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political interests. In view of these interests, the state regulates the supply of production factors and raw materials by allocating land for building, by controlling the prices of building inputs, by maintaining a pool of human resources, by controlling wages in the building trades, and by encouraging housing investments through the mortgage banks.

Although the state has repeatedly affirmed every citizen's right to suitable housing, it has made inequitable use of the housing services. This inequality is a consequence of the link between housing activity and the state's spatial control of land and land use. The government's housing policy perpetuates the correlation of housing and class, because its decisions on housing location, planning, and tenanting create processes of differentiation on socioeconomic grounds. The results are disparities in the quality of housing available to different population groups.

Moreover, by fine-tuning, guiding, and regulating the building market, the government encourages and promotes certain segments of the population in a manner that discriminates against other segments. As a result, wide disparities in the housing levels of Jews and Arabs have developed over time -- disparities that widen with each passing year -- as well as considerable inequality in the housing levels of Ashkenazi and Mizrahi Jews.

## Housing as an Entitlement

Different countries relate to the right to adequate housing in different ways: some ensure it by means of legislation, as in the Netherlands and Great Britain, and others do so as part of overall governmental social-welfare policy.

Israeli law does not guarantee citizens' entitlement to housing. In the first half of the 1950s, when the new state faced mass immigration, the Jewish Agency for Israel assumed responsibility for the housing needs of homeless immigrants. The government first began developing a housing apparatus of its own in 1949. The Public Works Department, then a part of the Ministry of Labour, was the first to be charged with this function. Later on, the Labour Ministry established its own housing division; a separate Ministry of Construction and Housing was created in 1961.

## Housing Rights and Public Housing Policy in Different Countries

Most Western countries have free housing markets that meet the needs of households of medium to high income. Because such a market cannot serve low-income households, governments assume responsibility for them. At times, the government itself discharges this duty, i.e., builds suitable housing for low income persons, not directly but through public agencies such as trade unions, housing cooperatives, and local authorities.

In some places, such as France, the Netherlands, and the



Peki'in ("Zu ha-Derekh")

Scandinavian countries, the government provides housing for the needy by increasing the market supply for targeted sectors such as low-income groups, the elderly, and the disabled. Other countries, such as Israel and Bulgaria, support disadvantaged population groups by planning and monitoring the supply of housing. In socialist countries, such as the former Soviet Union, the housing market is nationalized.

In capitalist countries such as the United States, Canada, Australia, and Japan, housing supply is in the hands of the profit-driven free-market apparatus. A basic assumption in such a market is that every purchaser will choose a dwelling suited to his or her purchasing power, meaning that those unable to afford high-priced housing select dwellings that the affluent have abandoned in favor of superior housing. Even though this is a free market, government intervenes indirectly (e.g., by means of taxation) in order to set forth the ground rules and subsidize certain players (usually middle-income groups rather than those most in need of support).

In social-democratic countries such as those in Scandinavia and Western Europe, post-World War II governments assumed statutory responsibility for action in social-welfare matters, including housing. The basic assumption underlying this intervention is that, because the free-market mechanism cannot meet the needs of disadvantaged population groups, it is the duty of the state to mitigate disparities and ensure the basic needs of the poorest groups. Differences among welfare states usually manifest themselves not in the extent of intervention but in the ways in which the welfare services are delivered.

In socialist countries, the state controls all planning, production, administration, and consumption, including housing. Consequently, most housing activities in the Communist bloc (excluding rural areas) were undertaken by the state.

Despite marked differences in the methods invoked by Western countries to ensure adequate housing, the main difference is in the choice between a total housing policy, which aspires to plan and control all housing activities, and a complementary housing policy, which strives to reinforce the private market and ensure adequate housing for low-



income and needy groups.

Countries such as Denmark, Sweden, and the Netherlands meet the housing needs of weaker strata within the framework of total housing policies. Most public housing in these countries is built by private contractors. Countries that adopt such a housing policy resort to the private market in two ways: by subsidizing private builders in the form of loans, grants, and/or tax cuts, and by subsidizing consumers in the form of rent assistance or housing loans.

Countries such as the United States and Great Britain, by contrast, choose a complementary policy: the private market meets the housing needs of the population at large; public housing is made available to the needy only. The result is that low-income housing is more conspicuous in the United States and Great Britain than in countries that have total housing policies.

## Israeli Housing Policy

The guiding principles of Israeli housing policy were set forth in the early independence years. Ever since, Israel's housing policy has been geared toward two goals: immigrant absorption and population dispersion. On March 8, 1949, when David Ben-Gurion unveiled the first Government, he declared the goal of "swift and balanced settling of the country." Since then, the goal of population dispersion has directly informed the policies of the various governments with respect to settlement, development, and physical planning. Although this objective is rooted in strategic security factors arising from the need to maintain geographical and political control, its direct practical implementation manifests itself in the housing of the civilian population.

One factor that helped the government meet its goal of population dispersion -- particularly in the early years of statehood -- was the arrival of hundreds of thousands of immigrants, most of whom destitute, whose immigration was organized and carried out by the government. This population group became the main instrument in the "swift and balanced settling of the country." The guiding principle was the need to find ways to house the needy ("housing solutions" in the jargon). This was accomplished by use of public resources such as foreign-exchange capital, land, and an administrative apparatus. The immigrants were given housing solutions and, consequently, settled in accordance with government stipulations, largely irrespective of their own needs. In other words, the government undertook to provide the immigrants with low-cost housing, but the dwellings were offered in the locations, by the standards, and under the criteria set forth by the government.

This policy created two groups: eligibles and non-eligibles. Eligibles were those who could not afford housing on the private market. They were the objects of a housing policy that involved government intervention, either directly in planning and construction or with respect to tenantry. The government intervened through the administrative apparatus that allocated apartments to eligibles. Thus, two housing markets were artificially created -- a subsidized market for

eligibles and a free market for the others.

The policy exploited weak population groups by offering housing with strings attached. Such housing was provided in a separate market that did not allow sufficient freedom of choice with regard to types of dwellings, locations, and personal needs. By creating geographical and qualitative differentiations based on socioeconomic level, the government perpetuated the correlation of housing and class.

The apartments allocated to eligibles were built and tenanted directly by the Ministry of Construction and Housing or by agencies under its control. Entire neighborhoods of public housing were built on the outskirts of large towns and in the distant periphery. Thus, in the country's most disadvantaged areas, neighborhoods and towns were built and settled mainly by impoverished immigrants. Their housing fell short of countrywide standards: small apartments with tiny kitchens, no bathtubs, and few amenities. The combination of substandard building, socioeconomically disadvantaged tenants, and considerable distance from sources of opportunities, gave rise to slum neighborhoods and towns.

Most of the eligibles were needy immigrants; the minority were nonimmigrant families in great economic hardship. Between 1949 and 1966, 74.6 percent of all dwelling units built by or for the central government were earmarked for recent immigrants (Prime Minister's Office, 1968:496, in Swirski, 1981). This group of eligibles was entitled to housing assistance under certain conditions, for use in the purchase of relatively inexpensive housing, but at locations preferred, and on standards determined, by the government.

Most private building took place in the more profitable central parts of the country; public housing accounted for most tenantry in peripheral areas. Of all public housing built from 1963 to 1973, 25 percent was situated in the southern district as against 15 percent in the Tel Aviv district. In the same years, about three percent of private building was in the southern district, as against 42 percent in the Tel Aviv district (Haber, 1973:87, Table 2.10).

Immigrant housing was typically smaller in average floorspace than public housing for non-immigrants (as provided, for example, through various savings schemes) and much smaller than average dwellings in the private sector. In



Beit Jan 1981 ("Zu ha-Derekh")



1955, average floorspace was 40.3 square meters in public housing for immigrants, 64.1 square meters in public housing earmarked for non-immigrants through savings schemes, and 75 square meters in the private sector. Corresponding figures in 1960 were 52.5, 66.2, and 81 square meters, respectively (Haber, 1975:93, Tables 2.17 and 2.18).

In Israel's first decade, the general allocation of housing for immigrants was larger than that for veteran communities. Nevertheless, the average allocation per dwelling unit in veteran settlements exceeded that for immigrant housing (Derin-Drabkin, 1959). Swirski (1981:32) shows that the residents' share in financing construction was rather high: 65 percent of the cost of public building, including credit from private sources. Consequently, the proportion of public funding did not exceed 35 percent. Furthermore, the dwelling price included about 22 percent for development and infrastructure such as streets, water lines, sewage, and electricity; these expenses were higher in development areas than in central regions, where the infrastructure already existed. Thus, not only were immigrants who were housed in development towns forced to reside far from the flow of opportunities in the central areas, which put them at a socioeconomic disadvantage, but they also had to pay for the development of local infrastructure, which was costlier in the periphery than in the center<sup>1</sup>.

Although housing policy in Israel, based on the principle of planning and control of supply, was set forth in the country's infancy, it underwent several changes over the years.

### 1948-1967

Immigrants who arrived in Israel's first two years of independence (1948-1950) were initially housed in abandoned urban Arab dwellings and subsequently in immigrant camps set up by the Jewish Agency. About one-third of arrivals between May 1948 and May 1950 were housed in abandoned Arab properties, another third were sent to immigrant camps, and the rest were accommodated by relatives in immigrant moshavim (new cooperative settlements), villages, and kibbutzim (Lissak, Mizrahi, and Ben-David 1969, 626).

