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Solo Mothers in Israel

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The Solo Parent Family

A solo parent family is one in which one parent manages the household alone for him/herself and his/her children, with no regular partner. This family pattern includes families of widow/ers and children, divorcees and children, single women who choose to have children and raise them alone, and families in which the parents are separated and the children live with one parent only.

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Most solo parent families in Israel are headed by women (in 2001, 90.7 percent of solo parent families in which the youngest child was under 18. See Central Bureau of Statistics [hereinafter: CBS], *Statistical Abstract of Israel, 2000*: Table 12:5; for previous periods, see Gordon and Eliav, 1992; Katz and Bendor, 1986; Katz and Peres, 1996). Hence the title of this study, *Solo Mothers in Israel*.

The solo parent family has become a common pattern over the past generation. Its increasing prevalence reflects changes in women's status in the labor market and changes in family patterns.

Over the past three decades, the educational level and labor force participation of women have been rising. In European Union countries, for every ten men who joined the labor force in 1970, three women joined in Spain and six in Sweden, whereas by 1997 the number of participating women in those countries had climbed to six and nine, respectively (S. Swirski et al, 2001:

Table 1). These changes have given women wider opportunities for autonomy and independence and have decreased the value of marriage as a source of economic security.

Concurrently, the patterns of spousal relations have been changing: a rising divorce rate (due, among other reasons, to the increasing legitimacy of divorce and greater flexibility in the rules pertaining to it); an increase in the rate of births out of wedlock along with a decrease in the birth rate within marriage; and a decline in the centrality of the institution of marriage, as reflected in fewer and fewer marriages and re-marriages after divorce (Larsen, 1998).

These processes have facilitated the development of alternative patterns. One such alternative is a one-parent family. Among one-parent families, the most common configuration is a woman who is the solo parent.

Rising Proportion of Solo Parent Families in the West and in Israel

Solo parent families became common during the last three decades of the twentieth century, particularly in Western countries (Mulroy, 1995, Ch. 2; Duncan and Edwards, 1997; Larsen, 1998; Kiernan, Land, and Lewis, 1998). In the second half of the 1990s, they constituted 25 percent of families in the United States, 19 percent in Great Britain, 18 percent in Australia, 17 percent in Germany, 16 percent in Sweden, and 13 percent in France (Duncan and Edwards, 1997). In Israel, in 2001, 9.9 percent of all families were solo parent families headed by women.

Table 1. Proportion of Solo Families Headed by Women out of Total Families with Children, Selected Countries, Various Years

By ascending order in third column

Israel	4.5%	(1975)	9.9%	(2001)
Ireland	7.1%	(1981)	10.7%	(1991)
France	9.0%	(1968)	13.0%	(1990)
Sweden	N/A		16.0%	(1990)
Germany	15.3%	(1990)	17.2%	(1994)
Canada	8.0%	(1961)	18.0%	(1991)
Australia	9.0%	(1975)	18.0%	(1994)
U.K.	7.0%	(1971)	19.0%	(1991)
U.S.	11.0%	(1970)	25.0%	(1994)

Sources: culled from articles on each country in Duncan and Edwards, 1997. Data for Israel: see Table 2 below. The data for Canada are from www.welfarwatch.toronto.on.ca/wrkfrw/singlemo.

In Israel, too, the proportion of solo parents increased significantly over the past three decades: from 4 percent in the 1970s to 8.6 percent in 1995 and 9.9 percent in 2001 (see Table 2). The upturn derives from the same processes as those occurring in the West, including uptrends in rates of divorce¹ and births out of wedlock.² In Israel, as in the West, women's educational levels and labor force participation rates have been rising. The proportion of women in the labor force, relative to that of men, climbed from 40 percent in 1970 to 70 percent in 1997 (S. Swirski et al, 2001: Table 1). In Israel, however, there was another important factor in the rising incidence of solo parent families: the arrival of many solo parent families from the former Soviet Union and Ethiopia. Table 2 shows that the most significant increase in the proportion of solo parent families occurred in the 1990s, when nearly one million men and women immigrated to Israel. During that decade, the proportion of solo parent families doubled, from 5 to 10 percent. The largest number of solo parent families came from the the former Soviet Union (Sicron, in Sicron and Leshem,

¹ For information on the increase in the numbers and rate of divorces among those who marry, see Peres and Katz, 1991: 20, and CBS, *Statistical Abstract of Israel 2002*, Table 3.3.

