

# **WOMEN 60 YEARS AND OVER IN THE LABOR FORCE:**

Work Patterns, Employment,  
and Wages

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# INTRODUCTION

This paper examines the labor force participation of women during the years around retirement, in the context of a proposal to raise the eligibility age of women for an old-age pension from 62 to 67. Currently, the retirement age for men is identical to the age at which they are eligible for a workplace and state old-age pension – 67; for women, retirement age is 67, but pension eligibility age is 62.<sup>1</sup> Those who wish to raise the pension-eligibility age base their arguments on the principle of gender equality. This raises the question of whether the labor market can provide a livelihood for women for those five additional years – between ages 62 and 67?

It should be noted that during preparation of this paper, deliberations about raising the eligibility age of women were suspended until 2017.

The analysis in this document is based on the three most recent census surveys: 1983, 1995, and 2008. Data from these surveys allow for an examination of the changes that took place in the Israeli workforce over the course of an entire generation – the 25 years between 1983 and 2008.

Census figures provide the most detailed information on the income of men and women in different occupations. Later figures published by the CBS (income surveys, household and expenditure surveys and manpower surveys), are based on smaller samples and cannot be compared with census figures.<sup>2</sup>

In this paper, we look at the following five age groups: 45-49, 50-54, 55-59, 60-64, and 65-69. We will examine not only workforce participation rates but also the most common occupations of these age groups, whether the women work full or part time, and their wage levels.

In the first age category, 45-49, the workforce participation rate – some 74% - is nearly at the peak, and this is followed by the onset of decline.<sup>3</sup> To simplify the analysis, for many tables and figures we collapsed the first three age categories into one group of 45-59 year olds.

According to the 2008 census data, women's participation in the labor force peaked at ages 25-34 (75%). This is followed by a gradual decline, which becomes more significant after age 60, and occurs in two stages: first, a sharp dip for 60-64 year olds, then a steep drop for 65-69 year olds.

1 According to Israel's Retirement Age Law, women are entitled to retire and receive a pension from age 62, but they may continue to work until age 67 – the age at which employers may make retirement mandatory for both women and men.

2 The in-depth survey of the Population Census comprises 20% of the population of Israel, while the latest household income surveys and labor force surveys, conducted in 2011, were based on samples of only 20,000 households. In 2012, the CBS introduced a change in the surveys: the household income survey was abolished and in its stead they introduced a household income and expenditures survey based on new variables. The 2012 survey is soon to be released (March 2014).

3 This trend continued in 2012. For more information, see CBS *Labor Force Surveys Quarterly: July-September 2013*, 31 October 2013.

The decline is especially steep for women with low educational achievements, while for college educated women, about half of those aged 60-64 continue working, and a third of those aged 65-69 remain in the labor force.

For the 45-49 age bracket, most of the women are employed full time, while for women aged 65-69, the majority are employed part time. The proportion of women over the age of 60 employed part time is especially high for those working in personal and household services.

The largest employer of women over the age of 60 is the public services. Within these, the education sector is the largest employer of women aged 60-64, while the welfare services constitutes the largest employer of women over the age of 65.

The most common occupation of women over 60 is sales and services.

Regarding wages, women over 60 fall into two distinct groups: a majority of women employed part time at low wages and a minority employed full time at relatively high wages. Employment for women over 60 is characterized by a clear distinction between women with low educational achievements who lack independent sources of income – retirement or other kinds of savings – and who therefore have to work even if remuneration is low, and women with high educational achievements who have developed professional or managerial careers, reach their highest wage level at an advanced age, and therefore have no reason to retire.

It should be noted that women who work because they have no choice do not earn a living wage. As they probably have no retirement savings or very low savings, they need a state old-age pension as well as a wage from work. Thus, our findings support raising the level of the state old-age pension and, at the same time, refraining from raising the age of entitlement to pension savings and to a state old-age pension.

# 1. LABOR FORCE PARTICIPATION

## A. General

Between the census of 1983 and that of 2008, the participation rate of women of all ages in the labor force grew dramatically.<sup>4</sup> The participation rate of men during these years declined.

Among younger women, those in the 25-44 age category, participation in the workforce rose from some 52-58% to 73-75%.

Similar increases appeared for women in older age categories: for those aged 45-49, participation rose from 50.6% in 1983 to 73.7% in 2008; for women aged 50-54, it rose from 42.4% to 70.9%; for women aged 55-59, from 35.4% to 61.7%; for women aged 60-64, from 20.1% to 41.2%; and for women aged 65-69, from 9.6% to 16.6%.

The most striking growth was among women aged 60-64, whose participation in the workforce doubled, particularly after the 1995 census. Raising the retirement age in 2003 from 60 to 62 may have contributed to this. A significant increase can also be seen among women in the oldest age category, 65-69 years old.

Although women have joined the workforce in increasing numbers, a striking decline in their participation is also evident as they grow older: from 73.7% among women aged 45-49 to 70.9%, 61.7%, 41.2% and 16.6% in the subsequent age groups. The most significant drop-off from the workforce was the transition from ages 55-59 to 60-64 – a drop of from 61.7% to 41.2%.

In other words, age 60 is the significant cut-off year: Although the 60-64 year-old women showed the most significant increase over time, the most dramatic drop-off in employment was also felt here – in the transition from the 55-59 to the 60-64 age group.

While the participation of women in the workforce increased at all age levels, the participation of men declined, also at all ages. This decrease, however, was much smaller than the increased number of women. Moreover, despite the decline, men still participate in the workforce at a higher rate than women, and the gap only widens with age through the very oldest age group.

<sup>4</sup> In 2012, the Central Bureau of Statistics changed the format of its *Labor Force Surveys*, which makes it difficult to conduct comparisons over time. Most of the changes were related to definitions of the sample surveyed, shifting from a quarterly to a monthly sample, and an expanded number of localities sampled. As a result, the series is interrupted – data from 2012 or later cannot be compared with data from previous years. For more information, see “Examination of the Main Changes in the Labor Force Survey: Monthly Survey Structure Compared with Quarterly Survey Structure – as of January 2012”, in CBS, *Labor Force Surveys Quarterly: July-September 2013*, 31 October 2013 [http://www1.cbs.gov.il/publications13/saka0313q/pdf/intro\\_e\\_e.pdf](http://www1.cbs.gov.il/publications13/saka0313q/pdf/intro_e_e.pdf).

## Labor Force Participation by Gender and Age Group in 1983, 1995, and 2008

In percentages of each age group

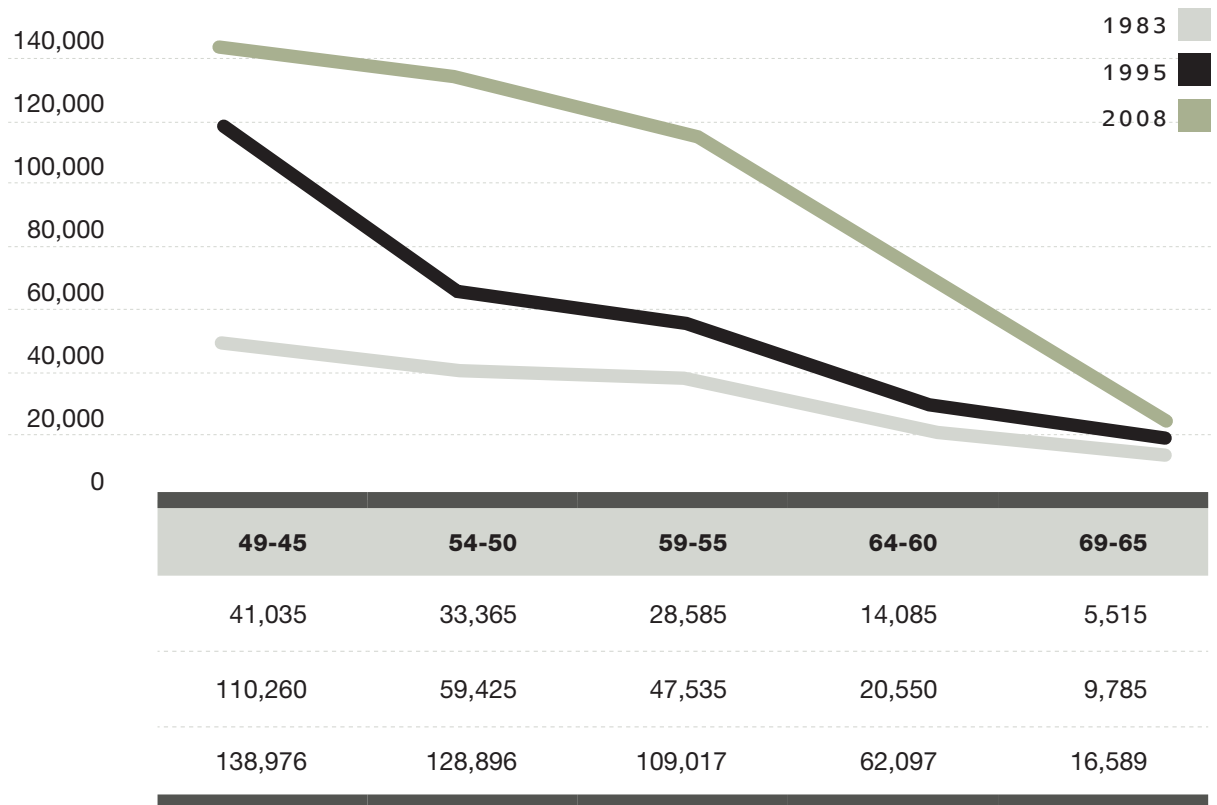
Age		1983	1995	2008
25-29	Men	83.4	84.0	79.2
	Women	58.4	68.7	75.6
30-34	Men	89.4	87.3	87.5
	Women	56.9	67.2	75.7
35-39	Men	91.6	87.3	88.3
	Women	57.2	69.8	74.8
40-44	Men	92.3	89.0	87.2
	Women	52.2	71.5	73.3
45-49	Men	91.8	90.8	86.2
	Women	50.6	71.6	73.7
50-54	Men	89.6	86.9	83.5
	Women	42.4	62.2	70.9
55-59	Men	84.6	79.5	79.1
	Women	35.4	48.9	61.7
60-64	Men	78.3	60.7	66.6
	Women	20.1	22.8	41.2
65-69	Men	46.9	32.1	37.7
	Women	9.6	10.8	16.6

Source: Adva Center analysis of CBS, Population Census, 1983, 1995, and 2008.

A more concrete illustration of this trend can be seen in the actual number of women in the labor force, not just their participation rate. In 2008, some 140,000 women aged 45-49 were employed; by age 55-59, the number had decreased to about 109,000; in the transition to age group 60-64, the number was almost halved to about 62,000; and after age 65, the number plunged to approximately 16,600. At the oldest age level, 65-69, only one out of every six women was in the workforce.

## Women in the Labor Force by Age, 1983, 1995, and 2008

In absolute numbers



Source: Adva Center analysis of CBS, *Population Census*, 1983, 1995, and 2008.