From the mid-1950s on, immigrants were settled in temporary settlements known as *ma'abarot* (transit camps). Most such camps were set up near existing localities, on the outskirts of large towns, and in farming areas. The idea behind the transit camp was to disperse the immigrants throughout the country and integrate them into existing localities. The only difference between residents of transit camps and established localities was supposed to be the impermanence of the immigrants' dwellings.

In late 1951, additional *ma'abarot* were set up in remote areas as part of the national development plan for peripheral regions; these were to form the basis for future permanent settlements. Between May 1950 and May 1952, only 59 percent of immigrants were placed in *ma'abarot*: 38 percent either obtained permanent housing in existing localities or found housing on the private market or in tenanted dwellings that had been built in older localities (no data are available for



Dimona 1971 (Government Press Bureau)

the remaining 3 percent) (Ibid., 634).

Immediate direct settlement of immigrants in permanent housing began in the mid-1950s in new towns ("development towns") built in peripheral areas. Several of these localities, such as Beit She'an, Qiryat Shemona, Sederot, and Netivot, were simply extensions and outgrowths of *ma'abarot*. Integration of immigrants was effected at this time amid an economic recovery pursuant to the German reparations accord and a United States government grant. The goal of immigrant absorption was combined with the planning of new settlement regions in order to carry out the population dispersion policy. Nineteen new localities were set up by 1957, and another eight were created atop the infrastructure of existing localities or near them.

The development towns were built and tenanted by the Ministry of Housing. Occupancy was not voluntary; immigrants were transported directly from the ship to their new homes in development towns. Their plight was worse than that of the inhabitants of *ma'abarot*, especially those in the central region near the large towns. Housing conditions in the *ma'abarot* may have been inferior, but their inhabitants had broader opportunities to find alternative housing and suitable jobs. Thus they could decide when to leave the *ma'abara* and where to seek permanent housing.

From 1954 to 1956, when the infrastructure for most of the development towns was built, 88 percent of immigrants were of African/Asian origin and only 12 percent of European/American origin (CBS, *Immigration to Israel, 1948-1972*, Table I). Consequently, the population group sent to the development towns was of North African or Asian origin. The immigrants had hardly any choice in the matter, because they were provided with their housing upon arrival, no questions asked. Transported directly from the port to their dwellings, the immigrants were given no chance to familiarize themselves with the country and choose the place of residence best suited to their personal preferences and the available employment opportunities.

An upturn in immigration from Eastern Europe (Poland and Hungary) began in 1957, and a larger share of the newcomers were trained in the liberal professions. New patterns of



immigrant absorption evolved at this time. These immigrants were housed in temporary facilities called absorption centers for a transitional period, during which they could familiarize themselves with the country, master Hebrew, and choose their place of residence in accordance with their preferences and job opportunities. The fact that these immigrants' place of residence was determined in accordance with place of employment explains why most immigrants with university educations settled in the large towns (Lissak, Mizrahi, and Ben-David, 1969, 642).

## After the 1967 War

Housing policy underwent several significant changes in the late 1960s. Whereas in the 1950s, the government had been heavily involved not only in planning but also in building and tenantry, it now focused on housing subsidies and regulation. The structure of the market changed after the 1967 war, necessitating the reorganization of housing and construction activity. Economic recovery, fueled by an influx of foreign money and growing reliance on cheap labor from the West Bank and Gaza Strip, gave a boost to the private market.

Israeli social norms also changed substantially at this time. Living standards rose and the public increasingly demanded less public involvement in various economic affairs. Changes in Housing Ministry policies, made in response to changes in the market, provided an answer to the arguments against excessive state involvement in the housing market, which were said to cause budget strain, inflate housing prices, and exacerbate the gap between supply and demand.

The most significant change in housing policy was the divorce of housing construction from social welfare. Henceforth, housing prices would be determined at real cost (taking the real price of land into account). Explicit criteria were drawn up for housing assistance eligibility, with the eligible groups defined and their degree of eligibility graded.

The assistance plan rested on two pillars: the socio-economic status of the applicant and the location of the dwelling. Each applicant group was referred to the program suited to it, i.e., rental or purchase. Purchase programs were clearly preferred; other programs, such as rent subsidies or protected tenancy, were offered only to those who were known to be unable to repay a loan.

This policy entailed the transfer of all housing construction and tenantry to private contractors and building companies. It created a system of government subsidies that provided housing assistance directly to the purchaser, depending on his/her degree of eligibility, through mortgages and loans. The government still selected the building sites on the basis of its geopolitical program for dispersion of the population and settlement of national-priority areas. However, the development regions were demarcated and housing built with no thought given to the disposition of the dwellings; this was postponed to the tenantry stage.

To implement the government's housing programs, the private construction market required partial state subsidization and support. These were provided in the form of

benefits to building contractors and housing companies that participated in government programs -- for example, allocation of state lands without competitive bidding and at prices set by the government appraiser, subsidized building loans, reimbursement of development expenses, purchase commitments and rapid-construction bonuses<sup>2</sup>, and larger loans for eligibles to entice them to purchase housing in selected localities (State Comptroller, *Annual Report No. 42*, 174-175).

One might expect this change in government housing policy to have led to greater efficiency and economies in housing construction and, therefore, to lower housing prices. However, no real drop in housing prices occurred. (See Housing Price Index, 1959-1993, Table 19.) Only a few select population groups benefited from the contractors' and builders' subsidies<sup>3</sup>; those most in need of housing assistance were not the main beneficiaries. Housing prices began rising in the late 1960s, peaked in the 1980s, and peaked again in the early 1990s. Especially affected in the price spiral were the central areas and major cities, even as nearly half of housing stocks in remote development towns and 30 percent of stocks in small development towns remained vacant (Haber-Fisch, 1985). This attests to poor economic efficiency in the allocation of land for building, as well as to planning and building that failed to meet the population's housing needs, creating a mismatch of supply and demand.

## Housing Policy for the Arab Population

Building for Arabs in Israel is characterized by disregard of the special housing needs and requirements of this population group. In effect, the government housing policy, geared to the national goals of immigrant absorption and population dispersion, does not address itself to the Arab population at all.

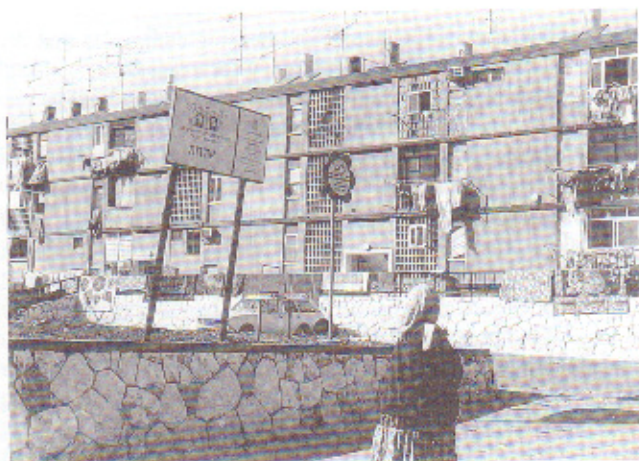
Until the mid-1970s, most housing in the Arab sector was built and financed privately. Not until the late 1970s did the Ministry of Construction and Housing take notice of the Arab housing issue, and then its main aim was to change the settlement patterns of this population group.

The turnabout took place in view of deteriorating housing



Givat Hamatos, Jerusalem (Government Press Bureau)





*Shderot 1972 (Government Press Bureau)*

conditions in the Arab sector and concern about the consequences of the illegal building that spread through Arab localities as a result of this hardship. The Housing Ministry plan -- "Housing Development for Minority Groups, 1975-1979/80" -- proposed housing projects for the entire Arab population but gave priority to groups that served in the Israel Defence Forces, mainly the Druse and some Bedouin. The program offered 3,150 dwelling units in Druse localities and proposed the establishment of a new Druse town. The government also promoted its policy of sedentarizing the Bedouin in newly built towns, and its program earmarked more than 50 percent of housing loans for the Bedouin sector (Khamaisi, 1990:123-124).

As housing demand mounted, Arab rural localities began to resemble urban localities (Meir-Brodnitz, 1989) as manifested, inter alia, in the tremendous growth of built area within these localities -- an average of eightfold over the last thirty years (Gonen and Khamaisi, 1994). The aim of the government's policy, which generally did not sponsor public building in Arab localities and actually restricted private building ventures there, was to encourage Arabs to migrate from villages to towns. In the late 1970s, there was an attempt to channel such migration in the direction of mixed-population towns. The purpose was to change the country's demographic balance, which is characterized by a homogeneous Arab settlement strip in the peripheral region -- a matter fraught with political and security implications (Ministry of the Interior, "National Outline Plan for Population of Five Million," 1979). This policy, which disregarded the housing and socioeconomic problems of the Arab minority, met with failure: today, only 22 percent of Arab citizens reside in mixed-population towns.

Instead of increasing the housing supply in localities where most Arabs live -- and prefer to live -- the government restricted the amount of land zoned for building. This led to a dire shortage of housing-zoned land and a dwindling supply of housing. In recent years, the government has not offered any housing programs in Arab localities. Only 0.1 percent of public building starts in 1990, 1991, and 1992, were in Arab localities. (See Table 1.)

Land reserves in Arab villages cannot meet general housing demand because in rural Arab society housing supply is based on family ownership of land and discourages partitioning of landholdings with non-relatives (Avishai, 1993). In other words, land is reserved for the use of its owners, not for those in need of it.

