailed by Friedman et al, 2011.

149 Core localities are Rechasim, Kfar Chabad, Beitar Illit, Kochav Yaakov, Modi'in Illit, Kiryat Ye'arim, Immanuel, Asfar, Mattityahu and Aluma.

are not haredim, based on the haredi definition being used for that survey.

In the Social Survey and the Consumer Confidence Survey there is a “degree of religiosity” question whereby haredim are identified based on self-identification, by choosing from among the possible responses: haredi / religious / traditional-religious / traditional-not so religious / non-religious, secular. These surveys are relatively new and are based on a small sample, relative to the other surveys, such that it is impossible to rely on them alone.

In the two large surveys of households – the Labor Force Survey and the Household Expenditures Survey – there was no question for self-defining based on level of religiosity until 2014, and the identification of haredim was done based on the reporting of the last type of school attended. When one (male) member of the household responded that the last school he attended was an advanced yeshiva, he was identified as haredi, along with all his household members, since this check is relevant only to haredi men. This definition is somewhat problematic because it misses various haredi populations: haredim who studied at an academic institution, vocational training program, etc., because in their cases the “last school attended” does not have a haredi character. In addition, based on this definition a haredi is a person whose last educational institution is a yeshiva, even if he does not define himself as haredi, and that is particularly problematic when people align themselves with the national-religious stream or have stopped being ultra-Orthodox.

In 2014 a question was added to the Labor Force Survey and the Household Expenditures Survey regarding the level of religiosity by self-definition, similar to the question on the Social Survey. This addition facilitated a more precise identification of the haredi population. The addition of the question also made it possible to compare the self-definition with the definition based on last school attended, and thus to validate the ability of the various definitions to identify the haredi population, each from its own perspective. The size of the haredi population as estimated according to each of the two definitions in the labor force appears in Table 17:

Table 17 > **The Haredi Population in the Labor Force Survey**

Year	Definition	
	Haredi according to last school attended (thousands)	Haredi according to self-definition (thousands)
2014	381.9	372.1
2015	407.1	390.8
2016	445.8	423.8

Source: Nitsa (Kaliner) Kasir and Dmitri Romanov, Haredi Institute for Public Affairs.  
Data: Central Bureau of Statistics Labor Force Surveys, 2014-2016.

Table 18 > **The Haredi Population in the Household Expenditures Survey**

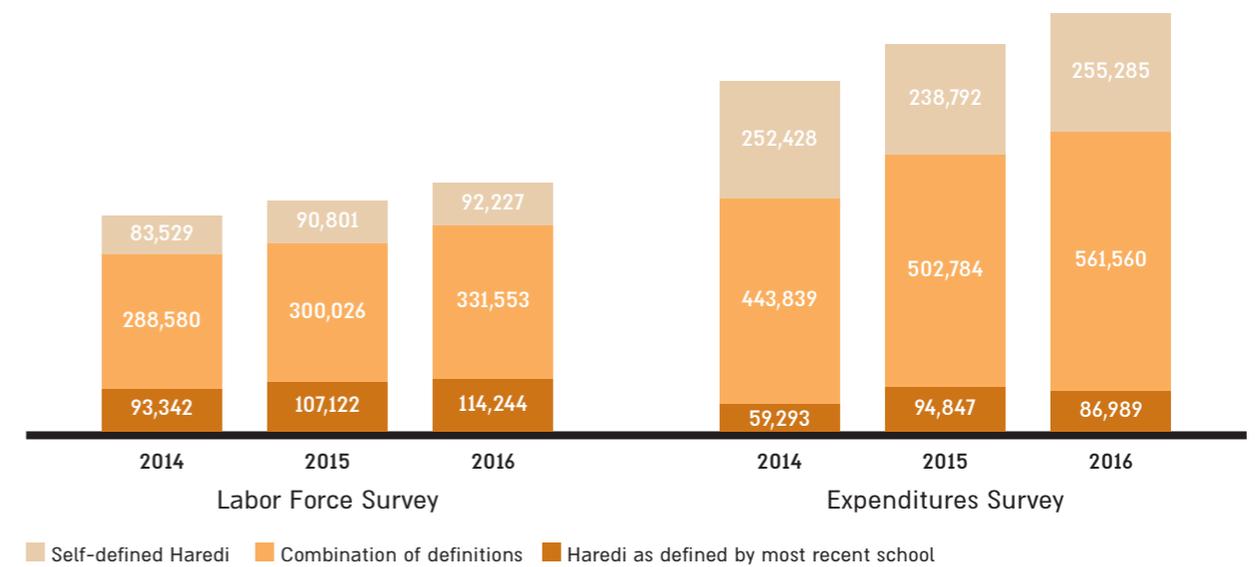
Year	Definition	
	Haredi according to last school attended (thousands)	Haredi according to self-definition (thousands)
2014	503.1	696.3
2015	597.6	741.6
2016	648.5	816.8