² For data on the increase in single women receiving maternity benefits, see Eliav, 2001:38; for data on the rising proportion of single mothers, see CBS, *Statistical Abstract of Israel*, various years.

1998; Poskanzer, 1995; Ben-David, 1996), but many came from Ethiopia. More than one quarter (28 percent) of households of Ethiopian Jews who arrived in the 1980s (in Operation Moses) were headed by solo parents, and most of them (84 percent) were headed by women (Kanizhenski, Estman, et al., in Weil, 1991: 22). Unlike immigrants from the former Soviet Union, who came from a society in which solo parenthood is commonplace, the high proportion of solo parent families from Ethiopia evidently traces to hardships encountered during the move to Israel (Weil, 1991: 44; Schwartzman, 1999: 26; Benita, Noam, and Levi, 1994: 7; King and Efrati, 2002:II).

Along with the proportional increase in solo parent families, there has been a change in the characteristics of such families: In the early 1970s, most solo mothers (58.5 percent) were widows (Rotter and Keren-Yaar, 1974: Table B), whereas in the early 2000s most heads of solo parent families (54.8 percent) were divorcees (CBS, *Statistical Abstract of Israel 2002, 2000*, Table 12:5).³

Israel is not unique in these respects. In every Western country, without exception, the proportion of widows among solo mothers has fallen and the proportion of divorcees, single women, and separated women has risen (Duncan and Edwards, 1997).

Table 2 shows the absolute and percent increases in Israel's population of solo parent families between 1975 and 2001.

Table 2. Families Headed by Women with Children up to Age 17, Total Families and Solo Parent Families, 1975-2001

Year	Families countrywide	Solo parent families headed by women	Percentage of total solo parent families headed by women
1975	486,400	22,100	4.5%
1976	498,800	22,000	4.4%
1977	515,500	23,600	4.6%
1978	531,100	21,600	4.0%
1979	548,900	21,900	4.0%
1980	563,700	23,800	4.2%
1981	579,000	25,900	4.5%
1982	586,600	27,600	4.7%
1984	617,000	30,000	4.9%
1985	629,600	30,600	4.9%
1986	619,400	30,400	4.9%
1987	623,600	30,300	4.9%
1988	626,600	30,800	4.9%
1989	639,600	32,800	5.1%
1990	668,200	34,600	5.2%
1991	712,700	40,300	5.7%
1992	741,300	45,300	6.1%
1993	762,500	48,700	6.4%
1994	772,600	53,300	6.9%
1995	797,400	68,300	8.6%
1996	807,700	71,500	8.9%
1997	824,900	71,900	8.7%
1998	819,300	74,000	9.0%
1999	832,600	77,000	9.2%
2000	856,900	80,600	9.4%
2001	873,400	86,300	9.9%

Notes:

1. Until 1996, the Central Bureau of Statistics published data on *households*; from 1997 on, the data pertain to *families* (including solo parent families). A household is defined as a group of people who share a dwelling permanently most days of the week and have a common food budget. A household may be comprised of more than one family (CBS, *Statistical Abstract of Israel 2002*, Ch. 5).

2. The CBS did not publish data for 1983.

3. The "Families Countrywide" column includes (a) couples with children in which the youngest child is up to age 17 who live in households comprised of one or more families, (b) solo parents with children in which the youngest child is up to age 17 who live in households comprised of one or more families..

4. Until 1985, the data on households with children up to age 17 did not include persons dwelling in institutions and in Bedouin localities in the Southern District.

Source: Adva Center analysis of CBS, *Statistical Abstract of Israel*, various years.

³ In Israel, reference to non-widowed solo mothers dates from 1972, when the Child Support Law went into effect in response to evidence of an increase in Israel's divorce (or separation) rate. The law entitles women to child support if they obtain a court order to this effect, even if they do not take action or have stopped taking action to implement the order. National Insurance (social security) pays the woman the child support to which she is entitled according to the court order or the child support stipulated in the Regulations, whichever is lower.