The massive pressure for housing has impelled some Arabs to migrate from villages to mixed-population towns. Even in these towns, however, housing for the Arab population is scarce and in pitiful condition. For years, the authorities in mixed-population towns have refrained from maintaining neighborhoods that are considered Arab; housing conditions are poor and quality of services there is particularly deplorable. (See Table 2.) Rural Arabs who relocated to urban localities were expected to settle in urban Arab properties abandoned by their owners in the 1948 war, but they did not do so, regarding this as exploitation of absentee property (Gonen and Khamaisi, 1993). Over the years, these properties were appropriated by the state, which defined them as abandoned. Some were tenanted by Jews; most were destroyed.

The average income of an urban Arab family is 28 percent lower than that of an average urban Jewish family (CBS, 1993). The government encourages low-income Jewish families to purchase housing in peripheral localities and development areas by offering grants and generous loans; this option is not open to Arab families. The result is a rising level of housing demand among the Arab population, both rural and urban.



*Kufr Yassif 1963 (Government Press Bureau)*





Upper Yokneam 1987 (Government Press Bureau)

Table 1

**Public Housing Starts in Selected Localities,  
1970-1992 (Thousands of Square Meters)**

		1970	1975	1980	1985	1990	1991	1992
*	Or Yehuda	35.3	14.3	1.9	--	5.7	14.5	2.0
*	Eilat	9.3	28.0	12.8	--	74.3	92.7	27.6
+	Umm al-Fahm	2.7	1.6	--	--	--	--	--
*	Ashdod	78.6	80.9	78.1	4.8	80.2	543.7	58.6
*	Ashqelon	69.2	65.9	--	15.5	97.1	195.2	155.9
*	Benei Beraq	43.6	21.2	1.2	--	1.6	--	--
*	Givatayim	--	2.1	--	3.1	--	--	6.1
*	Dimona	44.2	15.5	19.9	0.1	17.6	70.0	55.1
*	Herzliya	11.2	1.6	--	0.1	--	--	20.4
*	Hadera	2.1	1.2	7.3	2.0	16.8	103.0	55.5
*	Tiberias	7.8	19.2	8.0	9.5	--	29.4	20.4
+	Taibe	0.7	1.2	--	--	--	--	--
*	Yavne	4.0	40.3	8.0	--	--	30.6	--
*	Kefar Sava	18.3	11.6	0.9	1.6	13.7	5.4	--
*	Karmiel	N/A	N/A	36.0	2.8	96.6	68.7	72.7
*	Migdal ha-Emeq	N/A	N/A	29.9	8.6	2.8	68.3	13.5
+	Nazareth	4.5	6.5	--	6.5	--	18.1	0.3
*	U. Nazareth	47.5	24.8	18.2	--	9.9	160.7	55.5
*	Netanya	49.6	95.4	2.6	15.4	65.0	27.7	1.5
+	Shifra-Amr	2.0	1.7	--	--	--	--	--
*	Ofaqim	N/A	N/A	2.7	2.0	26.3	160.9	10.7
+	Baqa el-Gharbiya	N/A	N/A	--	--	--	--	--
*	Beit She'an	17.6	27.1	3.7	0.1	1.7	8.0	--
+	Jedida-Makr	N/A	N/A	N/A	N/A	--	--	--
+	Daliyat al-Karmil	N/A	N/A	N/A	N/A	--	--	--
+	Tira	N/A	N/A	1.6	--	--	--	--
*	Tirat Carmel	17.9	2.7	8.6	--	--	28.6	--
+	Tamra	N/A	N/A	--	--	--	--	--
+	Kafr Kana	N/A	N/A	N/A	N/A	--	--	--
+	Maghar	N/A	N/A	N/A	--	--	--	--
+	Sakhnin	N/A	N/A	--	--	--	--	--
+	'Arrabeh	N/A	N/A	N/A	--	--	--	--
*	'Arad	N/A	N/A	25.4	2.6	23.8	69.9	7.6
*	Sederot	N/A	N/A	N/A	N/A	32.1	87.2	42.2

Legend: \* Jewish locality + Arab locality N/A: No data available

**Sources:**

Central Bureau of Statistics (CBS), 1994, *Building in Israel, 1990-1992*, Publication No. 957, Table 25: 92-93.

CBS, 1989, *Building in Israel, 1985-1987*, Publication No. 845, 7.

CBS, 1984, *Building in Israel, 1980-1982*, publication no. 830, Table 24: 72.

CBS, 1977, *Building in Israel, 1973-1975*, Publication No. 531, Table 35, 45-46.

CBS, 1972, *Building in Israel, 1968-1970*, Publication No. 357, Table 32: 46-47.



### 'Ajami, Giv'at ha-'Aliya, and Old Jaffa West

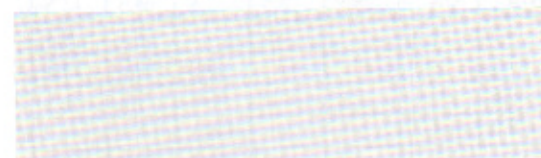
A mixed neighborhood with an Arab majority, roughly one-third Christian and two-thirds Muslim. Two-thirds of the Jews are Mizrahi; one-third are Ashkenazi. Most dwellings in the neighborhood were built before the establishment of the State, but there are a few tenements, built to house immigrants in the 1960s and 1970s. The average per-capita income is one of the lowest in Tel Aviv-Jaffa.

### Hatiqva, Ezra, and New Maccabi Neighborhoods

Over half the dwellings were built before 1955, and most of the others were built in the 1960s. Average income is low. The population is mainly Mizrahi; most residents are of Asian origin.

### Kikar ha-Medina Area

A prestigious residential area, considered one of the most expensive in Tel Aviv. Average per-capita income is one of the highest in Tel Aviv and in the country as a whole. The area was developed in the 1970s on a high standard. Most dwelling units are relatively new. The population is mainly Ashkenazi.



### Lower City and Railroad Station

A mixed neighborhood: two-thirds of the population are Arab (mainly Christian) and one-third are Jewish. About half of the Jews are of African/Asian origin; the rest are Ashkenazi. Because this area, once part of the Arab city, was built prior to statehood, most households occupy dwellings built before 1955. Average per-capita income is among the lowest in Haifa.

### 'Ein ha-Yam, Qiryat Sprinzak, and Neveh David

Residential neighborhoods built for immigrants in the 1950s and 1960s. Over half the population is Mizrahi and the remainder Ashkenazi. Most residents are recent or "veteran" immigrants. Most dwellings were built in the 1960s; a few were added in the 1970s and 1980s. Average per-capita income is middle-class.

### Ahuza, Romema, Sun Valley, and Denya

Jewish neighborhoods on Mt. Carmel that confer status because of their geography and have the highest socioeconomic level in Haifa. Most residents are Ashkenazim who immigrated years ago. Average per-capita income is the highest in Haifa and belongs to the uppermost decile countrywide. Parts of these neighborhoods, particularly Ahuza but also sections of Romema, were built before the establishment of the State. Parts of Sun Valley and Denya are relatively new, built in the 1960s and 1970s when the city developed southward on the slopes of the Carmel range. Pursuant to the process of development in these neighborhoods, about ten percent of households occupy housing built before 1955, about 50 percent live in dwellings built in the 1960s and 1970s, and the remainder reside in new dwellings.

Table 2A

### Profile of Housing Conditions in Neighborhoods of Tel Aviv-Jaffa, 1983

	'Ajami, Giv'at ha-'Aliya, and Old Jaffa West	Hatiqva, Ezra, and New Maccabi	Kikar ha-Medina
Percent of:			
Population with less than one person per room	15	25.7	70
Population with more than two persons per room	28.6	11.3	0.4
Homeowning households	21.1	66.5	85.3
Households without heating	33.9	43.2	5.6
Households with two or more toilets	7.0	7.9	22.5
Households with telephones	41.6	40.2	97.3
Average density (persons per room)	1.74	1.3	0.74

Table 2B

### Profile of Housing Conditions in Haifa Neighborhoods, 1983

	Lower City and Rail- road Station	'Ein ha-Yam, Qiryat Sprinzak, Neveh David	Ahuza, Romema, Sun Valley, Denya
Percent of:			
Population with less than one person per room	28	35.3	55.8
Population with more than two persons per room	15.2	3.2	0.3
Homeowning households	17.1	75.9	80.7
Households without heating	33.5	17.0	2.3
Households with two or more toilets	0.6	6.5	40
Households with telephones	65.2	87.2	97.4
Average density (persons per room)	1.41	1.13	0.84



Table 2C

## Profile of Housing Conditions in Three Localities, 1983

	'Arrabeh	Qiryat Tiv'on	Qiryat Malakhi
Percent of:			
Population with less than one person per room	5.2	53.4	32.3
Population with more than two persons per room	54.5	1.7	6.6
Homeowning households	98.3	75	68.8
Households without heating	34.6	4.6	21.4
Households with two or more toilets	4.7	24.5	15.8
Households with telephones	4.5	85.6	57.7
Area in locality earmarked for parks and public gardens	None	28	5.2
Area in locality earmarked for public institutions	None	2.6	10.3
Area in locality earmarked for industry and trade	0.7	0.2	21.7
Housing density (gross neighborhood density, dwelling units per dunam)	0.8	1.00	2.8
Average housing density (persons per room)	2.41	0.89	1.18

**'Arrabeh**

Arab locality, mainly Muslim, in the Lower Galilee.

Population: 12,500. Some 23.4 percent of households occupy dwellings built before 1955; 35.4 percent reside in dwellings built after 1974.