## B. Israel and OECD countries

In 2008, the labor force participation rate of Israeli women was slightly higher than the average of women in OECD countries. In most of these countries, as in Israel, participation dropped off after age 60, and even more dramatically after age 65.

### Women in the Labor Force by Age, Selected Countries, 2008

In percentage by descending order for age 65-69

	45-49	50-54	55-59	60-64	65-69
<b>Korea</b>	65.8	60.4	52.5	42.3	33.6
<b>U.S.A.</b>	77.2	74.8	67.7	48.7	26.4
<b>Japan</b>	75.2	71.6	61.6	43.6	26.0
<b>Mexico</b>	54.4	46.0	39.8	28.5	21.8
<b>Norway</b>	85.6	82.8	75.5	53.9	20.5
<b>Israel</b>	73.7	70.9	61.7	41.2	16.6
<b>OECD</b>	72.9	68.5	56.6	34.1	16.2
<b>Sweden</b>	88.6	86.4	80.6	58.6	12.5
<b>United Kingdom</b>	81.7	78.2	65.5	34.6	12.4
<b>Denmark</b>	88.4	85.3	79.1	28.5	6.8
<b>European Union</b>	78.9	72.3	52.7	22.8	6.2
<b>Germany</b>	84.0	79.9	67.7	29.4	5.6
<b>Spain</b>	70.6	60.5	44.2	23.5	4.2
<b>Italy</b>	63.7	57.4	36.5	11.9	3.4
<b>France</b>	85.2	79.7	56.4	15.0	3.0

Note: Data for Israel from CBS, *Population Census*, 2008.

Source: OECD Website, July 2013 <http://stats.oecd.org/>.

## C. Women in the Labor Force by Ethnicity

A more detailed picture of the participation of women in the workforce emerges from examining the differences between the main population groups of Israel: first generation Ashkenazi Jews (born in Europe or America), second generation Ashkenazi Jews, first generation Mizrahi Jews (born in Asia or Africa), second generation Mizrahi Jews, third generation Jews (Israeli Jews born in Israel whose fathers were born in Israel), first-generation Soviet Jews (immigrated to Israel 1990 or later), and Arabs. We present here data from 2008, the most recent census.

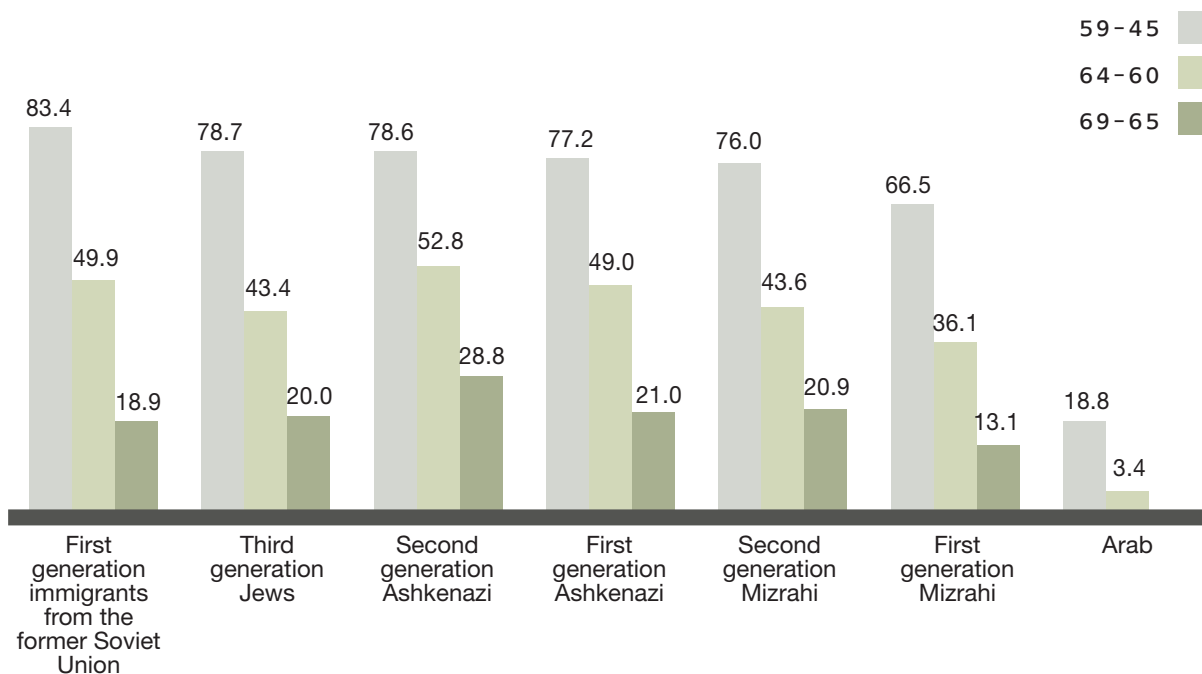
Among the younger women, 45-59 years old, immigrants from the former Soviet Union had the highest workforce participation rate – 83.4%. Women in the other ethnic groups had rates of between 76% and 79%, with the exception of first generation Mizrahi women (66.5%) and Arab women, with the lowest rate at this age (18.8%).

Among the two groups older than 60, second-generation Ashkenazi women had the highest rate of participation in the workforce – 52.8% at age 60-64 and 28.8% at age 65-69. The lowest participation rate among Jewish women older than 60 was that of first generation Mizrahi women – 36.1% and 13.1%, respectively, with the participation of Arab women the very lowest – 3.4% at age 60-64.

The absolute numbers reveal that first generation Mizrahi women constituted the largest group in the 65-69 age group – 4,173 women. Immigrants from the former Soviet Union were in second place with 4,020 women. The smallest group, with 802, was comprised of second generation Mizrahi women. Note that at age 45-59, second generation Mizrahi women were the largest group, with 98,530 women. We cannot explain the dramatic decrease in the size of this group after age 60.

## Participation of Women in the Labor Force by Age and Ethnicity, 2008

Percentage of each population group



Note: The sample size of Arab women aged 65-69 is too small to be included.

Source: Adva Center analysis of CBS, *Population Census*, 2008.

## Participation of Women in the Labor Force by Age and Ethnicity, 2008

Absolute numbers

	45-59	60-64	65-69
Second generation Mizrahi	98,530	2,591	802
First generation immigrants from former Soviet Union	84,413	14,898	4,020
Second generation Ashkenazi	65,053	10,322	3,477
First generation Mizrahi	47,213	14,615	4,173
First generation Ashkenazi	45,063	17,213	3,484
Third generation Jews	22,294	1,907	577
Arab	14,154	517	--

Note: The sample size of Arab women aged 65-69 is too small to be included.

Source: Adva Center analysis of CBS, *Population Census*, 2008.

## D. Education

In each of the three census surveys conducted, women with more education were more likely to be employed. In 2008, 57% of the college-educated women aged 60-64 were part of the workforce, as well as 29.8% of college-educated women aged 65-69.

At every age level, the better educated were more likely to be members of the workforce, and the drop with age was lowest for these women.

### Participation of Women in the Labor Force by Age and Education, 1983, 1995, 2008

Percentage of each age group in the work force

	Low Educational Level			Medium Educational Level			High Educational Level		
	1983	1995	2008	1983	1995	2008	1983	1995	2008
45-49	46.0	55.7	51.3	77.9	82.5	80.8	90.2	90.3	92.3
50-54	39.2	48.0	50.0	68.1	77.1	79.3	85.7	86.4	88.8
55-59	32.5	37.0	44.0	57.4	61.8	69.2	81.2	69.8	79.7
60-64	17.9	16.7	27.3	34.9	33.9	46.4	57.6	37.4	57.0
65-69	8.6	7.9	10.0	17.8	15.6	18.7	28.6	19.6	29.8

**Note:** Low educational level – up to 12 years without matriculation; medium educational level – matriculation with additional post-secondary school diploma; high educational level – academic degree.

**Source:** Adva Center analysis of CBS, *Population Census*, 1983, 1995, and 2008.

## E. Type of Locality

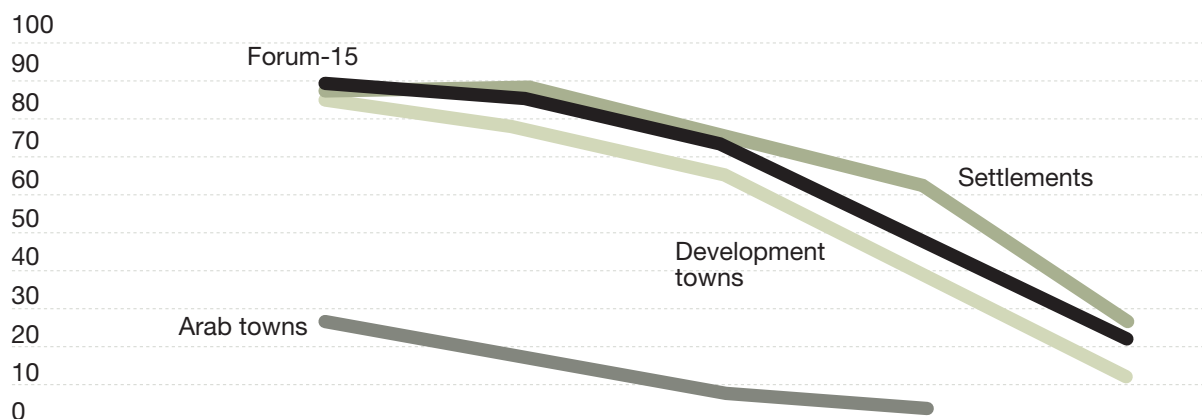
Regional distribution provides only a partial picture, as each region includes a variety of localities and population groups. Therefore, we looked at the participation rates of women according to four types of localities: Forum-15 cities, which are the most affluent localities in Israel; settlements in the Occupied Territories, many of which have well-to-do residents; development towns, most of whose residents are in the lower-middle economic strata; and Arab towns, in which the majority are in the lower income strata.<sup>5</sup>

The graph below clearly indicates that women aged 65-69 enjoyed a higher employment rate in the more affluent localities, including settlements in the Occupied Territories, in comparison with development towns and, much more so, Arab towns. Over the age of 60, settlements had the highest workforce participation rate, apparently because women who live there hold senior-level positions with corporate or state institutions.

And yet the graph also reveals a decline in employment with advancing age, so that from age 60, the gaps between women in Forum-15 cities and those in development towns narrow down.

### Participation of Women in the Labor Market by Age and Type of Locality, 2008

In percentage of the age group



Type of Locality	45-49	50-54	55-59	60-64	65-69
Forum-15	84.9	80.7	69.5	46.8	19.9
Settlements	83.4	83.6	72.4	57.9	23.2
Development towns	80.2	73.2	60.6	36.9	10.1
Arab towns	23.7	15.7	6.9	2.6	--

**Note:** The sample size of Arab women aged 65-69 is too small to be included.

**Source:** Adva Center analysis of CBS, *Population Census*, 2008.

<sup>5</sup> Because the concept "Forum-15 cities" did not exist in 1983, and because of the small sample of Jewish settlements in Judea and Samaria that year, we present here only data for 2008.