Cohabitation

In other countries, discussions of solo parenthood include the topic of cohabitation. Many solo mothers live with men; the proportion varies from country to country. In many cases, men and women living under this arrangement constitute a couple in every sense of the word. Obviously such a pattern of life affects a mother's ability to support herself and her children. (See, for example, Kiernan, Land, and Lewis, 1998: 40; Bjornberg, 1997: 242; Cohen, 2002.)

Unfortunately, Israel does not keep statistics on cohabitation. The CBS Population and Housing Census and Labor Force Survey do not include questions that would make it possible to estimate the proportion of couples living together out of wedlock.

Notably, the enforcement procedures of the National Insurance Institute make cohabitation difficult. If the Institute's inspectors report a man living with a solo mother, her allowances and related benefits are revoked.

This issue needs to be re-examined, since cohabitation with a working man may improve a mother's ability to provide for herself and her children.

Social Recognition and Economic Self-Sufficiency

There are two key issues in regard to solo parent families headed by women.

The first concerns social recognition, since solo parent families do not fall within the normative family pattern of one male and one female parent. The question of recognition is important in all configurations of solo parenthood, including families headed by widows (a pattern that has been familiar for years) and families headed by divorcees – a pattern that has become particularly prevalent in recent decade but is still far from normative. (See Katz, 1998; for an up-to-date analysis of the situation in Canada, see Bala and Bromwich, 2002.) However, the question of recognition is especially meaningful in regard to families headed by women who have chosen the solo parent pattern, be they single, separated, or divorcees who do not remarry.

The second question concerns solo mothers' ability to support themselves: There is every likelihood that a family that has only one parent, working or not, will have a lower income than a family that has two working parents. This is particularly true for solo parent families headed by women, because on average women's salaries are lower than men's.

This study focuses on the second issue – the economic self-sufficiency of solo mothers. Before we tackle the subject, however, we should briefly address the question of social recognition. In Israel, as in other countries around the world, the normative model remains the two-parent family, predominantly the patriarchal family – a two-parent family in which the man is considered the head of household and the chief breadwinner. This model is enshrined in social norms and laws that regulate family patterns including marriage, procreation, parenting, inheritance, taxation, social security, and the like.

It is noteworthy in this context that Israel's laws and courts do not recognize solo parent families as full-fledged families in all respects. For example, such families are not eligible to adopt children in Israel—this is still only possible for couples – although they may adopt them abroad. In fact, most Israelis who adopt children abroad today are single or divorced women. Similarly, families that wish to procreate by means of a surrogate mother must be composed of a man and a woman. In respect to artificial insemination, however, the law says nothing about solo mothers and therefore, by inference, does not restrict them in this sphere. (This is not the case in England; see Smart, 1966: 55.) (Most of the details in this paragraph are based on a conversation with Adv. Edith Titonowicz, chief legal advisor for Naamat, Tel Aviv, Nov. 7, 2002.)

This study, as stated, focuses on solo parents' ability to support the family unit. Here the key issues are employment and wages.

In respect to labor and wages, we use different definitions than those conventionally utilized in socioeconomic discussions. The conventional definition of "work" overlooks many activities performed by women during the day, i.e., care of home, children, and elderly members of the family. While work in the "labor market," i.e., outside the home, is

performed for wages, caregiving in the home is not recognized as “work,” is not remunerated, and is not calculated as part of economic activity (Elson, 2002; Folbre, 1995; Ironmonger, 1996; Gross and Swirski, 2003; B. Swirski, 2002). We will treat caregiving as “work.” Accordingly, the distinction used in this study is not between “work in the labor market” and “caregiving” but between paid and unpaid work.