**Qiryat Tiv'on**

Jewish locality east of Haifa. Population: 12,600. Most residents are non-immigrant Ashkenazim. About half of the households occupy dwellings built before 1955; the remainder reside in dwellings built in the 1960s. Average per-capita income is medium to high.

**Qiryat Malakhi**

A development town established in 1951 and situated approximately halfway between Tel Aviv and Beersheva. Most dwelling units were built when the town was founded; the main housing stock therefore dates back to the 1960s and 1970s. Few households occupy dwellings built before 1955. Most of the 16,600 residents are Mizrahi. Most of the Ashkenazi minority immigrated to Israel after 1955. Average per-capita income: low.



*HaTiqva Quarter, Tel-Aviv*  
(Yoav Alkoby)



# Housing Inequality

The housing standard, measured in terms of factors such as density, property value, property ownership, and household furnishings and appliances, was examined with all other socioeconomic indicators held constant. The findings show that if one compares Jews and Arabs of similar socioeconomic characteristics, the housing standard of Jews is far higher. The disparities have grown significantly over the past forty years, even though the housing standards of the Arab population have improved somewhat. The gaps became especially blatant in the 1970s, when housing standards of both population groups improved substantially but those of the Jewish population did so to a much greater extent.

Most Arabs in Israel reside in urban localities, including 23 percent in mixed-population towns. Residents of rural localities form a very small minority. Until 1948, the urban Arab population lived in neighborhoods that offered low-standard housing conditions (according to surveys by the British Mandate administration). When Israel achieved statehood, most of the Arabs who remained in the country continued to dwell in these neighborhoods. Over the last forty years, Israel has made hardly any effort to improve housing conditions in the Arab urban neighborhoods by building new dwellings in the neighborhoods, not by establishing new neighborhoods, or by improving and renovating the existing housing stock. Moreover, extensive demolition in Arab urban areas built before statehood has caused the housing stock to diminish even further.

The situation in the rural areas is different, because greater reserves of Arab-owned land allowed some development to take place, most of it privately and without outside financial assistance. However, by expropriating a considerable amount of rural Arab land and zoning most of the rest for agriculture, the government created extremely high pressure on land reserves for development use. The main result was a perceptible improvement in the circumstances of the strongest sector of the population, the landowners, who did their own building. The plight of the weaker rural population, whose housing conditions had been inferior to begin with, worsened over the years.

## Jews and Arabs



*Umm al-Fahm ("Zu haDerekh")*

## Housing Density

The housing density index is accepted as a principal tool in the evaluation of housing quality. The index is based on an estimate of persons per room (irrespective of the size of the room). Western society regards density of two persons per room as the minimum for reasonable existence. Therefore, despite the significant differences among the various societies in their ways of life and perceptions of privacy, it would seem that at a density of two persons per room individuals may function at a reasonable level as individuals and as members of the family framework. Greater density is considered an indicator of hardship. The average housing density in Western countries is 0.7 people per room.

Average housing density in Israel (1992) was 1.04 persons per room for the Jewish population and 1.69 for the Arab population. Figures for the latter group include 1.8 persons per room for Muslims, who comprise over 70 percent of Arab citizens of Israel, and 2.19 persons per room for Arabs in Jerusalem.

Also worth noting is that while an average Arab household comprises 5.47 persons and an average Jewish one 3.42 (1992), about half of all households, Arab and Jewish alike, occupy three- to four-room dwellings. This leaves 0.96 rooms for each person in a Jewish household, on the average, and only 0.59 rooms for each individual in an Arab household. (See Table 4.)

Examination of dwelling size shows that the dwelling of the average Arab household is larger than that of the average Jewish one. An average Arab household, however, is roughly two-thirds larger than the average Jewish household, leaving it with less housing space per capita. Although the per-capita housing space available to members of both population groups has improved considerably over the years, the disparity between Jewish and Arab dwellings widened from 3.7 square meters in 1966 to 7.4 square meters in 1991. (See Table 3.)



Table 3

**Average Dwelling Size, Family Size, and Housing Space per Person, Jews and Arabs, 1961-1991  
(Square Meters)**

		1961	1972	1983	1991
Average dwelling size	Jews	81.2	98.4	117.8	111.6
	Arabs	103.8	104.3	132.8	139
Family size	Jews	3.7	3.6	3.35	3.43
	Arabs	5.7	6.2	6.14	5.53
Space per capita	Jews	21.9	27.3	35.2	32.5
	Arabs	18.2	16.8	21.6	25.1

Sources: Central Bureau of Statistics, 1992, *Building in Israel, 1981-1991*, No. 927, Jerusalem.  
Central Bureau of Statistics, 1987, *Building in Israel, 1983-1985*, No. 993, Jerusalem.  
Central Bureau of Statistics, 1974, *Building in Israel, 1971-1972*, No. 453, Jerusalem.  
Central Bureau of Statistics, undated, *Building in Israel, 1965-1968*, No. 304, Jerusalem.

Table 5

**Average Persons per Room in Mixed Jewish-Arab Localities, 1983**

Locality	Jews	Arabs
Tel Aviv-Jaffa	0.91	1.71
Haifa	0.93	1.55
Jerusalem	1.10	2.29
Acre	1.08	1.89
Ramle	1.24	2.08
Lod	1.26	2.16
Ma'alot-Tarshiha	1.17	1.79
Upper Nazareth	0.94	1.41

Source: Central Bureau of Statistics, 1983, *Housing Conditions and Furnishings: Data from Sample Survey*, Publication No. 9, Table 11, pp. 112-119.



*Ajami Quarter, Jaffa (Yoav Alkoby)*

Table 4

**Average Persons per Room in Localities with Populations of Over 2,000, 1983**

+ Jisr ez-Zarqa	2.72
+ Mash'had	2.55
+ Abu Ghosh	2.43
+ 'Arrabeh	2.41
+ Kafr Kanna	2.37
+ Zarzir	2.33
+ Umm al-Fahm	2.30
+ Hurfeish	2.28
+ Saknin	2.26
+ Tur'an	2.15
+ Rahat	2.12
+ Abu Snan	2.09
+ Makr	2.03
+ Yuff'a	2.01
+ Baqa al-Gharbiya	1.99
+ Taibe	1.95
+ Shif'a-Amr	1.87
+ Nazareth	1.85
+ Tamra	1.80
+ Tira	1.67
+ Yeroham	1.29
+ Netivot	1.28
+ Beit Shemesh	1.25
+ Ofaqim	1.24
+ Or Yehuda	1.23
+ Or 'Aqiva	1.22
+ Qiryat Malakhi	1.18
+ Sederot	1.18
+ Tirat Carmel	1.16
+ Qiryat Gat	1.15
+ 'Afula	1.13
+ Shelomi	1.13
+ Mazkeret Batya	1.12
+ Beersheva	1.11
+ Ma'ale Adumim	1.10
+ Migdal ha 'Emeq	1.08
+ Hadera	1.08
+ Holon	1.08
+ Qiryat Yam	1.07
+ Kefar Sava	1.06
+ Nes Tsiyona	1.04
+ Zikhron Ya'akov	1.03
+ Rchovot	1.03
+ Qiryat Bialik	1.02
+ Ramat Gan	1.00
+ Karmiel	0.99
+ Arad	0.99
+ Qiryat Ono	0.99
+ Nahariya	0.98
+ Qiryat Motzkin	0.98
+ Givatayim	0.96
+ Upper Nazareth	0.97
+ Herzliya	0.96
+ Ra'anana	0.96
+ Haifa	0.95
+ Ramat ha-Sharon	0.92
+ Qiryat Tiv'on	0.89
+ Umer	0.84
+ Savyon	0.70

\* Locality with Mizrahi majority + Arab locality

Source: Central Bureau of Statistics, 1983, *Housing Conditions and Furnishings: Data from Sample Survey*, Publication No. 9, Table 11, pp. 112-119.



Among Jews, a substantial increase in the standard of living is reflected by the growing share of the population that enjoys a housing density of less than one person per room and, particularly, in the perceptible decrease in the share of the population dwelling at a density of two or more people per room. (See Table 6.) Among the Arabs, by contrast, the share of persons dwelling at a density of two or more people per room is still conspicuously high (39.2 percent of Arab households as against 8.2 percent of Jewish households). Although the share of the high-density group (two or more persons per room) has been declining over the years, the share of the population dwelling at a density of less than one person per room has not grown significantly. In fact, the proportion of Arabs who enjoy low-density housing has decreased slightly in the last thirty years (1961-1990/91).

Most societies evince considerable disparities between urban and rural population groups. Urban dwellers enjoy a higher standard of living, as reflected in housing quality and conditions. In the most developed societies, which have undergone suburbanization, the disparities between urban and rural standards of living have been narrowing steadily.

In this context, urban and rural Jews have made significant progress toward equality in housing density, as reflected in the improvement in housing density of rural inhabitants as against urban ones. The gap in housing density between Jews and Arabs, however, has been expanding in both the urban and the rural sectors. In 1961, the proportion of urban Arabs with housing density of two persons or more per room was 1.84 times higher than that of urban Jews; in 1991, the disparity rose to a factor of 4.69. In 1961, the ratio of urban Arabs with housing density of less than one person per room to urban Jews under the same conditions was 0.54. In 1991, this ratio fell to 0.28. Here, too, the situation has worsened.

The largest disparities in housing density are those between rural Arabs and rural Jews. The ratio between these two groups in share of persons with housing density of two or more persons per room was 1.7 in 1961 and 5.3 in 1991, and the ratio between those dwelling in conditions of low housing density (fewer than one person per room) was 0.33 in 1961 and 0.25 in 1991.