Source: Nitsa (Kaliner) Kasir and Dmitri Romanov, Haredi Institute for Public Affairs.  
Data: Central Bureau of Statistics Household Expenditures Surveys, 2014-2016.

The Household Expenditures Survey also added the self-definition question, and the comparison between the two methods yields the following results:

It is important to note that the Household Expenditures Survey surveyed the entire population, while the Labor Force Survey surveyed only the population of labor force age (15 years and over), and this difference explains the different size of the population in the two surveys.

Figure 162 > **The Haredi Population in Surveys, by Type of Definition**  
In the 2014-2016 Household Expenditures and the Labor Force Surveys



Source: Nitsa (Kaliner) Kasir and Dmitri Romanov, Haredi Institute for Public Affairs.  
Data: Central Bureau of Statistics Household Expenditures Surveys, 2014-2016.

These data show that there is a difference between the old definition of haredim and the new one, but there is a large overlap between the two definitions. In the Household Expenditures Survey of the haredi population, based on the last school attended, shows the under-coverage of this population by 19%-28% based on self-definition. In the Labor Force Survey the result is the opposite, but the estimates are significantly closer and the discrepancy is only 3%-5% (depending on the year of the survey).

The data on the haredim, as presented in this paper, are based on self-definition, apart from the dated surveys from the Labor Force Survey and the Household Expenditures Survey, in which the definition of haredim was based on the last school attended (due to the absence of data from the past based on self-definition). In the employment rate data, the figures presented are based on the definition of the haredim according to the methodology of the National Economic Council, because data based on that definition provides a more updated picture of the index.

## Description of quality of life indicators (and other variables)

### Health

#### Self-assessment of state of health

The percentage of persons who assess their health as good was calculated as a percentage of persons aged 20 and over who answered that they assess their health as good or very good. source: Social Survey (ongoing).

#### Box 1 – Life expectancy by locality

Life expectancy at birth is the number of years a person is expected to live based on the year he was born. The calculation of life expectancy at birth is based on the average number of deaths that year and is not adjusted for the expected increase in life expectancy. source: Central Bureau of Statistics publication No. 1580, in 2015.

#### BMI (Body Mass Index)

The BMI is defined as the ratio between a person's weight and the square of his height. The index is calculated for persons aged 20 and over based on the respondents answers to the questions, "How tall are you, barefoot?" and "How much do you weigh, wearing light clothing and without shoes?" source: 2010 Social Survey.

The percentage of persons suffering from overweight: The percentage of persons aged 20 and over who have a BMI of 25 or more.<sup>150</sup>

The percentage of persons suffering from underweight: The percentage of persons aged 20 and over who have a BMI of 18.5 or less.

#### Cigarette smoking

The percentage of smokers is the percentage of persons aged 20 and over who smoke at least one cigarette a day. source: Social Survey for 2003, 2007, 2010 and 2013.

#### Owners of supplementary or private health insurance

The percentage of owners of supplementary health insurance from an HMO was calculated as the percentage of households that spend any sum on insurance of this type, in a breakdown according to quintiles of net income per standard person. The percentage of owners of private health insurance from an HMO was calculated as the percentage of households that spend any sum on health insurance from an insurance company, disability insurance or other health insurance. The percentage of owners of supplementary or private health insurance was calculated by combining both the above definitions. source: Household Expenditures Survey (ongoing).

#### Forgoing health care due to economic difficulties

The percentage of persons who forgo health care and drugs due to economic difficulties is the percentage of persons aged 20 and over who answered that in the past year they did without prescription drugs, medical treatments or dental care due to economic difficulties, among those who required prescription drugs, medical treatments or dental care, respectively. source: Social Survey for 2013 and 2016.

#### Box 2 – Screening for early detection of diseases

Examination for detection of breast cancer: The percentage of women who did mammograms for the early detection of breast cancer is the percentage of women over 40 who responded that they had done

this examination. These women were also asked how long ago they had done the most recent examination. source: 2010 Social Survey.