We begin with paid work. As is widely known, the labor market is divided not only by class, religion, or race, but also by gender. In the labor market, men hold the positions defined as the most important and are remunerated more generously than women even when women hold similar positions. Historically, negotiations over wages in industrial enterprises – which involved the establishment of trade unions, the formation of labor parties, and protracted confrontations between labor, on the one hand, and management and state institutions, on the other – have generally focused on men’s wages. This is because men have been, and still are, viewed as the chief breadwinners. Since men’s wages are considered the main, if not the only, wages, negotiations revolve around setting wages at a level that will “suffice” to support an entire family unit. The wages of women – wives of laborers on Industrial Revolution assembly lines and urban middle-class women who, for the most part, joined the labor force in the twentieth century – are considered a “second salary,” a supplement to men’s wages. Consequently, they do not suffice to sustain a family on their own. Thus, a family headed by a woman is statistically a low-income family relative to any family headed by a man, be it a two-parent family or a solo parent family.

For a solo parent family headed by a woman to be economically self-sufficient, the main change required in regard to wages is no less than a revolution in the social norms that create gender disparities in wages, i.e., a revolution that will lead to equal pay. In this respect, the goal of public policy should be the elevation of women’s wages to the level of men’s wages.

This alone, however, cannot assure the economic self-sufficiency of solo parent families headed by women. As stated, even women who perform paid labor usually

bear the brunt of unpaid labor—care of home, children, and the elderly. Since the caregiving function includes elements that cannot be neglected or postponed, it delimits women’s opportunities to undertake paid labor—to train for it, to develop a career, and so on. (See Christopher et al, 2002: 221.)

If we understand the implications of the Gordian knot between paid and unpaid work, we will realize that a radical change in wages is not enough to enable women to function as economically self-sufficient solo parents. A change in the gender-based division of labor in unpaid work, i.e., caregiving, is also needed. There are two principal ways of accomplishing this: (1) gender equality in the division of labor, so that the man plays an equal part in caring for the home, the children, and the elderly; and (2) public (government or business) funding of caregiving activities to be performed by agencies outside of the family, e.g., daycare, shopping and cooking services, and laundry and cleaning. Both changes are needed. Furthermore, of course, they are not mutually exclusive and are actually complementary.

Patterns of Public Policy: International Perspective

Over the last two decades, as the number of solo parent families has risen and attempts to formulate public policy in regard to them have become more vigorous. Academic attention to the subject has gathered momentum. For social policy researchers, particularly women, solo mothers have become a test case, so to speak, of the ability of women in general to support themselves without sliding into marginality, poverty, and stigma (Larsen, 1998: 1; Duncan and Edwards, 1997: 1).

Many studies on solo motherhood have focused on a comparative examination of social policy. This focus is largely a corollary of the classification proposed by the sociologist Esping-Andersen for Western welfare states. Esping-Andersen differentiates among three main models of welfare states: liberal, social-democratic, and state-corporate (Esping-Andersen, 1990: 26-29). The liberal model is based on a minimal social safety net administered by the state, in which all support is conditioned on income tests, education and

health services are based on a combination of public and private funding, and levels of taxation are low, it being assumed that households, and not the state, are primarily responsible for ensuring social security and purchasing social services (Esping-Andersen, 1998). The state-corporate model is based on a generous social safety net mainly for people in the labor market. In the liberal model, those who have scanty social welfare are those of low income; in the corporate model, this is the fate of those who do not participate extensively in the labor market. The social-democratic model, the most prevalent of the three, is based on the principle of civic status irrespective of participation in the labor market: Even persons not in the labor market are entitled to the same level of social security and social services as everyone else. Taxation is high by consent, it being assumed that the state uses the tax revenues to furnish generous social security and universal social services.

Feminist researchers have criticized Esping-Andersen's taxonomy, arguing that it does not sufficiently stress the gender-based division of labor and the issue of unpaid work (O'Connor, 1993; Orloff, 1993; Sainsbury, 1994; Lewis, 1997). Esping-Anderson's typology also gave rise to alternatives based on the assumption that welfare states should be tested, among other things, by the extent to which that they enable women and, in the context of this study, mainly women who are the sole heads of the family, to be economically self-sufficient (Millar, 1996; Gornick, Meyers, and Ross, 1998; Larsen, 1998).