Table 6  
Housing Density of Urban and Rural Jews and Arabs 1961-1991 (Percentages)

	Persons per room	1961	1972	1983	1991
Jews	>2	38.8	25.1	9.2	8.2
	<1	35.2	22.5	39.8	39.7
Arabs	>2	80.1	74.5	53.2	39.2
	<1	12.0	4.0	11.4	11.1
Urban Jews	>2	37.7	24.8	3.7	8.3
	<1	36.2	22.7	40.2	39.7
Urban Arabs	>2	69.5	71.4	40.2	39.0
	<1	19.8	5.0	11.5	11.2
Rural Jews	>2	48.3	32.0	5.4	7.2
	<1	26.5	19.2	33.8	38.3
Rural Arabs	>2	84.4	80.0	47.4	38.0
	>1	8.9	2.7	9.2	9.6

Sources:

Central Bureau of Statistics, 1964, *Housing Conditions*, Part 1, 1961 Population and Housing Census Publications, Publication No. 16, Jerusalem.

Central Bureau of Statistics, 1979, *Housing Conditions and Furnishings*, Data from Stage B of the Census, 1972 Population and Housing Census Publications, No. 13, Jerusalem.

Central Bureau of Statistics, 1986, *Housing Conditions and Furnishings*, Data from the Sample Survey, 1983 Population and Housing Census Publications, No. 9, Jerusalem.

Central Bureau of Statistics, 1993, *Housing Density in Israel, 1991*, No. 934, Jerusalem.

Note: The data for <1 in 1961 include 1 person per room.

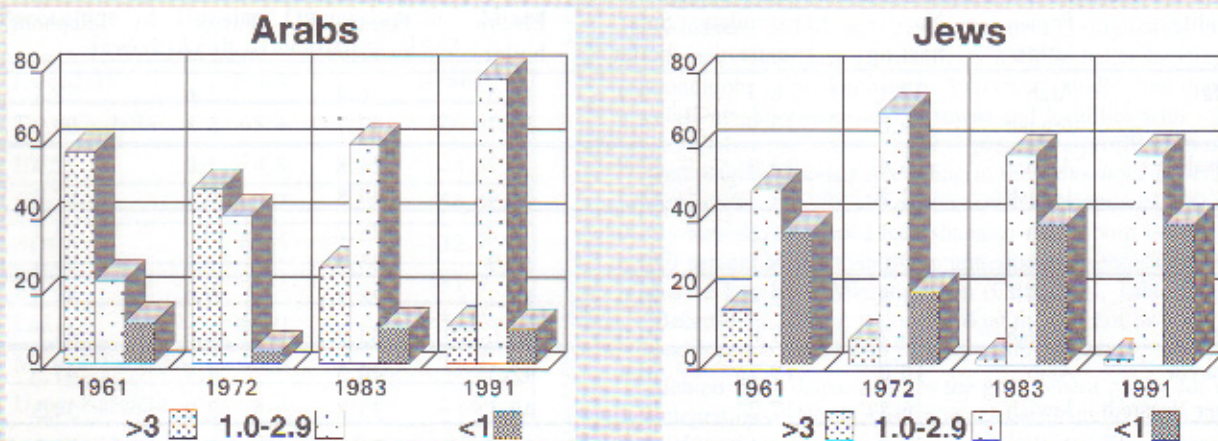


Afeka 1994 ("Binyan v'Diur")



Table 7

## Housing Density of Jews and Arabs, 1961-1991



## Sources:

Central Bureau of Statistics, 1964, *Housing Conditions*, Part 1, 1961 Population and Housing Census Publications, Publication No. 16, Jerusalem.

Central Bureau of Statistics, 1979, *Housing Conditions and Furnishings*, Data from Stage B of the Census, 1972 Population and Housing Census Publications, No. 13, Jerusalem.

Central Bureau of Statistics, 1986, *Housing Conditions and Furnishings*, Data from the Sample Survey, 1983 Population and Housing Census Publications, No. 9, Jerusalem.

Central Bureau of Statistics, 1993, *Housing Density in Israel, 1991*, No. 934, Jerusalem.

Table 8

## Housing Density Disparities between Urban and Rural Jews and Arabs, 1961-1991 (Ratios)

Housing Density, Person/Room	Jews vs. Arabs		Rural Jews vs. Urban Jews		Urban Arabs vs. Urban Jews		Rural Arabs vs. Rural Jews	
	1961	1991	1961	1991	1961	1991	1961	1991
>2	0.98	0.21	1.28	0.86	1.84	4.69	1.79	5.27
<1	2.93	3.57	0.73	0.96	0.54	0.28	0.33	0.25

## Sources:

Central Bureau of Statistics, 1993, *Housing Density in Israel, 1991*, Table 5, p. 30, and Table 7, p. 31, Publication No. 934, Jerusalem.

Central Bureau of Statistics, 1964, *Housing Conditions*, Part 1, 1961 Population and Housing Census Publications, No. 16, Jerusalem, Table 11, pp. 22-27.

Note: The computation was made by dividing the first group by the second, e.g., the percentage of rural Jews dwelling at a density of two or more persons per room divided by the percentage of urban Jews dwelling at similar density. Note that in the <1 density category, the higher the number, the higher the share of people who dwell under low-density conditions.

## Conditions and Furnishings

Another accepted measure of housing quality is the presence or absence of amenities, appliances, and furnishings in the dwelling. Over the years, conventional housing standards have changed as a result of technological and social developments and the invention of new home appliances. In the past, housing conditions were assessed on the basis of the presence of basic sanitary amenities such as running water, toilets, and kitchens; today, a different set of criteria is ordinarily used, it being assumed that all dwellings have these basic features. A housing conditions survey carried out in 1963, for example, measured the incidence of basic amenities such as running water and electricity, whereas subsequent surveys inquired about the existence of more than one toilet, type of kitchen, type of heating, hot-water provisions, and

telephone.

Israeli Arabs do not live, and have never lived, as well as Israeli Jews. In 1963, only 67.9 percent of Arab households had running water as against 99.5 percent of Jewish ones. Only 30.7 percent of Arab households had electricity compared with 98.7 percent of Jewish ones, and 43.3 percent of Arab homes had no toilet (Central Bureau of Statistics, 1963 *Housing Conditions Survey*, Publication No. 180, Jerusalem, 1965, Table 2:4-5).

Since the 1970s, all Israelis have been presumed to have the basic amenities -- kitchen, bathroom and/or shower, and toilets. This is possible, of course, only when the requisite infrastructure (electricity, running water, sewage system) exists. However, some segments of Israeli Arab society lack



Table 9

## Housing Amenities, Home Appliances, and Cars in Households in Mixed Localities

Locality	Population	No heating	Two toilets or more	Solar boiler	Electric boiler	One or two cars	Two or more cars	Telephone
Haifa	Arab	32.1	6.5	30.4	46.8	36.4	2.6	58.3
	Jewish	9.0	13.9	36.8	56.7	47.7	5.8	90.9
Jerusalem	Arab	15.4	13.0	37.9	9.7	21.8	1.0	22.9
	Jewish	2.5	21.1	42.3	34.4	44.8	4.4	87.8
Lod	Arab	32.1	5.5	68.0	2.2	28.2	--	13.5
	Jewish	20.0	8.5	79.6	13.9	35.1	1.1	64.6
Ma'alot-Tarshiha	Arab	1.8	12.4	60.9	12.2	28.3	0.9	38.1
	Jewish	6.7	29.6	49.0	46.6	33.9	4.6	65.7
Nazareth	Arab	10.0	19.1	50.4	42.5	44.5	4.5	47.3
	Jewish	6.7	17.2	46.1	49.1	33.8	2.9	54.2
Acre	Arab	36.9	4.1	47.7	19.1	21.6	1.9	36.2
	Jewish	19.7	14.0	61.2	34.7	30.4	1.0	72.1
Ramle	Arab	28.6	5.1	77.5	2.9	29.0	2.0	21.6
	Jewish	20.5	9.7	81.5	13.7	35.1	1.5	62.6
Tel Aviv-Jaffa	Arab	29.7	9.3	51.6	25.8	27.5	0.5	42.1
	Jewish	14.0	13.8	44.9	35.9	39.8	5.1	85.0

Source: Central Bureau of Statistics, 1983, *Housing Conditions and Furnishings*. Data from Sample Survey, Publication No. 9, Table 11, pp. 112-119.

Note: Telephone ownership reflects not only the socioeconomic level of the household but also its proximity to an urban area with a sufficiently developed infrastructure for the installation of a telephone.

Table 10

## Ownership of Appliances, Percentage of Households

	Jews			Arabs		
	79/80	86/87	92/93	79/80	86/87	92/93
Refrigerator	99.2	99.7	99.4	91.3	95.7	92.4
Electric mixer	57.5	76.3	--	3.0	41.2	--
Washing machine	79.3	89.2	89.9	44.8	67.6	82.5
Vacuum cleaner	41.9	53.3	58.9	2.5	6.1	20.4
Color TV	9.0	83.5	90.8	--	52.5	85.0
Air conditioner	13.4	18.5	33.0	0.3	0.6	5.9
Telephone	65.7	90.8	94.7	7.6	33.0	73.5
At least one car	38.0	45.4	51.5	10.7	22.1	40.4
Two or more cars	--	--	9.1	--	--	2.7
Computer	--	9.6	24.4	--	1.5	8.7
Dishwasher	--	11.5	22.9	--	1.5	4.8
Clothes dryer	--	3.3	13.5	--	0.3	2.7
Deep freezer	--	10.3	13.8	--	1.8	10.3

## Sources:

Central Bureau of Statistics, 1982, *Survey of Family Expenditure, 1979/80*, Part A: General Summary, Publication No. 691, Jerusalem, Table 50, 168-9.