## 2. EMPLOYMENT BY ECONOMIC SECTOR

The main economic sector employing women was public services, and this increased with age: In 2008, 53.2% of women aged 45-59 worked in public services, and this rose to 58.9% among 60-64 year olds and 61.3% among 65-69 year olds.

Public services include jobs in the following fields: public administration and local authorities, education, health, welfare, community and social services. Note that the government is not necessarily the only employer of women in public service jobs.

Public services are also the largest employment track for women in most OECD countries (Anghel et al., 2011), and this is particularly true of mothers. One reason may be that the public sector provides job security and flexible working hours, which enable women to integrate jobs and family life. Furthermore, in most countries, women with similar skills enjoy a higher wage in the public than in the private sector, although the picture is reversed for men. Among younger women (45-59), each of three other economic sectors employs more than 10% of women: trade, lodging and restaurant services (11.9%); business services (10.1%); and manufacturing (10.1%).

The oldest group of women (65-69), however, shows a decline in the proportion employed in these three economic sectors, with a significant increase in other kinds of jobs – personal and household services – which employ 12.2% of women aged 65-69.

## Employment of Salaried Women by Economic Sector and Age, 2008

In percentage of each age group • By descending order of 65-69 year olds

	Public services	Personal & household services	Business services	Trade, lodging & restaurant services	Manufacturing	Banking & financial services	Transportation & communication	Infrastructure	Agriculture
<b>45-59</b>	53.2	5.6	10.1	11.9	10.1	4.8	2.7	1.1	0.5
<b>60-64</b>	58.9	7.8	10.3	9.5	7.1	3.1	2.2	0.8	0.3
<b>65-69</b>	61.3	12.2	8.9	8.7	4.5	1.8	1.8	(0.7)	--

**Note:** The sample size of Arab women aged 65-69 is too small to be included.

**Source:** Adva Center analysis of CBS, *Population Census*, 2008.

For a more detailed analysis, we examined the sub-categories of public services. In 2008, most women 45-49 years old who worked in public services held jobs in education, health, or welfare – virtually the same number in education as in health and welfare combined. However, the proportion of those working in public services employed in education dropped with age, from 43.4% at ages 45-59 to 28.5% at ages 65-69, while the proportion of those with jobs in welfare doubled, from 20% at ages 45-59 to 40% at ages 65-69. In absolute numbers, 3,180 women – about half the total women working in public services at age 65-69 – held jobs in the field of welfare, most of these (77% or 2,455 women) as caregivers.

Note that caregiving was also the occupation of the majority of those in the social services and welfare even among younger women – 64.6% at ages 45-59 and 70.2% at ages 60-64.

## Employment of Salaried Women in Public Services by Sub-sector and Age, 2008

In percentage of each age group and absolute numbers

	Public Services	Thereof:	Public administration	Education	Health	Social services and welfare	Community services
<b>45-59</b>	53.2 (171,354)		11.1 (18,960)	43.4 (74,354)	22.3 (38,221)	20.0 (34,239)	3.3 (5,580)
<b>60-64</b>	58.9 (30,587)		9.1 (2,778)	33.7 (10,319)	24.2 (7,398)	29.1 (8,897)	3.9 (1,195)
<b>65-69</b>	61.3 (7,946)		5.7 (453)	28.5 (2,262)	19.8 (1,576)	40.0 (3,180)	6.0 (475)

**Source:** Adva Center analysis of CBS, *Population Census*, 2008.

### 3. EMPLOYMENT BY OCCUPATION

The data about economic sector attest to the nature of the employer – primarily the public services. Now we look at the specific occupations of older women, focusing on the most common occupations, which together employ more than 60% of salaried women.

Occupations are grouped by the CBS into seven main categories: academic professionals; associate professionals and technicians; managers; clerical workers; agents, sales workers and social workers; skilled workers; and unskilled workers. Each category includes specific occupations, of which we examine the most common. Some categories (managers, clerical workers, and skilled workers) had few women, and therefore did not warrant further subdivision. We examined a total of nine sub-categories: academic professionals, social science and humanities professionals, secondary school teachers, elementary school teachers, nurses, sales workers, workers in lodgings or restaurant services, personal care workers, and cleaners.

In 2008, among those aged 45-59, the most common occupation was clerical workers – 24.4% of all salaried women. From age 60, clerical jobs were still the most common, but in a slightly lower proportion – 22.0%. At age 65-69, the most common occupation was “personal care workers” – 30.4% of all employed women. Note that this occupation does not require special training and often serves as a default job for older women looking for work.

For women aged 65-69, clerical jobs were the second most common occupation – 19.2% in 2008. Cleaning was in third place – approximately 9% of the women at every age level.



## Occupations of Salaried Women by Age, 2008

Percentages and absolute numbers of each age group

	Absolute Numbers			Percentages		
	45-59	60-64	65-69	45-59	60-64	65-69
<b>Academic</b>	45,451	8,538	1,945	14.0%	16.3%	14.9%
<b>Thereof:</b>						
Academic professionals	18,021	3,439	653	5.6%	6.6%	5.0%
Social science & humanities professionals	12,340	2,922	863	3.8%	5.6%	6.6%
Secondary school teachers	15,051	2,178	430	4.6%	4.2%	3.3%
<b>Associate professionals &amp; technicians</b>	60,735	8,386	1,603	18.7	16.0%	12.2%
<b>Thereof:</b>						
Preschool & Elementary school teachers	35,522	3,803	765	11.0%	7.3%	5.8%
Nurses	13,853	2,878	551	4.3%	5.5%	4.2%
<b>Managers</b>	11,724	1,697	372	3.6%	3.2%	2.8%
<b>Clerical workers</b>	79,097	11,513	2,511	24.4%	22.0%	19.2%
<b>Agents, sales workers &amp; social workers</b>	77,803	15,093	5,013	24.0%	28.8%	38.3%
<b>Thereof:</b>						
Sales workers	19,901	2,764	605	6.1%	5.3%	4.6%
Workers in lodging & restaurant services	5,563	776	248	1.7%	1.5%	1.9%
Personal care workers	46,655	10,613	3,974	14.4%	20.3%	30.4%
<b>Unskilled workers</b>	34,747	5,346	1,324	10.7%	10.2%	10.1%
<b>Thereof:</b>						
Cleaners	27,585	4,586	1,169	8.5%	8.8%	8.9%
<b>Skilled workers</b>	14,598	1,779	318	4.5%	3.4%	2.4%

### Notes:

1. Academic professionals include engineers, architects, medical doctors, lawyers, judges, etc.
2. Social science or humanities professionals include lecturers, psychologists, economists, accountants, social work professionals, etc.

Source: Adva Center analysis of CBS, *Population Census*, 2008.

## Occupation by Ethnicity

There were significant differences among Israeli women from different population groups with respect to occupation. To understand these differences, we chose four occupations that are common among women: two that do not require academic training (personal care workers and cleaners) and two that require academic training (academic professionals and social science or humanities professionals).

Personal care occupations – caregivers – were particularly salient among immigrants from the former Soviet Union: among 65-69 year olds, 59.5% held such jobs in 2008. This was the highest representation of any population group in any occupation. The proportion is also high among immigrants 60-64 years old – 38.6%. As noted, work as a caregiver seems to be the default job for older women, especially those from the former Soviet Union. Note also that the proportion of women from the former Soviet Union working as caregivers increases with age: 13.4% of 45-49 year olds, 17.9% of 50-54 year olds, 24.4% of 55-59 year olds, and 38.6% of 60-64 year olds.

Jobs as caregivers were also prevalent among first generation Mizrahi women (22.8% among 60-64 year olds and 32.1% among 65-69 year olds), as well as second generation Mizrahi women (20.3% and 22.1%, respectively).

The proportion of women working as academic professionals or professionals in the social sciences or humanities was much smaller than those working at cleaning or caregiving jobs. The population groups with the highest proportion of 60-year old women in these professional jobs are as follows:

First generation Ashkenazi women (8.1% and 10.1%, of whom 10.2% were social science or humanities professionals and 7.1% were academic professionals);

Second generation Ashkenazi women (12.0% and 16.7%, of whom 7.3% were social science or humanities professionals and 6.5% were academic professionals); and

First generation women from the former Soviet Union (2.8% and 2.2%, of whom 7.6% were social science or humanities professionals and 7.3% were academic professionals).

## Proportion of Women in Selected Occupations within each Group at Various Ages, 2008

	45-49	50-54	55-59	60-64	65-69
<b>Social Science or Humanities Professionals</b>					
First generation Mizrahi	1.8	1.7	1.8	2.4	(1.6)
First generation Ashkenazi	6.1	6.9	6.8	8.1	10.1
First generation immigrants from former Soviet Union	2.2	2.1	2.1	2.2	2.8
Second generation Mizrahi	2.2	2.1	2.2	--	--
Second generation Ashkenazi	7.0	6.7	7.6	12.0	16.7
Third generation Jews	7.6	7.5	6.8	7.6	--
Arabs	2.5	(1.5)	--	--	--
<b>Academic Professionals</b>					
First generation Mizrahi	2.1	1.6	1.5	1.4	--
First generation Ashkenazi	9.6	9.7	10.5	10.2	7.1
First generation immigrants from former Soviet Union	10.5	9.0	7.3	7.6	7.3
Second generation Mizrahi	2.0	1.3	1.4	--	--
Second generation Ashkenazi	8.0	6.0	6.3	7.3	6.5
Third generation Jews	7.8	6.1	2.6	6.3	--
Arabs	1.7	(1.4)	--	--	--
<b>Personal Care Workers</b>					
First generation Mizrahi	15.5	17.0	21.5	22.8	32.1
First generation Ashkenazi	10.0	8.8	9.2	10.3	13.2
First generation immigrants from former Soviet Union	13.4	17.9	24.4	38.6	59.5
Second generation Mizrahi	16.0	17.6	23.3	20.3	22.1
Second generation Ashkenazi	5.1	5.2	6.1	4.3	6.9
Third generation Jews	5.4	7.0	9.6	8.3	--
Arabs	14.1	11.9	16.5	(14.0)	--
<b>Cleaners</b>					
First generation Mizrahi	13.2	10.9	12.2	12.2	14.2
First generation Ashkenazi	5.7	4.2	4.0	2.7	5.1
First generation immigrants from former Soviet Union	12.9	14.7	19.6	16.7	13.1
Second generation Mizrahi	6.5	7.4	9.6	9.5	--
Second generation Ashkenazi	1.0	0.9	0.5	(0.8)	--
Third generation Jews	1.1	2.3	2.9	(5.8)	--
Arabs	12.4	16.5	15.9	(11.4)	--

**Notes:**

1. Numbers in parentheses indicate a possible statistical error.
2. Empty cells indicate a low number of cases.

Source: Adva Center analysis of CBS, *Population Census*, 2008.