Examination for detection of prostate cancer: The percentage of men who were examined for the early detection of prostate cancer is the percentage of men over 50 who responded that they had done this examination. source: 2010 Social Survey.

#### Box 3 – Healthy life style

Physical activity: The percentage of persons who participate in physical activity was calculated as the percentage of persons aged 20 and over who responded that they had participated in physical exercise in the past three months. The types of physical activity are moderate activity, vigorous activity and muscle-building activity. source: 2010 Social Survey.<sup>151</sup>

Nutrition: The percentage of persons who maintain a healthy diet of some sort was calculated as the percentage of persons aged 20 and over who answered that they maintain such a diet to a great extent or a very great extent. Maintaining a healthy diet is expressed in several ways: Eating natural foods, eating fruits or vegetables and drinking lots of water. source: 2010 Social Survey.

### Personal wellbeing and family life

#### Ability to cope with problems

The percentage of persons who manage to cope with problems was calculated as the percentage of persons aged 20 and over who answered, "always" or "frequently" to the question, "In the past 12 months, have you felt that you can cope with your problems?" source: Social Survey for 2003, 2007, 2010, 2013, 2015 and 2016.

<sup>151</sup> Moderate or vigorous activity is defined as continuous activity for at least 10 minutes.

#### Satisfaction with life

General satisfaction with life was calculated as the percentage of persons aged 20 and over who answered "satisfied" or "very satisfied" to the question, "In general, are you satisfied with your life?" source: Social Survey (ongoing).

#### Expectations for life to improve in the future (optimism)

Feelings of optimism regarding economic situation was calculated as the percentage of persons aged 20 and over who reported that they expect their economic situation to be better in the next few years than it is today. source: Social Survey (ongoing).

#### Feelings of loneliness

The feeling of loneliness was calculated as the percentage of persons aged 20 and over who answered, "frequently" and "occasionally" to the question, "Do you ever feel lonely?" source: Social Survey (ongoing).

#### Feelings of religious discrimination

The feeling of religious discrimination was calculated as the percentage of persons aged 20 and over who answered positively to the question, "In the past 12 months, have you felt discrimination because of your religion?" source: 2016 Social Survey.

#### Box 4 – Happiness in family relationships

Frequency of family interaction: The percentage of persons aged 20 and over who meet with their relatives (including children who do not live at home) with a frequency of "once or twice a week" or "every day or almost every day." source: 2009 Social Survey.

Openness to accepting people with different characteristics into the family via marriage: The percentage of persons aged 20 and over who answered positively to the question, "Would you be accepting if a close relative of yours married someone: with a disability? With a different level of religiosity? Of a different religion than yours? From a different ethnic background than yours?" source: 2014 Social Survey.

<sup>150</sup> For further information on BMI see World Health Organization (WHO) website: [http://www.who.int/gho/ncd/risk\\_factors/bmi\\_text/en](http://www.who.int/gho/ncd/risk_factors/bmi_text/en)

## Education

### Years of education

The number of years of education is the total number of years that a person attended any type of educational institute, including university, yeshiva, a course that lasted at least a year, etc. (for those attending studies this year: include the current year). source: Labor Force Survey (ongoing).

### Eligibility for matriculation certificate or higher education diploma

The percentage of high school or higher education diploma holders was calculated as the percentage of persons aged 25-64 who responded that they hold at least one of the following: matriculation certificate; non-academic post-secondary institution diploma; B.A. or equivalent; M.A. or equivalent; Ph.D. or equivalent. source: Labor Force Survey (ongoing).

### Academic education

The percentage of academic degree holders was calculated as the percentage of persons aged 25-64 who responded that they hold at least one of the following: B.A. or equivalent; M.A. or equivalent; Ph.D. or equivalent. source: Labor Force Survey (ongoing).

### Box 5 – Basic skills of the adult population (ages 16-65)<sup>152</sup>

Average score in literacy: Calculated as the average of the scores of individuals in a reading skills exam, according to gender and the population group to which they belonged. This exam measures reading proficiency on several levels: from processing individual sentences; to processing long texts; to processing and analyzing multiple information sources and texts, critiquing them and drawing conclusions from them.

Average score in numeracy: Calculated as the average of the scores of individuals in a math skills

exam, according to gender and the population group to which they belonged. This exam measures math proficiency on several levels: From performing simple math functions; to graphic and statistic skills; to deeper mathematic comprehension that combines different types of mathematic knowledge, evaluating it and interpreting it in accordance with the context.