Central Bureau of Statistics, 1989, *Survey of Family Expenditure, 1986/87*, Part B: Housing and Home Appliances, Publication No. 839, Jerusalem, Table 18, 29.

Central Bureau of Statistics, 1994, *Survey of Family Expenditure, 1992/93* (preliminary findings) Jerusalem, Table 11, 54.

this infrastructure. In Umm al-Fahm, an Arab city with a population of more than 27,000, 30 percent of residents are not hooked up to the sewage system (*Israel Equality Monitor*, August, 1992, 9).

When housing conditions are assessed on the basis of home appliances, the large disparity between Jews and Arabs surfaces again. (See Table 9 and Table 2.) In many cases, these gaps are narrowing (see Table 10), although the Arabs still lag about eight years behind the Jews in ownership of less common durables such as computers, deep freezers, and clothes dryers.

### Housing Ownership and Property Value

Ownership is the most common form of housing tenancy in Israel. This is an outcome of a government housing policy that strongly encouraged tenants to purchase the dwelling units they had rented. This policy manifested itself in direct and indirect subsidizing of housing demand and in benefits, e.g., tax exemptions, for home purchasers.

In general, home ownership is more prevalent among Arabs than among Jews.



Table 11  
Percentage of Housing Ownership in Mixed  
Jewish-Arab Localities, 1983

Locality	Jews	Arabs
Tel Aviv-Jaffa	68.4	26.9
Haifa	74.8	28.8
Jerusalem	64.7	56.4
Acre	64.5	32.7
Ramle	67.2	51.8
Lod	63.0	53.7
Ma'alot-Tarshiha	46.0	71.7
Upper Nazareth	4.8	63.6

Source: Central Bureau of Statistics, 1983, *Housing Conditions and Furnishings: Data from Sample Survey*, Publication No. 9, Table 11, pp. 112-119.

One reason for this is that alternatives such as rent-controlled public housing are not available to Arabs. In 1983, more than 80 percent of Israeli Arabs lived in property they owned; only four percent occupied public housing, as against 70 percent and 13 percent of Jews, respectively. Housing pressure coupled with sparse public investment in housing have caused the Arab sector to make relatively large private investments in building. Furthermore, the proportion of Arab homeowners who build their own dwellings is extremely high -- over 80 percent -- as compared with fewer than ten percent of Jewish homeowners (*Housing Conditions Survey*, 1991, 16).

In this respect, there is a substantial difference between urban and rural Arabs: home ownership is more prevalent in the villages, at approximately 90 percent. However, unlike the Jewish sector, in which disadvantaged households tend to rent housing and settle for inferior conditions, the Arabs show the opposite predisposition: households achieve superior conditions in rented housing than in owned dwellings. For example, density (average persons per room) is higher among homeowners than among renters, even though owned dwellings are larger than rented ones -- an average of 3.1 rooms as against 2.4, respectively (*Housing Expenditure Survey*, 1986/87). One may explain this by observing that most privately owned Arab dwellings, although larger than rented units, are tenanted by rural families that typically have many children. Consequently, owned dwellings serve six persons on average and rented dwellings only 4.4. It is worth noting that most privately-owned homes are in villages, where socioeconomic conditions are inferior to those of town dwellers.

Finally, it is worth noting that the average value of dwellings owned by Jews is twice that of Arab-owned dwellings, meaning that the value of the average Arab-owned property is half that of the average Jewish-owned property.

## Ashkenazim and Mizrahim

Another form of housing inequality differentiates between Ashkenazi and Mizrahi Jews. This divide, originating in ethnicity-class factors, manifests itself in better housing conditions in predominantly Ashkenazi middle- and upper-class neighborhoods and in towns and localities with Ashkenazi majorities. (Table 2 presents a profile of localities and neighborhoods.) According to the *Household Expenditure Survey for 1992/93*, the *arnona* (general municipal tax) paid by households headed by Ashkenazi native-born Israelis was 40 percent higher than that remitted by households headed by native Israelis of Mizrahi origin (CBS, 1994, Table 6, 42). Because the *arnona* is computed on the basis of dwelling size and location, these data reflect housing values.

Behind these disparities lies the government policy for the integration of North African and Asian immigrants in the 1950s and 1960s, described in detail above. This policy, which utilized the immigrant population to implement the national goals of population dispersion, forced immigrants to congregate in areas far from the center of the country and the major cities. Because the goal in developing these immigrant localities was to lay claims to land, no real attempt was ever made to endow these localities with a quality of life comparable to that available in the central region. The government was able to settle the homeless immigrants in such localities by leaving them no alternative. This policy of settling North African and Asian immigrants in the weakest localities and urban neighborhoods of the country deprived the immigrants of socioeconomic opportunities and perpetuated poor housing conditions.

In the 1950s and 1960s, the years of large-scale immigration from North Africa and Asia, entire neighborhoods and localities were established for the express purpose of immigrant housing. Unlike the situation regarding Russian immigrants today, housing construction was a focal concern in the integration of North African and Asian immigrants. The method used was to subsidize supply and totally disregard demand. Consequently, neighborhoods were built on cheap and available state-owned land far from the center of the country and the centers of large towns. The immigrants were concentrated in special localities known as development



Umm al-Fahum ("Zu ha-Derekh")





*Or Yehudah, 1991 ("Zu ha-Derekh")*

towns, where small dwellings with inferior detail and finish were built at low cost. Other immigrants were housed in neighborhoods with a high proportion of abandoned buildings, situated on the outskirts of existing towns.

As stated, the dwellings were small both in absolute terms and relative to the typical size of Mizrahi immigrant families. The dwellings were also very poorly maintained because of the inferior quality of public housing and the residents' low income levels. Moreover, the dwellings were often ill suited to the tenants' living habits.

The housing and employment conditions were such that anyone who could leave the development towns did so. Many dwelling units were repurchased by the Ministry of Housing through housing companies and then rented out to eligibles from disadvantaged social groups.

Various projects were unveiled to stanch the mass abandonment of slums and development towns; most of them offered easy terms for housing purchase and renovation, along with improvement of the immediate surroundings. The aim was to create permanence by means of housing ownership. Notably, however, most resources for housing

were earmarked for the construction of new dwellings, leaving little available for the upkeep of the existing housing stock. Evidence of this was the availability of mortgages for housing purchase only, not for improvements such as renovation or expansion of existing dwellings.

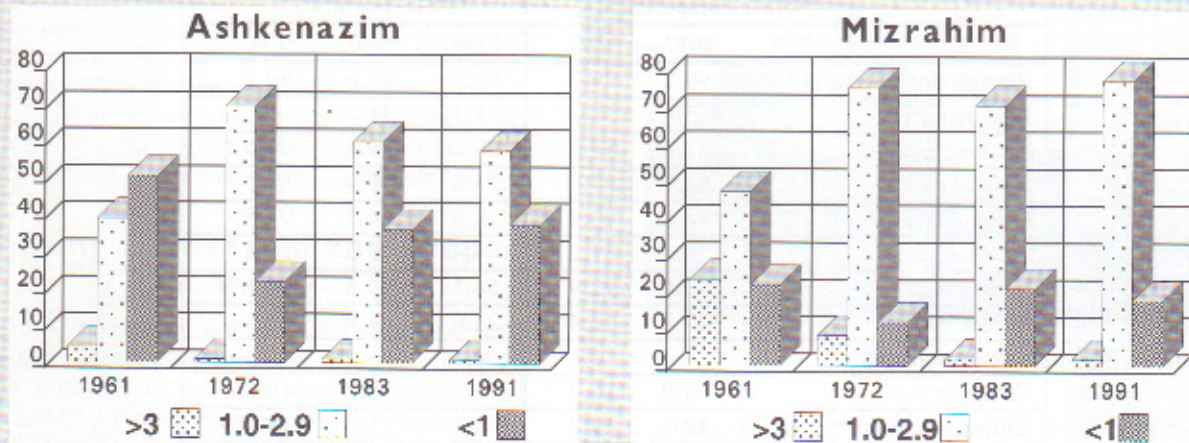
In many cases, apartments in development areas were sold at cost, which proved to be higher than market value. A survey by the Land Assessment Division (Yitzhaki, 1982:12) shows that the development component in the price of housing in development areas is relatively high -- as much as 75 percent in the most remote locations -- while housing demand in the peripheral regions is relatively low. Housing Ministry assistance made it possible to purchase dwellings at cost, but it transpired that such dwellings were worth even less than the sum paid. Consequently, development-town homeowners who wished to move elsewhere found themselves saddled with properties that could not command their nominal value on the market.

Prices of new dwellings rose perceptibly in the 1970s, with the most vigorous increases in the central region. This was caused by an upturn in prices of public land in the wake of private land sales, coupled with a change in public housing policy from subsidizing supply to subsidizing demand. This transition increased the resources available to potential housing purchasers, because the Ministry of Construction and Housing provided loans and other forms of assistance that permitted eligibles to purchase apartments at cost or cost-plus. Thus the Ministry became the most powerful player in the setting of housing prices, creating a "free market" with a high price level. As prices rose, housing became increasingly difficult to purchase, especially in high-demand, high-quality locations, and particularly for the disadvantaged.