## 4. FULL AND PART-TIME EMPLOYMENT

During the 25 years between the 1983 and 2008 census, more women undertook full-time jobs. This was true at all age levels, but particularly among 45-49 year olds: In 2008, 67.3% of women this age were employed full-time and about a third, part-time. That same year, just over half (52.5%) the women aged 60-64 and close to thirty percent (28.6%) of women aged 65-69 were employed full-time.

The transition to part-time employment takes place after age 60: In all three census surveys, this age marks a jump of some ten percentage points, and then a leap at age 65 and above. In 2008, for example, the proportion employed part-time is similar in all three age groups: 32.7% of 45-49 year olds, 34.3% of 50-54 year olds, and 37.7% of 55-59 year olds. Then the figure jumps to 47.5% in the 60-64 age group and to 71.4% among women aged 65-69.

The CBS defines 35 or more weekly hours as full-time work, and 34 or fewer weekly hours as part-time employment.

This definition creates a problem with regard to teachers, for whom the definitions of full and part-time differ from the rest of the workforce. As a result, the data are biased to suggest a larger proportion of part-time workers in the field of education.

### Full or Part-time Employment among Salaried Women by Age, 1983, 1995, and 2008

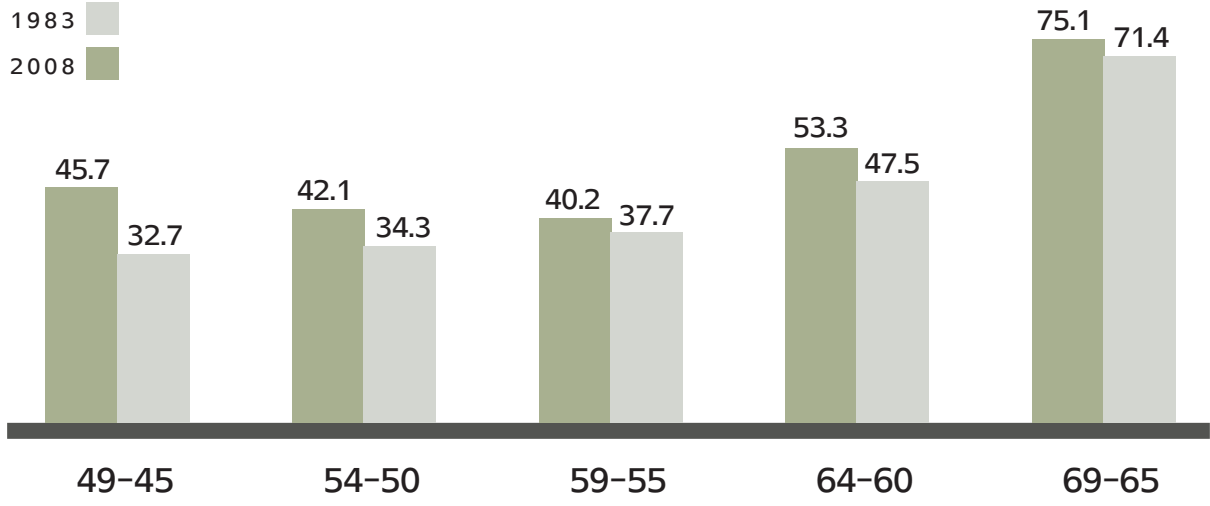
In percentage of each age group

	Part-time Employed			Full-time Employed		
	1983	1995	2008	1983	1995	2008
45-49	45.7	41.5	32.7	54.3	58.5	67.3
50-54	42.1	42.1	34.3	57.9	57.9	65.7
55-59	40.2	45.8	37.7	59.8	54.2	62.3
60-64	53.3	57.7	47.5	46.7	42.3	52.5
65-69	75.1	76.7	71.4	24.9	23.3	28.6

Source: Adva Center analysis of CBS, *Population Census*, 1983, 1995, and 2008.

## Women Employed Part-time by Age, 1983 and 2008

In percentage of each age group



Source: Adva Center analysis of CBS, *Population Census*, 1983 and 2008.

## A. Full and Part-time Employment by Economic Sector

For women who held jobs in personal services, part-time employment is the rule, rather than the exception: 66.6% of 60-64 year olds and 77.5% of 65-69 year olds worked part time. Public service occupations also have a large proportion of women working part-time – 52.7% of 60-64 year olds and 74.9% of 65-69 year olds. As noted, jobs in these two economic sectors are the most prevalent for women 65-69 years old.

On the other hand, part-time jobs are particularly uncommon in the various occupations listed under infrastructure, transportation and communication, and banking.

Two economic sectors with high rates of part-time jobs are trade, lodging and restaurant services; and business services, particularly for 65-69 year olds: 67.7% and 67.2%, respectively.

### Part-time Employment among Salaried Women by Age and Economic Sector, 2008

Percentage of women employed part-time within each economic sector

	Personal and household services	Public services	Trade, lodging & restaurant services	Business services	Manufacturing	Infra-structure	Transportation & communication	Banking
45-59	54.8	43.6	28.5	30.0	10.8	14.3	19.1	8.3
60-64	66.6	52.7	45.0	43.8	18.2	(22.3)	23.2	19.7
65-69	77.5	74.9	67.7	67.2	53.6	--	(38.5)	(27.7)

#### Notes:

1. Numbers in parentheses indicate a possible statistical error.
2. Empty cells indicate a low number of cases.

Source: Adva Center analysis of CBS, *Population Census*, 2008.

## B. Full and Part-time Employment by Occupation

In general, women who were employed in academic, associate academic or technical, and managerial positions in 2008 worked full-time even after age 60; the transition to part-time work took place from age 65.

On the other hand, most of those employed in sales and services or in caregiving were already working part-time at ages 60-64.

Women of 65 and over worked part-time in most occupations. This is particularly evident in caregiving jobs and sales and services, but especially high rates – almost 90% – were recorded for preschool and elementary school teachers.

The only occupations with a low proportion of part-time jobs were managerial – 14.9% of 60-64 year olds and 27.1% of 65-69 year olds.

### Part-time Employment among Salaried Women by Age and Occupation, 2008

In percentage of each age group

	45-59	60-64	65-69		45-59	60-64	65-69
<b>Academics</b>	34.6	38.2	64.8	<b>Managers</b>	8.8	14.9	27.1
Thereof:				<b>Clerical workers</b>	21.6	35.8	57.7
Academic professionals	15.7	20.5	58.9	<b>Sales &amp; services</b>	43.9	63.0	81.0
Social sciences & humanities	35.4	42.6	62.3	Thereof:			
Secondary school teachers	10.3	29.1	56.6	Sales workers	32.8	54.6	67.2
<b>Associate professionals &amp; technicians</b>	46.5	51.0	79.2	Lodging or restaurant service workers	28.3	36.5	54.8
Thereof:				Personal care	52.4	69.0	86.2
Preschool & elementary school teachers	37.4	57.4	86.7	<b>Unskilled workers</b>	44.4	57.2	76.2
Nurses	31.3	38.0	69.4	Thereof:			
				Cleaners	49.9	60.5	76.4
				<b>Skilled workers</b>	10.7	25.8	53.7

**Notes:**

- Each cell shows the percentage of women employed part-time in that specific occupation and age group. The complementary cell would show the percentage of women employed full-time in that specific occupation and age group.
- CBS defines a part-time position as fewer than 35 weekly hours.
- Part-time positions in the field of education were defined differently: for secondary school teachers, fewer than 20 weekly hours; for elementary school teachers, fewer than 30 weekly hours.
- Secondary school teachers include teachers in secondary and post-secondary schools; school inspectors; principals of intermediate schools, secondary and post-secondary institutions; and other teachers and educational workers.
- Preschool and elementary school teachers include preschool teachers, primary school teachers, primary school principals, and social and community youth instructors.

Source: Adva Center analysis of CBS, *Population Census*, 2008.

## C. Full and Part-time Employment by Education

Having an academic education did not significantly increase an older woman's likelihood of being employed full-time. This may be because of the many college-educated women employed in welfare and social services, fields in which part-time jobs are common, but also because of the bias of the data with regard to teachers.

In comparing the census data of 2008 with those of the two previous surveys, we see that the proportion of women working full-time increased at every age level. The table below shows that this holds true regardless of whether a woman had a college education or not. Indeed, the proportion of college-educated women holding full-time jobs was only slightly higher than those without a college education in 2008. The largest gap was within the 60-64 age group, and this greatly narrows after age 65.

### Full and Part-time Employment among Salaried Women by Education and Age, 1983, 1995, and 2008

In percentage of each age group

		Employed Part-time			Employed Full-time		
		1983	1995	2008	1983	1995	2008
45-59	Non-academic	43.0	42.9	36.1	57.0	57.1	63.9
	Academic	42.5	41.5	32.2	57.5	58.5	67.8
60-64	Non-academic	54.2	58.3	50.4	45.8	41.7	49.6
	Academic	46.6	55.2	42.9	53.4	44.8	57.1
65-69	Non-academic	76.2	76.8	72.2	23.8	23.2	27.8
	Academic	--	76.2	70.0	--	(23.8)	30.0

Source: Adva Center analysis of CBS, *Population Census*, 1983, 1995, and 2008.

## D. Full or Part-time Employment: Israel in Comparison with the OECD

Women in Israel resembled women in the OECD member countries with respect to full or part-time employment: Approximately one-third of employed women at the age of 45-49 and 50-54 were working part-time;

At age 55-59, the similarities end, as the number of women employed part-time begins to rise in some countries; For the 60-64 age group, the proportion of salaried women who worked part-time averages 39% in OECD countries, and was more than 50% in about a third of the countries; and

At age 65-69, 70% or more of the women in most OECD countries were employed part-time.

Some countries had a higher than average rate of women working part-time: In 2008, Germany, Ireland, and the United Kingdom showed approximately half of even the younger women working part-time.<sup>6</sup> In Germany, this may have been the result of fewer workers being covered by collective bargaining agreements as well as the proliferation of non-routine, part-time jobs (called “mini-jobs”). In Ireland, too, there was a significant decline in the number of women employed through collective agreements.<sup>7</sup>

Several other countries scored below average in the employment of women over the age of 60 in part-time jobs: the United States, Greece, and Spain.<sup>8</sup>

### Women Employed Part-time in the Labor Force, Selected Countries, 2008

In percentage by descending order for 65-69 age group

	45-49	50-54	55-59	60-64	65-69
Germany	55	53	54	58	92
United Kingdom	45	43	50	69	84
Ireland	56	55	59	66	82
Denmark	34	37	43	50	81
Sweden	32	32	35	46	80
European Union (21)	38	37	43	54	78
<b>OECD</b>	<b>30</b>	<b>28</b>	<b>32</b>	<b>39</b>	<b>78</b>
<b>Israel</b>	<b>33</b>	<b>34</b>	<b>38</b>	<b>48</b>	<b>71</b>
France	32	32	37	40	60
Italy	41	38	43	48	55
Greece	21	22	21	19	40
Spain	26	27	29	36	34
Norway	37	37	45	56	--
U.S.A.	18	16	19	27	--
Mexico	29	29	29	43	--

#### Notes:

1. Israeli data from CBS, *Population Census*, 2008.
2. “Part-time” may be defined differently by different countries.

Source: OECD website, July 2013 <http://stats.oecd.org/>; Adva Center analysis of CBS, *Population Census*, 2008.