Average score in problem solving in a technology-rich environment: Calculated as the average of the scores of individuals in a teleprocessing skills exam, according to gender and the population group to which they belonged. This exam checks the ability to operate and understand a computerized work environment and assesses the ability to access and process information. The exam does not measure ability to use specific software programs but rather focuses on assessing the examinees teleprocessing proficiency.

Survey participants who reported that they have no computer experience, who chose the printed questionnaire over the computerized questionnaire or who failed in filling out the computerized questionnaire and switched to the printed questionnaire were categorized as lacking a background in a teleprocessing environment and did not participate in this part of the survey.

The average scores in reading proficiency, math proficiency and solving problems in a teleprocessing environment were calculated as part of the PIAAC (Programme for the International Assessment of Adult Competencies) survey using the plausible values method. This method aims to correct statistical biases caused in the performance of competency exams, based on the assumption that a single exam cannot constitute an unbiased assessment of an individual's level of competency. Averages of various groups in the survey are therefore used in order to "correct" the exam scores of the individuals, from the perspective of the breakdown of the exam results in the various population groups. The scores in the various exams range from 0 to 500. The average

score is 250 and the standard deviation is 50. The score ranges in the exams were divided into several levels, with each one reflecting a certain competency in the skill being examined.

### Participation in professional training

The rate of participation in professional training courses is the percentage of persons aged 20 and over who answered positively to the question, "Have you attended professional training courses such as: bookkeeping, software programming, carpentry?" source: Social Survey (ongoing).

### Personal expenditure on education

The rate of personal expenditure on education as a percentage of disposable income was calculated as a household's average expenditure on educational services divided by the disposable income. Only households with a positive expenditure on education were used in this calculation, and whose expenditure on education was not negative and did not exceed 100% of disposable income. In calculating the expenditure on education per child, the expenditure on education was divided by the number of children up to age 18 in each household. In the composition and breakdown of the personal expenditure on education, by category, the expenditure items were grouped into categories of expenditures as follows:

Preschools, infant day care, after-school programs and elementary school education: infant day care, toddler day care, home-based infant day care, nanny, private pre-K, pre-K, preschool, elementary school; and after-school child care and elementary school after-school programs.

Junior high and high school: junior high school and high schools that focus academic studies, professional training or agriculture studies.

Post-secondary education: Post-secondary schools. Higher education: Academic institutions (including the Open University).

Enrichment classes, courses and lessons: Lessons and courses in music, art, sculpture, photography

and handicrafts, sports and exercise; courses in various computer skills; enrichment classes and lecture series subscriptions; other types of enrichment classes; lessons and courses in ballet and dance; lessons and courses in drama and other performing arts; preparation courses for matriculation or university entrance exams, foreign language courses, tutoring in school subjects, professional training courses.

Other: Boarding school payments, supporting relatives in educational institutions, text books, notebooks, pens and pencils, drafting tools and equipment, envelopes, paper and other writing equipment. source: Household Expenditures (ongoing), up until 2011 data on income was taken from the Income Survey.

### Box 6 – Satisfaction with the education system and the equality in the provision of services

Positive opinion of the performance of the education system: The percentage of persons aged 20 and over who responded, "very good" and "good" to the question, "In general, what is your opinion of the performance of the Israeli education system?" source: 2015 Social Survey.

The percentage of persons satisfied with the performance of the various educational frameworks: The percentage of persons aged 20 and over who responded, "satisfied" or "very satisfied" to the question, "In general, are you satisfied with the educational framework your child attends?" The various frameworks were pre-K, preschool, elementary school and high school. source: 2015 Social Survey.

Satisfaction with the physical conditions at the educational frameworks: The percentage of persons aged 20 and over who responded, "satisfied" or "very satisfied" to the question, "In general, are you satisfied with the physical conditions in the educational framework your child attends?" The various frameworks were pre-K, preschool, elementary school and high school. source: 2015 Social Survey.

Dissatisfaction with the equality of the provision of

<sup>152</sup> For further reading, see The Central Bureau of Statistics and the National Authority for Measurement and Evaluation in Education, 2016.

services in the education system: The percentage of persons aged 20 and over who responded, “Not at all” to the question, “Do you feel that the Israeli education system provides services equally to all population groups, regardless of gender, age or sector?”<sup>153</sup> source: Social Survey for 2005 and 2007.