Beyond the academic debate over the various classifications, most of the comparative studies elicit a consistent picture. All agree that examination of the standard of living of a solo parent family cannot be limited to wages only, for two reasons – the vast difference between men's and women's wages and the fact that even equal pay would not solve the problem of unpaid work. Consequently, a comparative examination of the standard of living should take account of the assistance given by the state social safety net. Various studies show that solo parent families are better able to support themselves in countries that offer a generous social safety net and practice a proactive policy of assistance and support for working women. In countries providing less generous safety nets and

negligible subsidies for working mothers, a significant proportion of solo mothers become poor. (See Christopher et al, 2002: 223.) In Sweden, the most obvious example of a country in the first group, the poverty rate among solo mothers is 5 percent. In the United States, the most obvious example of a country in the second group, the rate is 47 percent (ibid.: 229). The main lesson to adduce from this comparison is that poverty is not inevitable; a social policy worthy of the name can prevent it (ibid.: 231).

Issues related to women in welfare states generally, and solo parent families particularly, have not attracted the same research attention in Israel as in other countries. To the best of our knowledge, the studies produced thus far in Israel concern themselves mainly with the economic, social, and emotional hardships that beset solo parent families and their children (Rotter and Keren-Yaar, 1974; Albeck, 1983; Katz and Bendor, 1986; Pasternak and Peres, 1986; Peres and Wiener-Fritch, 1986; Kristal, 1991) or describe the changes that the structure of the nuclear family has undergone (Peres and Katz, 1991; 1996). Only one study (Katz, 1997) focuses on the legitimacy of the solo parent family. This dearth of research is particularly noteworthy given the fact that in recent years solo mothers have been at the core of a far-reaching public debate over the government's attempts to reduce income maintenance benefits and force benefit recipients into the labor market. Solo mothers are the most conspicuous group of working-age persons who receive income maintenance benefits and are also the most vulnerable to any change in government policy.

In this context, it should be noted that the most salient studies among the few that deal with solo mothers are those by the National Insurance Institute, the agency that pays the income maintenance benefits. The National Insurance Institute reports emphasize the extent of poverty among members of this group (Rotter and Keren-Yaar, 1974; Kristal, 1991; Gordon and Eliav, 1992).

Public Policy and Solo Parent Families in Israel

Public policy regarding solo parent families developed over the past two decades, coinciding with an increase in the incidence of such families. It was a period of severe pressure to lower the real wages. Thus, it is not surprising that despite the increasing numbers of solo parent families, no real effort was made to improve their ability to support themselves by changing the wage system. Instead, efforts to assist these families focused on the social safety net. Although the safety net did provide generous assistance to solo parent families in the 1990s, as we will see, this generosity did not survive the decade: the 2003 budget severely reduces assistance to solo parent families and threatens to undermine their economic self-sufficiency.

As stated, the real wages of many working men and women eroded in the 1980s and 1990s. During that time, the wages of unskilled workers, both male and female, suffered the greatest decrease (Moalem and Frisch, 1999; Klinov, 1999), the stratification of the labor market between Israeli and non-Israeli groups (including Palestinian workers and guest workers from other countries) gathered momentum (Semyonov and Lewin-Epstein, 1987; Kemp and Reichmann, 2003), and the power of organized labor waned (Cohen, Haberfeld, Mundlak, and Saporta, 2003). One of the results of the declining status of workers was a widening of income inequality, the top income quintile garnering a larger share of the income pie at the expense of the other quintiles (Momi Dahan, 2002; Ben-David, 2002; Swirski and Konur, 2002; National Insurance Institute, 2002). The ability of men and women receiving the lowest wages to support themselves was severely affected. The share of employees whose wages left them at or below the poverty line climbed from 21 percent in 1989 to 33.7 percent in 2000 (National Insurance Institute, *Annual Report*, various years).

The government failed to act to curb these trends, even though it could have taken steps to protect its workers, for example, by enforcing the labor laws. In fact, the government itself played a leading role in the process that economists refer to as increasing wage flexibility, especially after it adopted a neo-liberal macroeconomic

policy in its Emergency Economic Stabilization Program of 1985. The government itself took the lead in privatizing state-owned enterprises (Justman, in Ben-Bassat, 2002), hiring new personnel through labor contractors (Ahdut, Sola, and Eisenbach, 1998), adopting a wage policy with wage erosion as its declared goal (Ministry of Finance, 2003 Draft Budget), and refraining from enforcing labor laws, the most outstanding example being the Minimum Wage Law (Efroni, 1991; Ekstein, 1998).