6 OECD. *StatExtracts*. 2013 [http://stats.oecd.org/Index.aspx?DatasetCode=FTPTN\\_I](http://stats.oecd.org/Index.aspx?DatasetCode=FTPTN_I).

7 OECD. 2012. *Employment Outlook*, pp. 136-140.

8 OECD. *StatExtracts*, *ibid*.



# WAGES

## A. Wages and Gender

The wages earned by women were lower than those earned by men in every age group in each census. Between 1983 and 2008, however, the gender gaps somewhat narrowed within each age group.

In all three census surveys, the gender gaps were lowest among 65-69 year olds, while the largest wage gaps were found for the younger age range, the 45-59 year olds – among the prime years of employment for both genders. The lower gaps among older workers may be explained by wage hikes that sometimes come with experience on a job for women working full-time, compared to a decrease in wages for men. Bear in mind, however, that most women over the age of 60 held only part-time jobs.

Note that the median wage gap was lower than the average wage gap between the genders, indicating that at relatively lower wage levels – better represented by the median – the gender gap for wages is smaller.

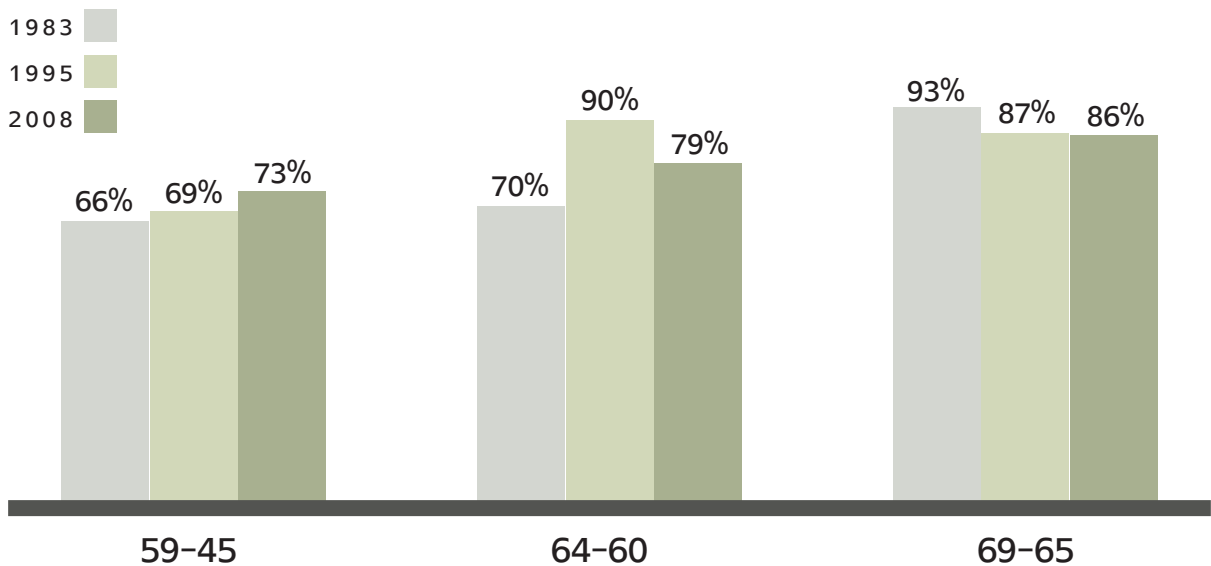
## Average and Median Monthly Wages of Men and Women Employed Full-time, by Gender and Age, 1983, 1995, and 2008

In NIS at 2008 prices

		45-59		60-64		65-69	
		Men	Women	Men	Women	Men	Women
1983	Average	6,338	3,985	5,721	3,820	4,999	3,926
	Median	4,885	3,214	4,559	3,207	3,533	3,268
1995	Average	11,345	7,336	10,961	8,529	10,681	7,414
	Median	8,084	5,548	7,252	6,499	6,150	5,328
2008	Average	14,546	10,032	15,133	11,015	14,141	11,027
	Median	10,200	7,400	10,200	8,100	9,000	7,700

## Median Wage of Women Employed Full-time as a Percentage of the Median Wage of Men Employed Full-time by Gender and Age, 1983, 1995, and 2008

In percentages



Source: Adva Center analysis of CBS, *Population Census*, 1983, 1995, and 2008.

For women and men holding part-time jobs, the wage gaps were larger, at all age levels, particularly in 1983. The most salient finding is that in 2008, the gender gap increased with age, when the median wage of women 45-59 years old was 91% that of men their age, but declined to 76% of that of men at age 60-64 and 65% of that of men at age 65-69.

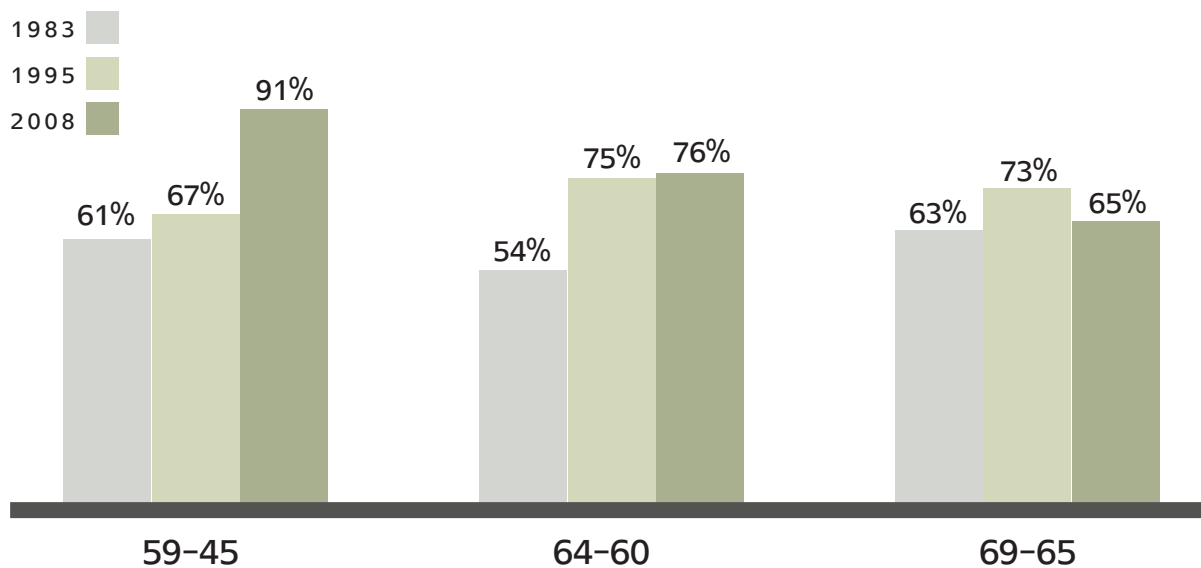
## Average and Median Wages of Men and Women Employed Part-time by Gender and Age, 1983, 1995, and 2008

In NIS at 2008 prices

		45-59		60-64		65-69	
		Men	Women	Men	Women	Men	Women
1983	Average	4,157	2,747	3,628	2,101	2,549	1,679
	Median	3,029	1,847	2,524	1,368	1,798	1,130
1995	Average	6,983	4,494	5,534	3,629	3,859	3,113
	Median	5,073	3,383	3,383	2,535	2,747	1,997
2008	Average	7,069	5,400	7,455	4,708	5,501	3,702
	Median	4,300	3,900	4,100	3,100	3,400	2,200

## Median Wage of Women Employed Part-time as a Percentage of the Median Wage of Men Employed Part-time by Gender and Age, 1983, 1995, and 2008

In percentages



Source: Adva Center analysis of CBS, *Population Census*, 1983, 1995, and 2008.

## B. Women's Wage Levels

### Women employed either full or part-time

The distribution of wages for salaried women, whether employed full or part time, shrank with age. In the 45-59 age range – among the prime years of employment – some 50% of women earned up to NIS 6,000 monthly in 2008, although some 28% enjoyed a monthly salary of NIS 10,000 or more. Among women 60-64 years old, there was an increase in the proportion of women earning NIS 1,000-2,000 monthly; some 50% earned NIS 1,000-6,000, while the proportion of those earning over NIS 10,000 declined somewhat to 26%. Among the oldest group of women, 65-69, approximately 60% of employed women earned no more than NIS 4,000 monthly, while those earning over NIS 10,000 diminished to some 15%.

### Distribution of Monthly Wages for All Employed Women by Age, 2008

In percentage of each age group

	45-59	60-64	65-69
NIS 1,000 or less	2.7	6.2	13.4
NIS 1,001-2,000	6.4	11.6	22.5
NIS 2,001-3,000	7.8	9.1	12.8
NIS 3,001-4,000	10.2	10.3	11.1
NIS 4,001-5,000	11.9	10.1	9.2
NIS 5,001-6,000	10.1	8.4	4.8
NIS 6,001-7,000	7.6	6.1	3.8
NIS 7,001-8,000	5.8	4.5	2.2
NIS 8,001-9,000	4.9	4.1	2.8
NIS 9,001-10,000	4.9	3.4	2.3
NIS 10,001-12,000	7.9	6.3	3.1
NIS 12,001-15,000	7.6	6.5	3.7
NIS 15,001-20,000	6.5	6.4	3.0
NIS 20,001-30,000	4.1	4.3	2.7
NIS 30,001-40,000	1.1	1.5	1.7
NIS 40,001-50,000	0.4	0.6	0.6
NIS 50,001 or more	0.5	0.5	0.4

Source: Adva Center analysis of CBS, *Population Census*, 2008.

## Wages of women employed full-time

In all three age groups, two clusters can be seen in the distribution of wages for women employed full-time: one for women who earned NIS 4,000-7,000 a month and the other for women who earned NIS 12,000-30,000 a month. The trough between these peaks is particularly deep for women aged 65-69, indicating acute polarization.