## Income and economic situation

### Net monetary income per standard person

The net monetary income per standard person was calculated as the average net income (less compulsory payments) per household, divided by the number of standard persons in the household. The average net monetary income per household was calculated in the same manner, without the division by the number of standard persons. source: Household Expenditures Survey (ongoing), up until 2011. The source of the data was an income survey.

Number of standard persons per household: Standard persons expresses the number of persons, not according to their actual number but rather based on the weight of the monetary expenditure on them (“equivalency scale” of the National Insurance Institute). That calculation is based on the assumption that there are economies of scale in the household consumption, such that each additional person in a household (beyond the first two) adds a lesser marginal expense to the household budget.<sup>154</sup>

### Satisfaction with the economic situation

Satisfaction with the economic situation was calculated as a percentage of respondents aged 20 and over who responded that they are very satisfied or satisfied with their economic situation. source: Social Survey (ongoing).

<sup>153</sup> In the 2007 Social Survey the question was worded slightly differently: “In your opinion, to what extent does the Israeli education system provide services equally to all the population groups?”

<sup>154</sup> For further details see the Central Bureau of Statistics, introduction to the 2016 Household Expenditures Survey,

### Poverty rate

The poverty rate is the percentage of persons in the population that are in a household that is below the poverty line. Under the National Insurance Institute’s definition, the poverty line is calculated as about half the mean disposable income per standard person. All the individuals in households whose disposable income is lower than this sum will be considered poor. Negative income figures (which are possible for the self-employed, for example) were replaced with income equaling 0. source: Household Expenditures Survey (ongoing), up until 2011. The source of the data was an income survey.

Relative depth of poverty: The depth of poverty is the average gap between the poor household’s income and the poverty line. The larger the gap, the more severe the household’s economic distress. source: Household Expenditures Survey (ongoing), up until 2011. The source of the data was an income survey.

### Subjective evaluation of poverty

The percentage of persons who felt poor is calculated as the percentage of persons who responded “in the past year” to the question, “When was the last time you felt that you were poor?” from among the population aged 20 and over who responded that they had ever felt poor. source: The Social Survey for 2007, 2013, 2015 and 2016.

The percentage of persons who have ever felt poor: Calculated as a percentage of the persons who responded that there had been periods from age 15 until now during which they had felt poor, from among the general population aged 20 and over. This includes the answers “occasionally,” “frequently” and “seldom.” source: 2016 Social Survey.

### Box 7 – Lack of Food Security

Percentage of those who forgo food: The percentage of persons who forgo food was calculated as a percentage of respondents who went without food over the past year due to economic hardship “frequently” or “occasionally.” source: 2010 Social Survey.

Food Security: The level of Food Security was cal-

culated based on an 18-item questionnaire that defines the level of a family’s Food Security. The questions are worded such that every positive or partially positive answer is worth one point and at-tests to a specific level of food insecurity. The range of points for each family is therefore 0-18. A household without children is defined as suffering from mild food insecurity with a score of 3-7 points, while this status applies to families with children with a score of 3-5. Significant food insecurity applies to households without children with a score of 8 or more, and to families with children with a score of 6 or more. The survey was conducted by the National Insurance Institute in 2011-2012 and was based on a similar survey conducted by the US Department of Agriculture. source: National Insurance Institute 2010-2012 Food Security Survey.<sup>155</sup>

### Balanced household budget

Percentage of persons who manage to save: The percentage of persons aged 21 or over who responded that they save a little or a lot. source: Consumer Confidence Survey (ongoing).

Percentage of persons with a balanced budget: The percentage of persons aged 21 or over who responded that their income is sufficient to cover their expenses. source: Consumer Confidence Survey (ongoing).

Percentage of persons in debt: The percentage of persons aged 21 or over who responded that they must use their savings to cover their expenses, or that they in debt. source: Consumer Confidence Survey (ongoing).

<sup>155</sup> For further details see Endeweld, Barkali, Abrahamov, Gealia, and Gottlieb, 2014

## Employment

### Employment rate

The employment rate is the percentage of main employment-age (25-64) persons among the population who responded that in the previous week they worked full time or part time or were temporarily absent from work. source: Labor Force Survey (ongoing).

### Hourly wage

The hourly wage was calculated as the average income from salaried work of each salaried employee of main employment-age (25-64), divided by the number of his monthly work hours (calculated as a multiple of the weekly work hours and the number of work weeks in a month). For the purpose of comparison over time, the wage is presented in 2016 terms: source: Household Expenditures Survey (ongoing). Until 2011 the source of the data was the Income Survey.