Table 12a

## Housing Density of Mizrahim and Ashkenazim (Second Generation), 1961-1991



Sources:

Central Bureau of Statistics, 1964, *Housing Conditions*, Part 1, 1961 Population and Housing Census Publications, Publication No. 16, Jerusalem.Central Bureau of Statistics, 1979, *Housing Conditions and Furnishings*, Data from Stage B of the Census, 1972 Population and Housing Census Publications, No. 13, Jerusalem.Central Bureau of Statistics, 1986, *Housing Conditions and Furnishings*, Data from the Sample Survey, 1983 Population and Housing Census Publications, No. 9, Jerusalem.Central Bureau of Statistics, March, 1993, *Housing Density in Israel, 1991*, No. 934, Jerusalem.

## Housing Density

Average housing density among European- or American-born Israelis is 0.91 persons per room; that of Asian- or African-born Israelis is 1.11 persons per room. It should be noted that immigration from Russia caused housing density among Ashkenazim to worsen somewhat between 1983 and 1993. Corresponding figures by origin of father of head of household are 0.99 persons per room among households of European/American origin and 1.21 persons per room for households of Asian/African extraction. (Central Bureau of Statistics, *Statistical Abstract of Israel*, 1993, data for 1992).

Among the Jewish population as a whole, there has been a substantial increase in the percentage of persons dwelling at the low housing density of less than one person per room and a concomitant decrease in the percentage dwelling at high densities of more than two persons per room. It is also true that the incidence of high housing density (two persons or more per room) among Mizrahim is falling, as it is for the population as a whole, but the share of Mizrahim enjoying housing density of less than one person per room is not as high as it is among Ashkenazim. (See Tables 12a and 12b.)

## Conditions and Furnishings

Research on the effect of the income level of heads of households on housing quality shows a positive correlation between income and quality. When socioeconomic indicators are held constant, however, a large gap between Mizrahim and Ashkenazim comes into sight, i.e., there is a substantial disparity in the housing quality of persons with the same socioeconomic indicators. Jews of European/American origin score the highest on the housing-quality index, those of African/Asian origin trail them, and the Arabs bring up the rear.

The housing-quality disparities of Ashkenazim and Mizrahim are rather modest with respect to common amenities such as a bathtub and/or shower and toilets. They widen considerably in terms of less common features such as more than two toilets, heating and hot-water facilities, and telephones. These, however, although no less essential than the basics for the maintenance of reasonable housing quality, are not considered basic amenities.

This point is particularly salient with respect to heating and cooling provisions, as these are excluded from the basic housing "basket" and are rarely provided by building contractors. The 1992/93 *Family Expenditure Survey* shows that 37.2 percent of households headed by persons of European/American origin own an air conditioner, as against 21.8 percent of households headed by persons of African/

Table 12b

## Housing Density of Foreign-Born Mizrahim and Ashkenazim, 1961-1991 (Percentages)

	Persons per room	1961	1972	1983	1991
Mizrahim	>2	64.9	47.1	16.7	10.2
	<1	17.5	10.9	26.7	35.3
Ashkenazim	>2	25.7	10.9	3.6	5.7
	<1	44.2	31.4	54.8	52.8

Sources:

Central Bureau of Statistics, 1964, *Housing Conditions*, Part 1, 1961 Population and Housing Census Publications, Publication No. 16, Jerusalem.Central Bureau of Statistics, 1979, *Housing Conditions and Furnishings*, Data from Stage B of the Census, 1972 Population and Housing Census Publications, No. 13, Jerusalem.Central Bureau of Statistics, 1986, *Housing Conditions and Furnishings*, Data from the Sample Survey, 1983 Population and Housing Census Publications, No. 9, Jerusalem.Central Bureau of Statistics, March, 1993, *Housing Density in Israel, 1991*, No. 934, Jerusalem.



Table 13  
Ownership of Durables (Percentages)

	Born in Europe/America			Born in Asia/Africa		
	79/80	86/87	92/93	79/80	86/87	92/93
Refrigerator	99.4	99.8	99.7	98.7	99.6	99.1
Electric mixer	56.5	75.6	--	51.1	71.7	--
Washing machine	74.3	87.5	87.8	80.7	89.8	91.5
Vacuum cleaner	54.8	64.1	65.0	25.0	40.4	51.1
Color television	8.1	84.0	90.8	8.6	84.3	92.8
Air conditioner	20.4	26.4	37.2	4.4	8.3	21.8
Telephone	73.2	93.0	92.9	54.5	89.3	94.8
At least one car	36.3	41.9	42.4	25.0	34.9	44.5
Two or more cars	--	--	6.1	--	--	5.5
Computer	--	8.9	16.4	--	8.2	19.8
Dishwasher	--	12.1	19.2	--	5.7	19.1
Clothes dryer	--	3.2	8.4	--	1.2	8.2
Deep freezer	--	10.3	10.6	--	8.1	19.3

Sources:

Central Bureau of Statistics, 1982, *Survey of Family Expenditure, 1979/80*, Part A: General Summary, Publication No. 691, Jerusalem, Table 50, 168-169.

Central Bureau of Statistics, 1989, *Survey of Family Expenditure, 1986/87*, Part B: Housing and Home Appliances, Publication No. 839, Jerusalem, Tables 18, 29.

Central Bureau of Statistics, 1994, *Survey of Family Expenditure, 1992/93* (preliminary findings) Jerusalem, Table 11, 54.



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Asian origin. Corresponding figures for private or central heating are 12.7 percent and 7.4 percent, respectively.

Common household appliances such as refrigerators, ovens, washing machines, and television sets are equally prevalent in Ashkenazi and Mizrahi households. Less common appliances such as vacuum cleaners, dishwashers, clothes dryers, and deep freezers -- once found more frequently in European/American origin households, are now becoming equally common among both groups. (See Table 13.)

## Housing Ownership and Property Value

Ownership of residential real estate also shows marked disparities between Ashkenazim and Mizrahim. In 1990, 76 percent of households headed by persons of Asian/African origin and 67 percent of those headed by persons of European/American origin owned their dwellings. It is worth bearing in mind, however, that the rate of ownership rises with length of stay in the country. The European/American group includes immigrants who arrived since 1990, of whom only 13 percent own their dwellings. The ownership rate among Europeans and Americans who immigrated before 1960 is 87 percent.

Among the Israel-born, 68 percent of heads of households with fathers of Asian/African origin own their dwellings, as against 77 percent of those whose fathers are of European/American origin. Within the European/American origin group, 8.5 percent resided in government housing and 11.5 percent rented on the private market. Corresponding figures for Israelis of African origin were 28.8 percent and 9.2 percent, respectively.

Notably, tenants in public-housing projects belong to low-

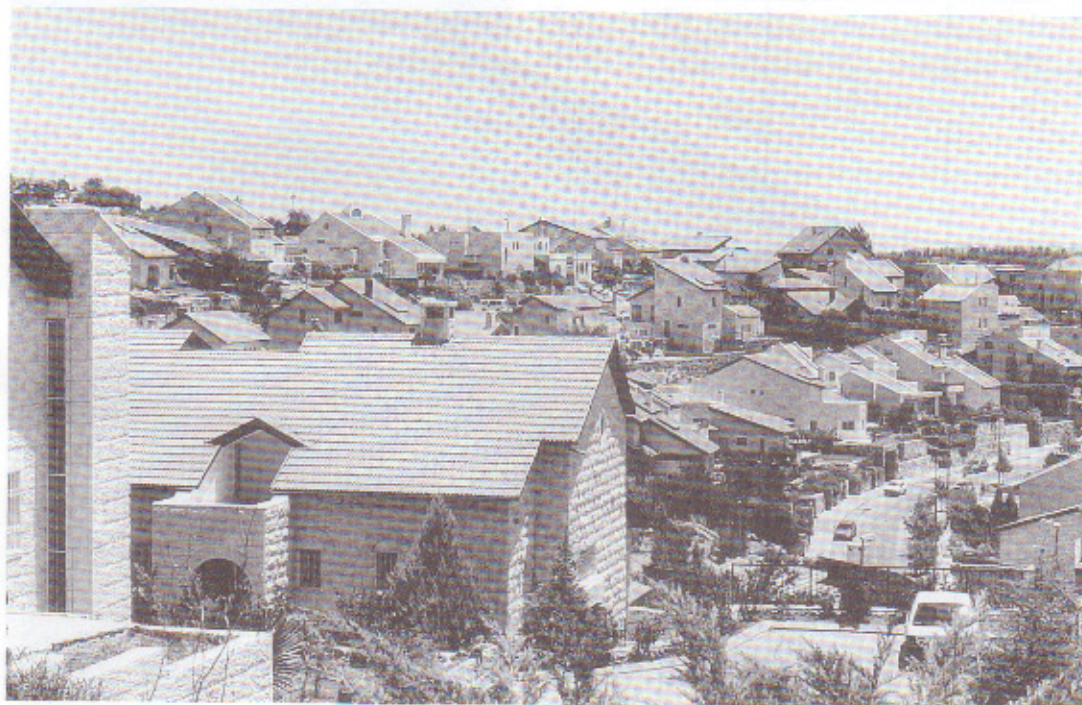


*Ajami Quarter, Jaffa 1994 (Yoav Alkoby)*

income, welfare-dependent groups that pay little if any rent. Private rental, a much more expensive option, is suitable only for persons with average or higher income.

About 87 percent of public-housing dwellings are situated in urban centers, mostly in disadvantaged neighborhoods where environmental conditions and social and physical infrastructures are inferior. Because the public management companies do not profit by maintaining their properties, they invest little in the buildings and the surroundings, which, consequently, are generally left in rundown condition.