### Distribution of Monthly Wages for Women Employed Full-time, 2008

In percentage of each age group

	45-59	60-64	65-69
NIS 1,000 or less	0.8	1.0	3.6
NIS 1,001-2,000	1.6	1.7	6.1
NIS 2,001-3,000	3.1	2.2	3.6
NIS 3,001-4,000	7.7	7.9	9.0
NIS 4,001-5,000	12.5	10.8	12.2
NIS 5,001-6,000	12.0	11.2	7.3
NIS 6,001-7,000	9.3	8.5	7.2
NIS 7,001-8,000	7.0	6.3	2.1
NIS 8,001-9,000	5.6	5.7	5.7
NIS 9,001-10,000	4.9	4.8	5.1
NIS 10,001-12,000	8.6	8.6	7.1
NIS 12,001-15,000	9.3	9.2	8.3
NIS 15,001-20,000	9.0	10.4	8.1
NIS 20,001-30,000	5.9	7.3	7.5
NIS 30,001-40,000	1.6	2.5	4.5
NIS 40,001-50,000	0.5	1.0	1.5
NIS 50,001 or more	0.6	0.8	1.2
Total	204,743	26,509	3,507

Source: Adva Center analysis of CBS, *Population Census*, 2008.

## Wages of women employed part-time

While the wage distribution of women employed full-time in 2008 showed two clusters, that of women employed part-time showed only one: In all the age groups examined here, women who worked part-time were clearly clustered around a low wage – 75.3% of the 65-69 age group earned NIS 4,000 or less monthly; 46.2% earned NIS 2,000 or less.

A small group – 11.8% of women 45-59 years old – earned between NIS 10,000 and NIS 50,000 a month, but the size of this group diminished such that at age 65-69, only 3.2% of these women working part-time enjoyed this level of salary.

### Distribution of Monthly Wages for Women Employed Part-time, 2008

In percentage of each age group

	45-59	60-64	65-69
NIS 1,000 or less	5.9	11.4	16.8
NIS 1,001-2,000	15.0	22.1	29.4
NIS 2,001-3,000	16.4	16.3	16.7
NIS 3,001-4,000	14.4	12.9	12.4
NIS 4,001-5,000	10.6	9.4	8.1
NIS 5,001-6,000	6.7	5.4	3.5
NIS 6,001-7,000	4.7	3.9	2.3
NIS 7,001-8,000	3.7	2.7	1.9
NIS 8,001-9,000	3.8	2.6	1.6
NIS 9,001-10,000	4.1	2.0	1.3
NIS 10,001-12,000	6.9	4.0	1.5
NIS 12,001-15,000	4.9	3.7	1.7
NIS 15,001-20,000	1.9	2.0	1.0
NIS 20,001-30,000	0.8	1.1	0.9
NIS 30,001-40,000	0.1	0.4	0.5
NIS 40,001-50,000	0	0	0.3
NIS 50,001 or more	0.1	0.3	0.1
Total	108,716	23,999	8,749

Source: Adva Center analysis of CBS, *Population Census*, 2008.

## C. Wages by Occupation and Full/Part-time Employment

The table below presents the wages in 2008 of women employed full-time in selected occupations.

In each age group, the highest salaries were earned by managers and women in academic-professional occupations. Furthermore, the wages of women in these two groups increased with age such that at age 65-69, the median salaries for these occupations were NIS 19,200 and NIS 19,500, respectively.

Others with academic occupations also earned a high salary – workers in social sciences and humanities, teachers in secondary schools, associate professionals and technicians, and nurses.

At the bottom of the wage scale were women who had jobs in caregiving, cleaning, and sales and services.

### Median Monthly Wage of Women Employed Full-time by Age and Occupation, 2008

By descending order of the 65-69 age group

	45-59	60-64	65-69
<b>Managers</b>	13,800	14,900	19,200
<b>Academics</b>	13,000	15,000	15,200
Thereof:			
Academic professionals	14,000	15,500	19,500
Social science & humanities professionals	12,400	14,300	14,700
Secondary school teachers	11,700	13,200	11,000
<b>Associate professionals &amp; technicians</b>	10,100	11,100	12,200
<b>Thereof:</b>			
Preschool & Elementary school teachers	9,700	8,500	5,100
Nurses	11,500	13,000	12,800
<b>Clerical workers</b>	8,600	8,900	9,000
<b>Skilled workers</b>	5,500	5,500	4,500
<b>Agents, sales workers &amp; social workers</b>	5,000	5,000	4,400
<b>Thereof:</b>			
Sales workers	5,300	5,000	5,300
Workers in lodging & restaurant services	5,300	5,600	6,900
Personal care workers	4,600	4,500	3,400
<b>Unskilled workers</b>	4,600	4,900	4,300
<b>Thereof:</b>			
Cleaners	4,600	4,700	4,500

#### Notes:

1. CBS defines a full-time position as 35 or more weekly hours.
2. Full-time positions in the field of education were defined differently: for secondary school teachers, 20 or more weekly hours; for elementary school teachers, 30 or more weekly hours.

Source: Adva Center analysis of CBS, *Population Census*, 2008.

Among women working part-time in 2008, the highest salaries were earned by women in the prime years of employment, here represented by women 45-59 years of age, who were in academic occupations – NIS 8,900. This salary remained stable even into age group 60-64, but declined significantly to NIS 5,000 at age group 65-69.

The lowest salary among women employed part-time in 2008 was for those working in sales and services or in unskilled work.

### Median Monthly Wage of Women Employed Part-time by Age and Occupation, 2008

	45-59	60-64	65-69
<b>Managers</b>	6,600	7,500	3,600
<b>Academics</b>	8,900	8,700	5,000
Thereof:			
Academic professionals	7,700	8,300	6,200
Social science & humanities professionals	5,900	6,400	4,300
Secondary school teachers	6,800	6,300	3,200
<b>Associate professionals &amp; technicians</b>	7,800	5,300	3,400
<b>Thereof:</b>			
Preschool and Elementary school teachers	6,800	4,600	3,000
Nurses	7,300	6,800	4,100
<b>Clerical workers</b>	4,200	4,100	3,600
<b>Skilled workers</b>	3,100	2,600	3,200
<b>Agents, sales workers &amp; social workers</b>	2,500	1,900	1,400
<b>Thereof:</b>			
Sales workers	3,300	3,200	2,900
Workers in lodging & restaurant services	3,000	3,400	2,200
Personal care workers	2,300	1,600	1,300
<b>Unskilled workers</b>	2,400	2,000	2,200
<b>Thereof:</b>			
Cleaners	2,400	2,000	2,100

**Notes:**

1. CBS defines a part-time position as 34 or fewer weekly hours.
2. Part-time positions in the field of education were defined differently: for secondary school teachers, fewer than 20 weekly hours; for elementary school teachers, fewer than 30 weekly hours.
3. For women employed part-time, the median monthly wage for “academics” and “associate professionals and technicians” is biased on the high side for age groups 45-54 and 60-64. This is a result of the change we made in the definition of full- and part-time teaching in elementary and secondary schools, where fewer hours are considered full-time for teachers.

**Source:** Adva Center analysis of CBS, *Population Census*, 2008.



To better illustrate the wage gaps between the various occupations, we focus here on the four occupations examined above: academic professionals, social science or humanities professionals, personal care workers, and cleaners.

The average salary of women 65-69 years old who worked full-time in academic professional jobs was higher than that of younger women in these jobs; this may be because by this age women working full-time in these positions have benefited from salary increments. A similar phenomenon is evident among women in the fields of social sciences or humanities. On the other hand, women 65-69 years old who were working part-time in these occupations were paid significantly less than younger women in the same jobs.

For cleaners, on the other hand, wages were not significantly different at any age; caregivers, however, show a dramatic drop in wages after the age of 60.

### Median Monthly Wage of Full-time Salaried Women in 2008 by Selected Occupations and Age

In NIS

	Academic professionals	Social science or humanities professionals	Cleaners	Personal care givers
45-49	13,600	11,400	4,400	4,600
50-54	13,900	12,300	4,600	4,500
55-59	15,000	13,600	4,700	4,700
60-64	15,500	14,300	4,700	4,500
65-69	19,500	14,700	4,500	3,400

### Median Monthly Wage of Part-time Salaried Women in 2008 by Selected Occupations and Age

In NIS

	Academic professionals	Social science or humanities professionals	Cleaners	Personal care givers
45-49	6,500	5,800	2,600	2,400
50-54	8,700	5,800	2,400	2,300
55-59	8,700	6,300	2,300	2,100
60-64	8,300	6,400	2,000	1,600
65-69	6,200	4,300	2,100	1,300

Source: Adva Center analysis of CBS, *Population Census*, 2008.

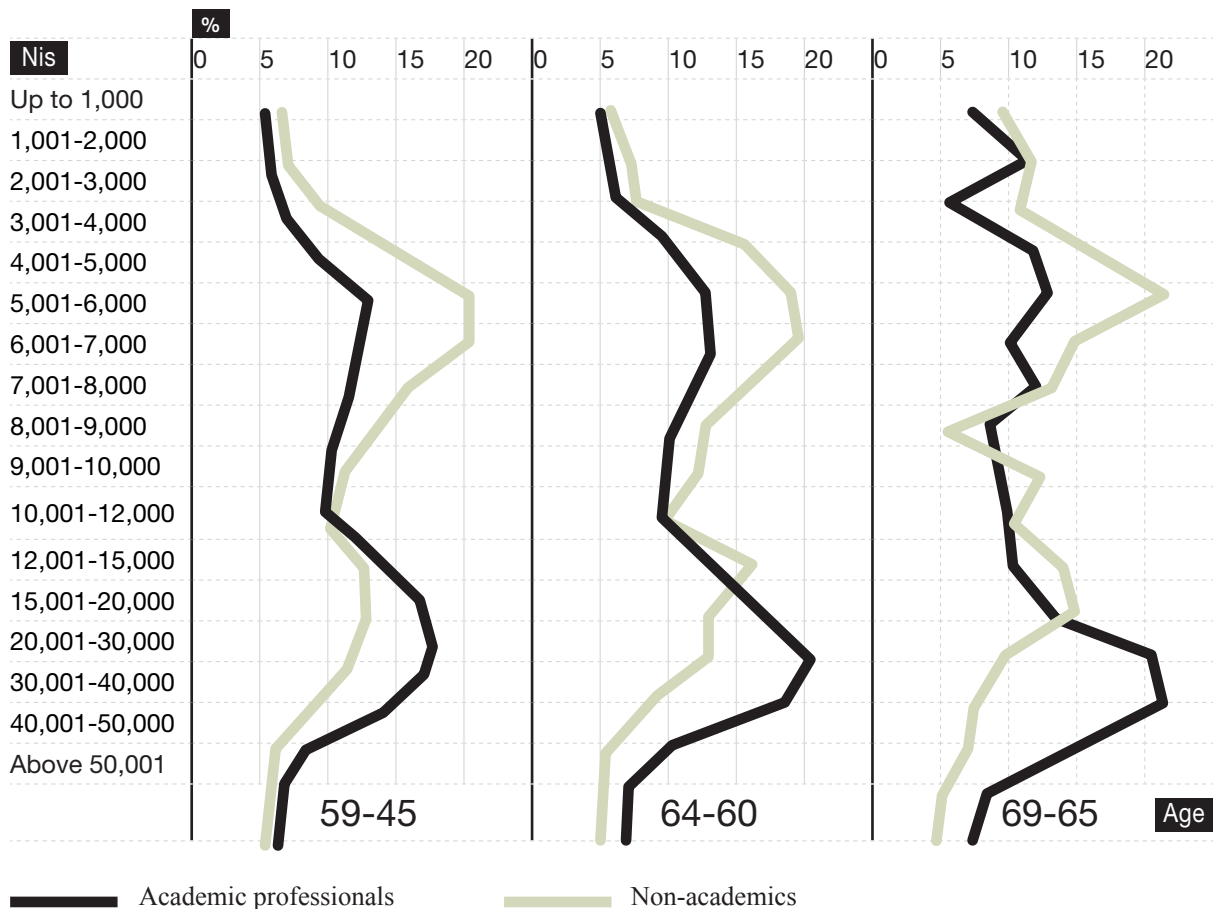
## D. Wages and Education

### Full-time employment

Education has a major impact on the level of wages of women employed full-time. In every age group, women without a college education cluster around salaries of NIS 3,000-6,000, while college educated women earn salaries of NIS 10,000 and up. The graphs below clearly illustrate these two distinct groupings.