Under such circumstances, raising wages as a way of bolstering the self-sufficiency potential of solo mothers never became a real option. Given the historical circumstances, it is also not at all certain that the Histadrut (federation of labor unions) or state agencies would have acted to raise women's wages. One also doubts whether legislation in this regard, particularly the Equal Wages for Male and Female Workers Law, 1996, have a real potential to change the situation fundamentally (see Ben-Yisrael, 1997).

Thus, the wish to enhance the self-sufficiency potential of solo mothers did not lead to an effort to improve their wages or those of women in general. Instead, efforts focused mainly on expanding the assistance to solo mothers through the social safety net. These efforts were led by women's organizations, chiefly Naamat.

By the second half of the 1980s, Israel's social safety net was highly developed. This safety net, which in the 1950s and 1960s was still rudimentary, now included old-age benefits, unemployment compensation, and child allowances (Doron and Kramer, 1992). In 1980, the safety net matured with the passage of the Income Maintenance Law, which, for the first time, enshrined in law residents' eligibility for state assistance in specific situations of hardship. In Israel's first three and a half decades of statehood, the Ministry of Social Affairs had assisted the needy – administered "welfare" – without the aid of systematic criteria. Moreover, that aid was dependent on the individual judgment of social workers and on the financial situation of the local government providing the assistance. The new law turned "welfare" into benefits like all other National Insurance Institute allowances, independent of personal discretion or local considerations but predicated on

standard and universal income and employment tests (Doron and Kramer, 1992: 40-44).

Since then, income maintenance benefits, which are fully covered by the state treasury (unlike most other National Insurance benefits, which are chiefly financed by employees' and employers' contributions) have served as a mechanism that the government can use to cope with new situations and demands. Indeed, when in 1992 the state recognized the unique status of solo mothers and determined that they would be eligible for special assistance, it used the Income Maintenance Law as its instrument. It had only to select the size of the solo mothers' benefit from the "menu" of benefit levels stipulated in the law.

Single Parent Family Law

The Single Parent Family Law was passed in 1992, but the debates and actions that led to the legislation began earlier. The statute apparently originates in recommendations made in 1978 by the Committee on the Status of Women, chaired by Member of Knesset Ora Namir. The committee, established in the context of Israel's participation in the United Nations' "Decade of Women," was the first government body to subject the question of women's status in Israeli society to scrutiny. The committee proposed that the "solo parent family" concept be defined and that the definition include single women and *agunot* (Jewish women whose husbands refuse to grant them a divorce under religious law) with children. The committee also recommended legislation that would stipulate the forms of assistance that such families would receive: a housing subsidy, a larger child allowance, community assistance for children, tax relief, and a minimum wage. The committee also noted the importance of vocational training for solo mothers. Finally, it emphasized the need to disseminate information to solo parent families so that they could realize their entitlements in full (Office of the Prime Minister, *Report of the Committee on the Status of Women*, February 1978).

A decade later, in 1989, Namir introduced a private member's bill on solo parent families. It was this bill that the Knesset passed into law in 1992.

Until then, only widows were entitled to the highest levels of assistance; divorced or single mothers did not qualify for similar benefits. These differences in the level of aid corresponded to differences in the level of public recognition of the various groups. The group most widely recognized publicly was that of war widows, as the state was responsible for the tragedy that had befallen them. The Ministry of Defense granted them and their children financial compensation and other forms of assistance. Moreover, war widows organized after the Six-Day War and became a self-help group that lobbied on members' behalf (Shamgar-Handelman, 1981: 158).

Mothers widowed due to workplace accidents also enjoyed public legitimacy. It should be borne in mind that the state-level social safety net that evolved in Western countries in the nineteenth and twentieth centuries focused on assembly-line workers, since industrial production was considered an important element in national strength. From this point of view, state agencies treat widows with husbands killed on the job similar to the way they treat war widows, i.e., they undertook to provide for the families of men who lost their lives in the service of the state.