### Part-time employment

The percentage of persons aged 25-64 employed part time is the percentage of persons who usually worked fewer than 35 hours a week and whose jobs were not considered full-time positions. source: Labor Force Survey (ongoing).

Part-time employees not by choice: The percentage of persons aged 25-64 employed part time not of their own volition is calculated as the percentage of part-time workers who responded that they work part time because they did not find full-time jobs or did not find additional jobs. source: Labor Force Survey (ongoing).

### Job satisfaction

The job satisfaction rate is the percentage of persons aged 20 and over who responded that in general they are satisfied or very satisfied with their main job. source: Social Survey (ongoing).

### Work-family balance

The percentage of persons who are satisfied with the balance between their family life and work was

calculated as a percentage of the persons aged 20 and over who responded “never” or “seldom” to the question, “In the past 12 months, did you ever have difficulty functioning in your family because of work commitments?” or to the question “In the past 12 months, did you ever have difficulty functioning at work because of family commitments?” source: 2016 Social Survey.

Persons having difficulty functioning in their family due to work commitments: The percentage of the persons aged 20 and over who responded that they have difficulty functioning in their family “occasionally” and “frequently” due to work commitments. source: 2016 Social Survey.

Persons having difficulty functioning at work due to family commitments: The percentage of the persons aged 20 and over who responded that they have difficulty functioning at work “occasionally” and “frequently” due to family commitments. source: 2016 Social Survey.

## Housing

### Dwelling crowding

The dwelling crowding index was calculated by dividing the number of persons in a household by the number of rooms in the home. Households with children were defined as households in which there are persons up to age 17. source: Labor Force Survey (ongoing).

### Housing satisfaction

The housing satisfaction rate is the percentage of the persons aged 20 and over who responded that they are satisfied or very satisfied with the dwelling in which they are living. source: Social Survey (ongoing).

### Rental housing

The percentage of households that live in rental housing was calculated as the percentage of house-

holds that live in rental housing, including key money dwellings and assisted living facilities. source: Household Expenditures Survey (ongoing).

### Housing predicament among young couples

The percentage of young people aged 25-34 who are living with their parents: Calculated as a percentage of persons aged 25-34 living in a household in which the oldest person is over 45 and the young person is not married to the older person. source: Labor Force Survey (ongoing).

**The percentage of married couples aged 25-34 who are living with their parents** (young couples housing predicament): Calculated as a percentage of married couples, in which at least one spouse is in the 25-34 age group, living in a household in which the oldest person is over 45 and the spouse is married to someone else in the household who is not the oldest person. In order to calculate couples and not individuals, only one spouse is defined as married, and in cases in which only one spouse is in the 25-34 age group, he is the one defined as married. source: Labor Force Survey (ongoing).

### Mortgage payments

Households that own a home and are paying off a mortgage: Calculated as the percentage of households that live in their own home and have positive monthly mortgage payments. source: Household Expenditures Survey (ongoing).

The percentage of the expenditure on mortgage payments relative to the disposable income of households that own their home: Calculated as the expenditure on mortgage payments divided by the household's disposable income, for households that live in a dwelling they own and which has this type of expenditure. source: Household Expenditures (ongoing).

### Box 8 – The haredim's dream house: smaller, more crowded, farther from the center of the country... and more expensive

The average value of an owned dwelling: Calculated based on the valuation of the dwelling by the

owners living in it. This figure is presented in accordance with the socioeconomic ranking of the locality of residence (for 2013), as published in the Central Bureau of Statistics' list of local authorities. The survey data cannot be presented in a breakdown of the socioeconomic ranking of the average value of the dwellings in a range of 1-10, and are therefore presented in a less detailed ranking range of 1-5. In order to adapt the values of the two rankings for presentation on the same graph, each ranking in the 1-5 range was assigned an appropriate ranking for conversion to the 1-10 ranking (a ranking of 1 was assigned a value of 1.5, a ranking of 2 was assigned a value of 3.5, etc.). source: Household Expenditures (ongoing).

## Community and social life

### Satisfaction with neighborhood

The percentage of persons satisfied with their neighborhood: Calculated as a percentage of persons aged 20 and over who responded that they are satisfied or very satisfied with the area in which they live. source: Social Survey (ongoing).