Furthermore, breaking this down by age reveals that the salaries of women in the higher range – above NIS 15,000 – remained stable as they aged.

**Distribution of Wages among Full-time, Salaried Women by Education and Age, 2008**



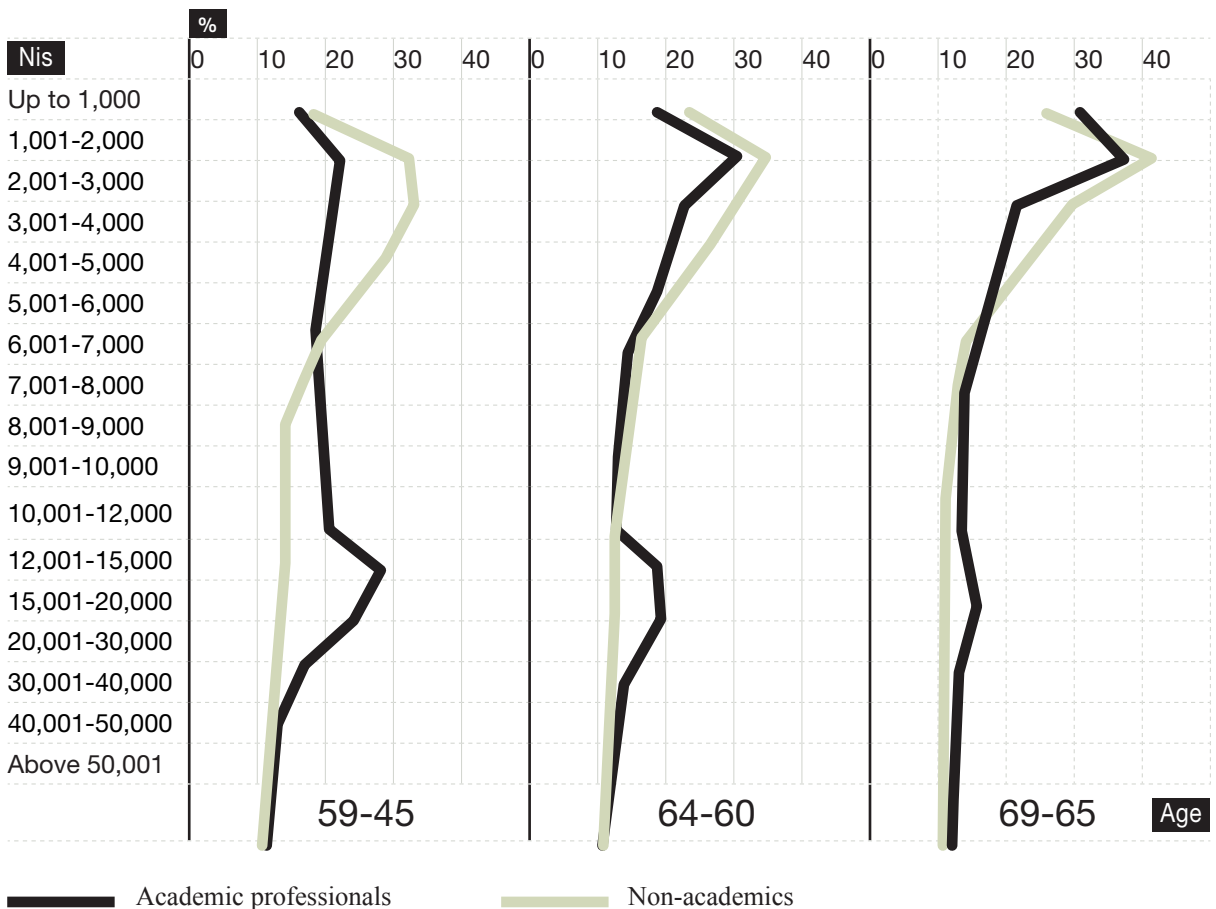
Source: Adva Center analysis of CBS, *Population Census*, 2008.

## Part-time employment

Most women working part-time earned low wages. Those with a college education, however, had a significant advantage, although it diminished with age. In the 45-59 age group, 51.7% of women with a college education earned NIS 7,001 or more monthly, compared with only 13.1% of women without a college education. There is even a cluster of college-educated women who earned more than NIS 10,000 monthly.

The wage benefits of having a college education decline with age, however: In the 65-69 age bracket, some 89% of those without a college education earned no more than NIS 5,000 a month. Although fewer women with college educations earned this amount (73.6%), the difference was much smaller than it had been. Even women with a college education seem to experience a decline in their bargaining power with age, or else they are working very short hours.

### Distribution of Wages among Part-time, Salaried Women by Education and Age, 2008



Source: Adva Center analysis of CBS, *Population Census*, 2008.

## E. Wages and Ethnicity

At all the age levels examined here, Ashkenazi women – first and second generation both – had the highest median income, whether as full or part time workers. The exceptions to this were third-generation Israeli-born women during their peak working years (45-59), who earned more than first-generation Ashkenazi women. As noted, these groups had a high proportion of college-educated women working in prestigious occupations, such as jobs in the social sciences or humanities or as academic professionals.

The lowest wages were earned by immigrants from the former Soviet Union, whether employed full or part time, despite the fact that this group has a relatively high proportion of college educated women. Second lowest on the wage scale were Arab women.

### Median Monthly Wage of Women Employed Full-time by Age and Ethnicity, 2008

In NIS by descending order for age 65-69

	2 <sup>nd</sup> generation Ashkenazi	1 <sup>st</sup> generation Ashkenazi	2 <sup>nd</sup> generation Mizrahi	3 <sup>rd</sup> generation Jewish	1 <sup>st</sup> generation Mizrahi	Immigrants from former Soviet Union	Arab
45-59	11,100	9,600	7,700	10,600	6,900	5,500	6,300
60-64	12,400	10,800	7,600	9,700	6,800	5,400	5,500
65-69	12,200	10,200	8,800	6,900	6,100	4,300	--

**Note:** A full-time job is defined as 35 weekly hours or more.

**Source:** Adva Center analysis of CBS, *Population Census*, 2008.

### Median Monthly Wage of Women Employed Part-time by Age and Ethnicity, 2008

In NIS by descending order for age 65-69

	2 <sup>nd</sup> generation Ashkenazi	1 <sup>st</sup> generation Ashkenazi	2 <sup>nd</sup> generation Mizrahi	3 <sup>rd</sup> generation Jewish	1 <sup>st</sup> generation Mizrahi	Immigrants from former Soviet Union	Arab
45-59	5,700	5,200	4,500	3,600	3,900	2,400	4,700
60-64	5,100	3,284	4,500	3,100	3,600	1,700	3,500
65-69	3,700	3,600	3,300	2,600	2,500	1,300	--

**Note:** A part-time job is defined as fewer than 35 weekly hours.

**Source:** Adva Center analysis of CBS, *Population Census*, 2008.

## Arab Women in the Labor Force: Access to Jobs and Ancillary Services Make the Difference

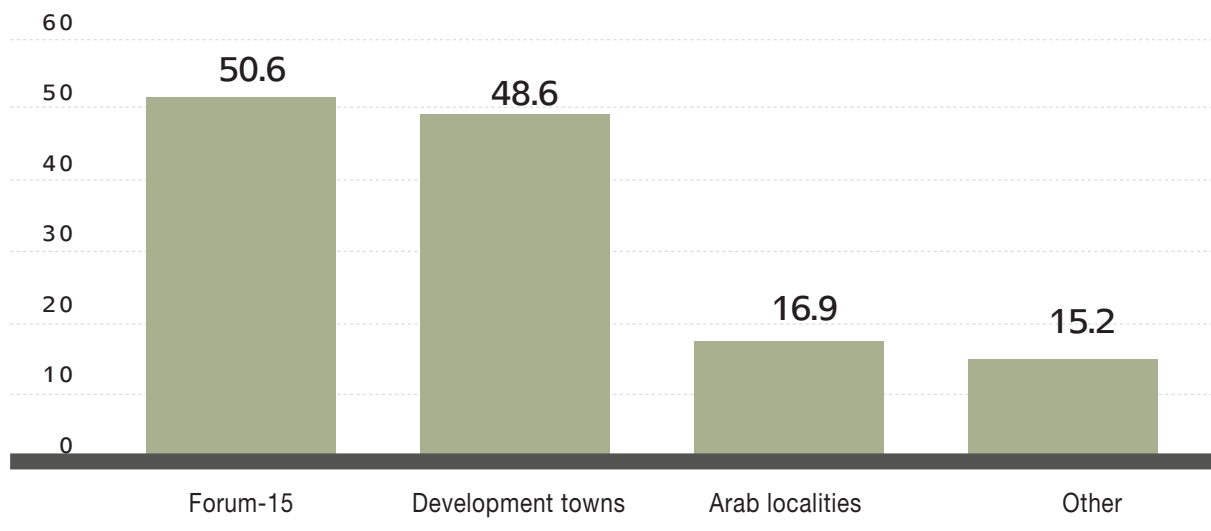
The findings are very different between Arab women in cities and those in rural settings.

In light of the low employment rate of Arab women and the broad consensus that they should be integrated into the workforce, we examined the participation rates of Arab women 45-59 years old according to where they live.

We found that in the Forum-15 cities – as well as development towns (Nazareth Illit and Ma'alot Tarshiha) – the employment rate of Arab women was high – approximately 50%. Employment was also high in Arab towns located near commercial zones and with access to public transportation, such as Mi'ilya (73%), Kafr Yasif (51.3%), Kafr Kama (49.3%), Rameh (43.3%), and Eilabun (41.7%). On the other hand, a very low percentage of Arab women from other Arab towns held jobs (approximately 17%, on average).