A third category of widowed mothers is made up of "survivor-widows,"⁴ women whose husbands' deaths were not connected with either war or occupational injury. Generally speaking, the benefits allotted to "survivor-widows" fell short of those designated for war or work widows.

The Single Parent Family Law marked a turning point in public policy, as it gathered under one rubric not only widows but also divorced and single women, irrespective of the reasons for their solo motherhood.

In its original phrasing, the Single Parent Family Law defined solo parents as widowed, divorced, and single mothers only. An amendment passed two years later, in 1994, replaced this definition with a more detailed one that added separated mothers and *agunot*. The purpose of the amendment was to deal with the complex legal situation of separated immigrants, by extending solo parent recognition to mothers who had come to Israel

⁴ Survivor's benefits are given to the survivors of insured persons after their death. In addition to the basic benefit, there is a supplement for children.

without their partners. The amendment was also intended to make the benefits stipulated in the law accessible to women who were mired in lengthy divorce proceedings.⁵

Income Maintenance Benefit

The Income Maintenance Benefit Law established three levels of benefits (All these benefits were drastically reduced in the 2003 National Budget):

1. A *regular* benefit for those who need the benefit for the short term, i.e., two years at the most. The rate for a couple is 30 percent of the national average wage.
2. An *increased* benefit for those who need the benefit for a longer period of time. The rate for a couple is 37.5 percent of the national average wage.
3. A *special* benefit for widows. The rate for a single parent with one child is 42.5 percent of the national average wage.

The Single Parent Family Law extends the special benefit to single and divorced women and also, since 1994, to separated women.

National Insurance Institute statistics show that in 1992, after the law was passed, some 7,700 solo parent families that had qualified for regular or increased income maintenance benefits became recipients of special income maintenance benefits (which until then, as stated, had been reserved for widows only). Additionally, in April and May 1992, when immigrants first became eligible for income maintenance benefits, some 3,200 immigrant solo parent families joined the rolls. Approximately 3,000 of them qualified for the special rate provided by the new law. In fact, when the amendment took effect, some 80 percent of the solo parent families who had received income maintenance—11,000 out of 13,700—became eligible for special rate benefits. Consequently, the average income maintenance benefit for a solo parent family rose by

about 26 percent (National Insurance Institute, *Annual Report, 1992/3*: 49).

The Income Maintenance Law is designed to assist not only persons with no wage income, but also persons who do have income from work, but whose income is lower than the minimum fixed by the National Insurance Institute. Such assistance is referred to as income supplements.

Exemption from Employment Test

When the Single Parent Family Act was passed into law, the Income Maintenance Law was amended (for the seventh time). The amendment stipulated that a single mother with a child up to age seven would qualify for benefits without having to pass an employment test. (This absolved her from having to report to the Labor Exchange.) Until then, there had been a threshold of five years of age for one child and ten years for two (Swirski, Frenkel, and Swirski, 2001: 15). In other words, it was decided that a solo mother with a child under age seven would qualify for income maintenance benefits without having to prove that she was looking for a job and had not found one. After the amendment passed, the number of solo mothers receiving income maintenance benefits rose by about 15 percent in 1992 and by a similar increment in 1993. Since then, the number has been rising by about 5 percent per year on average (B. Swirski, 2000: 10).

Anti-Poverty Laws

The incidence of poverty climbed steeply in the early 1990s, largely because many of the hundreds of thousands of immigrants who arrived during those years had difficulty finding jobs or found low-paying jobs only. The depreciation of National Insurance benefits also contributed to the increased incidence of poverty. Ora Namir had become Minister of Labor and Social Affairs, and she sought to tackle the problem by tabling two bills that aimed to augment the various National Insurance benefits on a modest scale. Many solo parent families received these supplements.

⁵ The concept of “solo parent” in the Single Parent Family Law has been redefined several times since the statute was passed. In 1997, the definition was circumscribed to exclude common law wives. In 2001, the definition of a solo parent was again expanded to include an additional group of women - those who spent time in battered women’s shelters (under the terms of the law). For the definition of a solo parent, see Single Parent Family Law, *Sefer Huqim* 1390, 5752-March 24, 1992.