The percentage of persons who believe that a lost wallet will be returned in its entirety to its owner: Calculated as a percentage of persons aged 20 and over who responded positively to the question, “If you lose your wallet, with identifying documents in it, and it is found by a local resident, do you think the wallet will be returned with nothing missing?” This question, which originated in a European social survey, assesses the individual's faith in the residents of his neighborhood. source: 2014 Social Survey.

### Satisfaction with relations with neighbors

The percentage of persons satisfied with their relations with their neighbors: Calculated as a percentage of persons aged 20 and over who responded that they are satisfied or very satisfied with the re-

lations with their neighbors. source: Social Survey (ongoing).

### Social capital

The percentage of persons who believe that people from different backgrounds get along well with one another in their neighborhood: Calculated as a percentage of persons aged 20 and over who responded positively to a question on this issue. source: 2014 Social Survey.

The percentage of persons who actively participate in improving aspects of their neighborhood: Calculated as a percentage of persons aged 20 and over who responded positively to the question, “In the past 12 months, have you done anything with other residents in order to change or improve things in your neighborhood?” source: 2014 Social Survey.

Intention to stay in neighborhood: Calculated as a percentage of persons aged 20 and over who responded positively to the question, “Do you think that you will be living in the same neighborhood in another 5 years?” source: 2014 Social Survey.

### Volunteering

The percentage of persons who volunteer: Calculated as a percentage of persons aged 20 and over who responded that they volunteered in the past year. source: Social Survey (ongoing).

The percentage of persons who volunteer through an organization or privately: Those who reported volunteering in the past year were asked about the framework of their volunteering activities. This question had three possible answers: Volunteering through an organization; volunteering privately; or volunteering both through an organization and privately. source: Social Survey (ongoing).

Number of volunteering hours: Calculated as the number of hours during which the respondent participated in volunteer activities in the month during which he volunteered. source: Social Survey (ongoing).

### Donations

The percentage of households that give donations

and the level of the donations: Calculated as the percentage of households that donated any amount to organizations, institutions, needy families and private individuals; also calculated was the average monetary donation per donating household. In order to prevent fluctuations in the calculation of donation levels over the years, irregular observations of donations more than four standard deviations from the average were disregarded. source: Household Expenditures Survey (ongoing).

Donations as a percentage of disposable income: Calculated as the amount of the monetary donation divided by the household's disposable income, with the removal of the households in which this ratio was not between 0 and 1. source: 2016 Household Expenditures Survey.

## Personal safety and vulnerability to crime

### Victims of crimes against the individual

The percentage of individuals who were victims of crimes against the individual: Calculated as a percentage of persons aged 20 and over who responded that they had been a victim of one of the following crimes during the past year: theft, violence or threats, sexual harassment, sexual offence and cybercrime. source: Personal Security Survey, average for 2014-2015.

The percentage of households that were victims of property crimes: Calculated as the percentage of households that were victims of at least one of the following crimes during the past year: theft from their home, break-in to their home, break-in to their car and car theft. source: Personal Security Survey, average for 2014-2015.

### Reports to police of crimes against the individual

The percentage of persons who reported a crime against the individual to the police: Calculated as

a percentage of persons aged 20 and over who reported to the police that they had been the victim of one of the following crimes during the past year: theft, violence or threats, sexual harassment, sexual offence and cybercrime, from among those who had been victims of such crimes. source: Personal Security Survey, average for 2014-2015.

The percentage of households that reported property crimes to the police: Calculated as a percentage of the average reports to the police by households that had been the victim of one of property crimes during the past year, from among those who had been victims of property crimes. source: Personal Security Survey, average for 2014-2015.

The percentage of households that purchase insurance:

The percentage of owners of comprehensive auto insurance: Calculated as a percentage of households that have a positive expenditure for this item and own at least one car. source: 2016 Household Expenditures Survey.

The percentage of owners of home and home contents insurance: Calculated as a percentage of households that have a positive expenditure for this item. source: 2016 Household Expenditures Survey.

### Satisfaction with police performance

The percentage of persons who are satisfied with the performance of the police: Calculated as a percentage of persons aged 20 and over who responded, "very good" or "good" to the question, "In general, what is your opinion of the performance of the police in Israel?" source: 2015 Social Survey.

### Box 9 – Feeling of safety when walking alone at night in their neighborhood

The percentage of persons who feel safe walking alone at night in their neighborhood was calculated as a percentage of persons aged 20 and over who responded, "very safe" or "safe" to a question on this issue. source: 2015 Social Survey.