The high participation rates in urban centers apparently stems from greater employment opportunities, more childcare frameworks, and accessible public transportation – which otherwise are the primary obstacles to the employment of Arab women. These factors are in addition to educational level and the attitudes of the women and their families toward women holding jobs (Shtewee 2008, Habib et al., 2010, Yashiv and Kasir 2012).

### Participation of Arab Women Aged 45-59 in the Labor Force by Type of Locality, 2008



**Note:** The data are only for ages 45-59 because of the small number of cases of employed Arab women 60 years old or older.

**Source:** Adva Center analysis of CBS, *Population Census*, 2008.

## Arab Women Aged 45-59 in the Labor Force by Type of Locality, 2008

Percentage of employed women in each locality

		Percentage			Percentage
<b>Forum-15</b>		<b>50.6</b>		Ar'ara	24.3
Thereof:	Haifa	53.7		Tira	24.1
	Tel Aviv-Jaffa	43.9		Arrabe	22.4
<b>Development towns</b>		<b>48.6</b>		Yafi'a	21.7
Thereof:	Nazareth Illit	66.1		Deir Hanna	21.2
	Ma'alot Tarshiha	61.1		Reineh	19.1
	Akko	39.2		Tayibe	19.1
<b>Arab towns</b>		<b>16.9</b>		Sakhnin	18.9
Thereof:	Mi'ilya	73.0		Shefar'am	18.7
	Kafr Yasif	51.3		Abu Snan	17.6
	Kafr Kama	49.3		Tamra	17.2
	Rameh	43.3		Qalansawe	16.7
	Eilabun	41.7		Yarka	16.6
	Jaljulia	31.8		Kafr Qasim	13.8
	I'billin	29.8		Umm al-Fahm	10.3
	Jisr az-Zarka	28.6		Shaghur	9.5
	Ir Karmel	28.4		Baqa-Jat	8.6
	Zemer	27.0	<b>Other</b>	<b>15.2</b>	
	Nazareth	26.7	Thereof:	Ramla	42.5
	Kafr Qara	26.1		Lod	34.6
	Jadeidi-Makr	25.6		Jerusalem	13.0

## Ethiopian Israeli Women in the Labor Force

A closer look at Israeli women of Ethiopian extraction reveals that just over a third of 45-69 year olds participated in the workforce, and a very small percentage held jobs after the age of 59. Most of the women employed had little schooling and worked in blue-collar jobs: 54.3% as cleaners and 25.7% as caregivers. With age, the proportion of women employed as cleaners or caregivers increased. The wages paid to Ethiopian Israeli women were very low: 82% earned NIS 5,000 or less a month, on average.

### Employment Characteristics of Ethiopian-Israeli Women Aged 45-69, 2008

	Percentage
<b>Participate in Annual Labor Force</b>	
Yes	36.2
No	63.8
<b>Of those employed:</b>	
<b>Age</b>	
45-59	89.9
60-64	6.3
65-69	3.8
<b>Education</b>	
Low	92.4
Medium	6.1
High	1.5
<b>Occupation</b>	
White collar	3.5
Services and sales	31.1
Blue collar	65.4
<b>Average monthly wage (NIS)</b>	
All workers	3,840
Full-time workers	4,990
Part-time workers	2,630

# SUMMARY

Women between the ages of 25 and 34 have the highest workforce participation rate: 75% of the women this age group were employed in 2008. Past this age, employment gradually declines, dropping more rapidly after age 60, but in two stages: the first decline is among women 60-64 years old, and then a steeper drop occurs for women in the 65-69 age group.

In 2008, 41.2% of 60-64 year old women and 16.6% of 65-69 year old women were employed. In absolute numbers, this translates to 62,097 women aged 60-64 and 16,589 women aged 65-69.

The workforce participation rate of Israeli women 60-64 years old in 2008 (41.2%) was somewhat higher than the average for women in OECD countries (34.1%). For women 65-69 years old, however, the participation rate in Israel (16.6%) was almost identical with the average for women the same age in OECD countries (16.2%).

Participation in the workforce was higher for college-educated women than for women who matriculated and have a post-secondary school diploma, and much higher than for women with up to 12 years of schooling: At age 60-64, the employment rate in 2008 for these groups was 57.0% for college educated women, 46.4% for women with a post-secondary diploma, and 27.3% for women with up to 12 years of schooling. In the next age bracket – women 65-69 years old – the employment rates were 29.8%, 18.7%, and 10.0%, respectively.

Public service jobs were the most prevalent for women over age 60: In 2008, 58.9% of salaried women 60-64 years old and 61.3% of women 65-69 years old held such jobs. Within the public service sector, jobs in education were the most common for women 60-64 years old (33.7%), while jobs in welfare were the most common for women 65-69 years old (40%). Most women with jobs in the field of welfare worked as personal caregivers.

Between 1983 and 2008, the proportion of women working full-time rose among all ages. Note, however, that in 2008, about half the women employed at ages 60-64 held part-time jobs, as did about three-quarters of the women 65-69 years old (71.4%).



Past the age of 60, the vast majority of women earn low salaries. This is particularly true for women with part-time jobs, nearly half of whose salaries are in the NIS 1,000-2,000 a month range.

A stark difference emerges for full-time working women based on their education: the salaries of those with low levels of schooling cluster around NIS 4,000-5,000 monthly, while highly educated women in professional and managerial jobs earn approximately NIS 12,000-20,000 monthly.

Over the age of 60, the data clearly distinguish between women of low educational achievements, who lack other significant sources of income (savings and/or pensions) and are forced to take the lowest paying jobs, and educated women, who have reached their career peak in managerial or professional positions and see no reason to stop working.

Note that the salaries of women who have no choice but to work do not earn a living wage. Based on the assumption that they have little or no retirement savings, they require a state (National Insurance Institute) old-age pension in addition to a salary. Our findings, therefore, support an increase in the state old-age pension and do not support the proposal to raise the age at which women are eligible for this payment.

In the foreseeable future, one can assume that the polarization we found in the data will continue, due, on the one hand, to the increasing number and proportion of women working in low-paying, unprotected jobs and, on the other, the increasing weight of a minority of women who are highly educated and well paid. While the latter will continue to view the labor market as an avenue for advancement and wellbeing, the former will continue to require jobs, however low-paying they may be, to ensure a minimal subsistence.

## Appendix: Data

### Participation in the Labor Force by Age and Gender, 1983, 1995, 2008

In absolute numbers

		1983	1995	2008
45-49	Men	70,160	129,880	152,786
	Women	41,035	110,260	138,976
50-54	Men	63,370	78,320	136,286
	Women	33,365	59,425	128,896
55-59	Men	55,365	67,590	129,860
	Women	28,585	47,535	109,017
60-64	Men	49,375	46,275	86,303
	Women	14,085	20,550	62,097
65-69	Men	22,760	22,695	31,509
	Women	5,515	9,785	16,589

Source: Adva Center analysis of CBS, *Population Census*, 1983, 1995, and 2008.

## Occupation of Salaried Men and Women by Age and Gender, 1983, 1995, 2008

Percentage in selected occupations within each age and gender group

		1983		1995		2008	
		Men	Women	Men	Women	Men	Women
45-49	Academic	10.7	7.7	15.0	14.3	15.0	14.2
	Associate professionals & technicians	9.6	23.7	9.9	19.6	10.8	19.3
	Managers	11.3	3.2	10.9	2.6	9.5	3.9
	Clerical workers	13.0	25.5	11.3	27.8	9.0	25.0
	Agents, sales workers & social workers	12.4	29.5	7.9	18.6	11.7	22.4
	Unskilled workers	6.3	2.3	8.7	9.5	9.3	10.4
50-54	Academic	8.3	7.1	12.9	13.0	15.2	13.8
	Associate professionals & technicians	7.7	19.0	8.6	18.0	10.8	20.2
	Managers	10.3	2.5	10.4	2.6	9.5	3.4
	Clerical workers	15.6	24.9	13.0	26.3	10.1	23.9
	Agents, sales workers & social workers	14.2	33.6	8.0	20.8	11.3	23.6
	Unskilled workers	7.1	3.3	10.7	11.9	10.2	10.4
55-59	Academic	7.9	8.2	14.0	12.7	15.6	14.1
	Associate professionals & technicians	6.8	14.9	7.4	15.7	10.3	16.4
	Managers	10.3	2.8	8.8	1.9	9.1	3.4
	Clerical workers	19.5	25.4	12.6	24.5	10.6	24.3
	Agents, sales workers & social workers	15.4	34.0	6.7	23.4	10.9	26.5
	Unskilled workers	6.9	3.5	14.1	15.0	11.5	11.5
60-64	Academic	6.8	9.0	12.4	13.7	18.3	16.3
	Associate professionals & technicians	6.6	14.0	7.7	14.8	10.1	16.0
	Managers	8.4	(3.3)	8.5	(3.0)	8.9	3.2
	Clerical workers	23.3	28.5	17.0	29.3	10.4	22.0
	Agents, sales workers & social workers	17.3	31.1	8.1	22.7	11.4	28.8
	Unskilled workers	6.3	(3.3)	15.2	11.7	11.6	10.2
65-69	Academic	8.3	(9.5)	14.4	14.9	18.4	14.9
	Associate professionals & technicians	7.7	(15.0)	6.5	10.7	8.8	12.2
	Managers	7.9	(2.2)	9.2	(2.0)	8.2	2.8
	Clerical workers	29.5	27.9	19.2	29.8	11.1	19.2
	Agents, sales workers & social workers	16.5	33.6	11.9	27.7	14.1	38.3
	Unskilled workers	4.7	(2.1)	14.5	(8.8)	15.5	10.1

Note: Numbers in parentheses indicate a possible statistical error.

Source: Adva Center analysis of CBS, *Population Census*, 1983, 1995, and 2008.

## Distribution of Wages among Women Employed Full or Part Time by Education and Age, 2008

In percentages

Monthly wage in NIS	Part-time Employment		Full-time Employment	
	Academic professionals 65-69	Non-academics 65-69	Academic professionals 65-69	Non-academics 65-69
1,000 or less	19.4	15.3	2.3	4.5
1,001-2,000	26.4	31.0	6.3	5.9
2,001-3,000	11.2	19.8	0.7	5.5
3,001-4,000	9.2	14.3	6.7	10.6
4,001-5,000	7.4	8.5	7.0	15.5
5,001-6,000	3.8	3.4	4.5	9.1
6,001-7,000	3.4	1.7	6.3	7.7
7,001-8,000	2.2	1.8	3.0	1.5
8,001-9,000	2.2	1.2	4.1	6.8
9,001-10,000	2.3	0.7	4.6	5.4
10,001-12,000	3.4	0.5	4.7	8.6
12,001-15,000	3.6	0.6	7.2	9.0
15,001-20,000	2.0	0.4	13.9	4.4
20,001-30,000	1.4	0.6	14.8	2.8
30,001-40,000	1.2	0.1	8.1	2.1
40,001-50,000	0.7	0.1	3.3	0.4
50,001 or more	0.3	0	2.5	0.3
Total	3,183	5,570	1,375	2,134



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