Dwellings owned by Israel-born Ashkenazim are worth 65 percent more than dwellings owned by Israel-born Mizrahim. (This is calculated on the basis of expenditure for in-kind housing consumption, i.e., the interest that could be earned on the capital invested in the dwelling plus depreciation of the building; see the 1992/93 *Family Expenditure Survey*, Table 6:41).



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# Israel in International Perspective

The average level of housing density in Israel is among the highest in the Western world. Even the pace of improvement from 1950 to 1980 was slower in Israel than in the OECD countries. (See Table 14.)

Most dwellings in Israel are connected to utilities and infrastructure systems (running water, sewage, electricity). The proportion of dwelling units that lack basic amenities such as toilets and shower/bathrooms, is low in comparison with other countries. (See Table 15.) Many Arab localities in Israel, which lack basic amenities because of inadequate infrastructure, are exceptions to this rule; this is the result of the protracted discrimination that has characterized Israel's housing policies since the early years of statehood.

Israel has one of the world's highest rates of housing ownership (see Table 16) and, conversely, a relatively low share of rented housing. The proportion of government-owned housing available for rental is especially low. Most families choose to purchase an apartment, and policymakers encourage them to invoke this option by giving housing purchase programs clear preference over all others.

Table 14  
Average Housing Density (Persons per Room) in Selected Western Countries 1960, 1970, 1980

Country	1960	1970	1980
Australia	0.7	0.7	---
Austria	0.9	1.1	0.8
Belgium	0.6	0.6	0.6
Canada	0.7	0.6	0.5
Denmark	0.7	0.8	0.5
Finland	1.3	1.0	0.8
France	1.0	0.9	0.6
Germany	0.9	0.7	0.6
Greece	1.5	0.9	0.8
Ireland	0.9	0.9	0.9
Italy	1.1	0.9	---
Japan	1.1	1.0	0.8
New Zealand	0.7	0.7	0.5
Norway	0.8	0.8	0.7
Sweden	0.8	0.7	0.6
Switzerland	0.7	0.6	0.6
United Kingdom	0.7	0.6	0.7
United States	0.7	0.6	0.6
OECD average:	0.9	0.8	0.7
Israel	1.6	1.5	1.3

Source: *Master Plan for Israel in the Twenty-First Century, Phase B Report N. 4, Economic, Social, and Environmental Indicators, International Comparison: OECD Countries and Israel*. Haifa: The Technion, 1993:73.



("Binyan v'Diur")



Table 15

## Percent of Households that Lack Basic Amenities, Selected Western Countries

Country	Bathroom/Shower	Toilet
Canada	2	2
United States	3	3
England	4	6
Netherlands	4	0
Sweden	7	4
West Germany	11	7
Denmark	14	2
Japan	17	54
Austria	21	18
Finland	32	16
Spain	39	16
Israel	3	1

Source: Kop, Yunkov, ed., 1988. *Socioeconomic Indicators*. Jerusalem: Center for Social Policy Studies in Israel, Table 1-6, p. 119.

Note: OECD data are for the year 1980; Israel data are for 1983.

Table 16

## Public Sector Rental, Private Sector Rental, and Ownership, as Shares of Housing Stock, Selected Countries (Percent)

	Public Sector Rental	Private Sector Rental	Ownership
China (1985)	84	3	13
Holland (1989)	43	13	44
Belgium (1981)	7	31	59
England (1989)	26	7	67
France (1988)	24	25	51
Germany (1989)	16	42	42
Japan (1983)	13	25	62
United States (1988)	2	32	66
Canada (1986)	4	33	63
Pakistan (1980)	1	21	78
Switzerland (1980)	0	75	25
Israel (1983)	14	13	73

Source: Werszberger, Elis, 1991. *Privatization of Public Housing in Israel*, Tel Aviv: Tel Aviv University, Sapir Center for Development, Discussion Paper No. 5-91.

Tel-Aviv, 1994 ("Binyan v'Diur")



# Prospects for the Future

Israel's public housing policy, as manifested in government mechanisms that regulate and control housing supply, posits national goals against private-market activity. Public intervention in the market mechanism was meant primarily to prevent distortions and increase efficiency in providing housing for the population as a whole. Thus far, however, government intervention has not led to an efficiency in housing supply that would assure the wellbeing of the entire population.

In the past few years, the most salient manifestation of the housing problem in Israel is the steep increase in housing prices. Notwithstanding dips and slowdowns in certain years, prices have been rising since the 1950s, especially in recent years. (See Table 17.) Forecasts of continued brisk demand for housing indicate that housing prices will escalate further. Consequently, there is room for continued public intervention in order to ensure suitable accommodation for all.

However, many of the problems in the Israeli housing market are the result of public administration through a centralized government apparatus. Unless the modalities of public involvement in the housing market are overhauled fundamentally, no change of substance can be expected. In countries that decentralize powers, e.g., by transferring them to local government, public treatment of housing is more effective. By making housing a public enterprise, political intervention may be neutralized and a housing policy free of party considerations may be devised.

Israel is a signatory to the UN International Bill of Housing Rights, a part of the International Bill of Rights. In Israel itself, however, the housing issue has not yet been anchored in legislation. Accordingly, the rights and obligations of citizens and authorities do not manifest themselves in law. At the present writing, 42 countries have enshrined the housing rights of all residents in legislation.

Israel's housing policy makes little provision for public intervention meant to award differential housing assistance to various population groups. Consequently, the assistance programs that are in effect -- for housing purchase, rental, or leasing -- are inadequately tailored to the needs and preferences of population groups with distinct ways of life, family size and organization, social habits, economic capacity, and ability to pay for housing services.

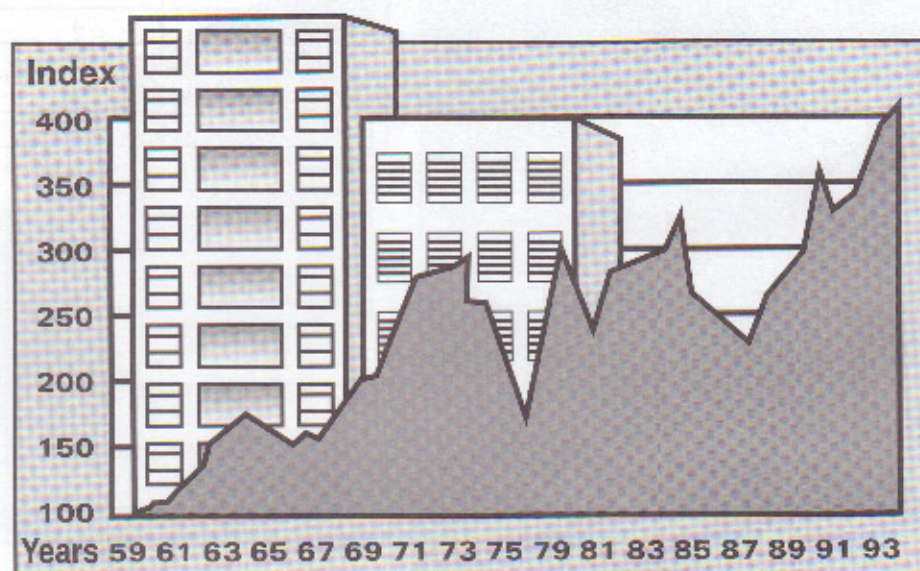
Thus far, public housing has been provided in response to the government's priorities in settling various parts of the country. The types, sizes, and prices of dwellings

have been determined in ways that leave insufficient flexibility in choice of type of accommodation. Various population groups purchased housing that failed to meet their needs and were not given the option of not purchasing their housing. Other groups preferred housing modalities that the assistance programs did not offer them, e.g., the option of owner-occupier building, which would suit the way of life and economic capabilities of the rural Arab population. The public assistance programs did not answer the needs of these groups.

The policy on use of agricultural land is explicit, but there is as yet no public policy on the use of urban land. Because the scarcity of urban land combines with a growing demand to force land prices ever higher, a policy preventing speculation in land zoned for building would presumably allow more effective use of this resource. The policy envisioned is one that would invoke serious sanctions, such as fines and high taxes, against those who hold land approved for building without using it, and restrict the acquisition of land and housing for investment purposes.

In Israel, especially in the towns, the maintenance regulations for residential buildings and areas are inadequate. Such regulations, which are common in other countries, help preserve and care for buildings and their surroundings. Particularly lacking in Israel are regulations for the upkeep of buildings meant for both public and private rental. The result of this lacuna is a protracted decline in property values and detriment to the residential environment.

Table 17  
Housing Price Index





## Notes

- 1 Development costs are still lower in the center of the country than in development areas for similar types of land. Building in remote locations that lack environmental and industrial infrastructure or other job opportunities entails investments in the creation of jobs, schools, and physical infrastructure.
- 2 These provisions were enshrined in a "program contract," i.e., an agreement between the Housing Ministry and a housing company to build and sell dwelling units as part of the public-building program. In program contracts signed up to 1992, the Ministry undertook to purchase any dwellings that the builder could not sell to the public and promised grants for builders who met the Ministry's rapid-construction stipulations.
- 3 According to a study by Bank of Israel economists, housing built on cheap land provided by the Israel Lands Administration was as expensive as housing on ordinary land, because it is the demand factor that prevails in determining housing prices. By inference, contractors who built on cheap land increased their profits as a result of the government's attempts to reduce housing prices.

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