### Trust in the Israel Defense Forces

The percentage of persons who trust the IDF: Calculated as a percentage of persons aged 20 and over who responded, "considerably" or "to a certain extent" to the question, "How much do you trust the IDF?" source: 2015 Social Survey.

### Satisfaction with the court system

The percentage of persons satisfied with the performance of the court system: Calculated as a percentage of persons aged 20 and over who responded, "very good" or "good" to the question, "In general, what is your opinion of the performance of the courts in Israel?" source: 2015 Social Survey.

## Local authority, public transportation and environment

### Satisfaction with the local authority

The percentage of persons satisfied with the performance of the local authority in their residential area: Calculated as a percentage of persons aged 20 and over who responded, "very good" or "good" to the question, "In general, what is your opinion of the performance of the local/regional/municipal authority in your residential area?" source: 2015 Social Survey.

The percentage of persons satisfied with the level of equality in the provision of services by the local authority in their residential area: Calculated as a percentage of persons aged 20 and over who responded, "considerably" or "to a certain extent" to the question, "In your opinion, does the local/regional/municipal authority in your residential area provide services equally to all population groups, regardless of gender, age or sector?" source: 2015 Social Survey.

### Satisfaction with the public transportation

Satisfaction with the public transportation in their residential area: Calculated as a percentage of persons aged 20 and over who responded, "satisfied"

or "very satisfied" to the question, "Are you satisfied with the public transportation in your residential area?" source: Social Survey for 2002, 2003, 2004, 2005, 2006, 2013, 2014, 2015 and 2016.

### Box 10 – Mobility and motorization

The motorization rate (number of private motor vehicles per 1000 persons): Calculated as the number of motor vehicles in the population divided by the number of persons in that population, multiplied by 1,000. A motor vehicle is defined as a car or van up to one ton, that is at the household's disposal. source: Household Expenditures (ongoing).

The percentage of households that spend money on public transportation: Calculated as the percentage of households that have a positive expenditure on public transportation. source: Household Expenditures (ongoing).

The expenditure on public transportation by households that use it: Calculated as the amount spent on public transportation in households that have a positive expenditure for this item. source: Household Expenditures (ongoing).

The expenditure on public transportation per person in households that use it: Calculated as the amount spent on public transportation by households that have a positive expenditure for this item, divided by the number of persons in the household. source: Household Expenditures (ongoing).

### Satisfaction with neighborhood cleanliness trash collection

The percentage of persons satisfied with the cleanliness of their neighborhood: Calculated as a percentage of persons aged 20 and over who responded, "satisfied" or "very satisfied" to the question, "Are you satisfied with the cleanliness of your neighborhood?" source: Social Survey (ongoing).

The percentage of persons satisfied with the trash collection in their neighborhood: Calculated as a percentage of persons aged 20 and over who responded, "satisfied" or "very satisfied" to the question, "Are you satisfied with the trash collec-

tion in your neighborhood?” source: Social Survey (ongoing).

The percentage of persons satisfied with the amount of green spaces, public parks or gardens in their neighborhood: Calculated as a percentage of persons aged 20 and over who responded, “satisfied” or “very satisfied” to the question, “Are you satisfied with the amount of green spaces, public parks or gardens in your neighborhood?” source: Social Survey (ongoing).

#### **Air pollution**

The percentage of persons who suffer from air pollution in their neighborhood: Calculated as a percentage of persons aged 20 and over who responded, “very bothered” or “bothered” to the question, “Are you bothered by the air pollution in your neighborhood, from things such as: smoke from cars or industrial zones, odors from sewage or trash?” source: Social Survey (ongoing).

#### **Neighborhood noise**

The percentage of persons who reported that noise bothers them: Calculated as a percentage of persons aged 20 and over who responded, “very bothered” or “bothered” to the question, “Are you bothered by external noise that comes into your home?” source: Social Survey (ongoing).

The source of the offending noise: Persons aged 20 or over who responded that noise bothers them even a little (those who responded, “very bothered,” “bothered” or “not bothered much”) were asked to choose the type of noise (or noises) from the following list: roads; trains; airplanes; entertainment centers; schools; shopping center or factories; public gardens or parks; and neighbors, including neighbors’ pets. source: 2014 Social Survey.

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Health

Income and economic situation

Community and social life

Personal well-being and family life

Employment

Personal security and vulnerability to crime

Education

Housing

Local authority, public transportation and environment



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