The two anti-poverty acts, passed into law in August 1994⁶ and June 1995, were intended to guarantee that National Insurance benefits for persons in long-term hardship situations—those receiving old-age pensions and solo parent family benefits, for example—would not fall below the poverty line (National Insurance Institute, *Annual Report 1998/9*: 84). The law increased the first and second children's supplement for income-maintenance families from between 5 and 7.5 percent of the national average wage to 10 percent (National Insurance Institute, *Annual Report 1995/6*: 157). Since most solo parent families have one or two children, the supplement was particularly important.

The second anti-poverty act (Legislative Amendments, Complementary Measures), passed in June 1995,⁷ equalized the level of benefits for solo parent families not defined as single parents in the Single Parent Family Law (e.g., separated and abandoned women and women whose husbands are in prison or detention) with the level of benefits for single parents. This entitled most solo parent families, whether they were formally recognized as such or not, to income maintenance benefits at the special rate (National Insurance Institute, *Annual Report 1995/6*: 158).

The anti-poverty laws did help to reduce the extent of poverty among solo parent families. The incidence of poverty in this segment of the population (after transfer payments and deduction of taxes owed) declined by approximately one-third, from 40.7 percent of families in 1994 to 25.7 percent in 1995 (National Insurance Institute, *Annual Report 1995/6*: 185; see Table 3 below).

Assistance with Infant and Child Care

The Single Parent Family Law enhanced solo parent families' economic self-sufficiency by making all such families eligible for the higher rate of income maintenance benefits. By so doing, the law created a more reasonable alternative to paid labor for solo mothers unable to work outside the home and provided

a reasonable supplement for those working outside the home but for low wages.

In regard to unpaid labor—homemaking—the law offers assistance in one area only, early childhood education. This assistance was intended to free solo mothers from having to care for infants and young children and to allow them to work outside the home. To appreciate the importance of this assistance, one need only note that public daycare centers have room for only one-third of working mothers' toddlers (Sheffer, 1999: 5) and charge high fees (Ministry of Finance, *Ministry of Labor and Social Affairs, Draft Budget for Fiscal Year 2003*: 77).

The Single Parent Family Law provides three benefits:

Priority for solo parent families in admission of children to public daycare;

A scaled reduction in public daycare fees, commensurate with parent's wages and number of children (*ibid.*); most solo mothers receive the maximum discount because of their low wages (Naamat Daycare Division, October 13, 2002);

A book stipend: at the start of each school year, the National Insurance Institute gives solo parents of children aged 6-14 a grant for study purposes. The grant is set at 18 percent of the national average wage for each child aged 6-11 (grades 1-5) and 10 percent of the national average wage for each child aged 11-14 (grades 6-8).

Until 1994, only children up to age eleven were aided.⁸ After an amendment passed that year, the grants were extended to age fourteen. The purpose was to assist the many solo parents that immigrated to Israel from the former Soviet Union and Ethiopia in the nineties.

Improving the Standard of Living

In addition to income and childcare assistance, solo parents are entitled to assistance in several other areas, so as to raise their standard of living.

⁶ Reduction of Poverty and Income Disparities Law (Legislative Amendments), 5754-1994, *Sefer Huqim* 1475, July 28, 1994.

⁷ Reduction of Poverty Law (Legislative Amendments) (Complementary Measures), 5755-1995, *Sefer Huqim* 1526, June 9, 1995.

Homebuying Subsidies

Solo parent families qualify for a number of housing benefits, several of which have been in existence for a long time. Since 1977, unmarried mothers whose children were born after October 1, 1970, have been included in the assistance program for young couples and have benefited from rent subsidies or housing loans in accordance with the criteria of the program, the location of the home, and the housing available there (Office of the Prime Minister, *Report of the Committee on the Status of Women*, 1978: 241).

The Single Parent Family Law provided an expanded level of homebuying assistance for solo parents with at least one child actually living with them and in their custody. The assistance, given to solo parents who belong to the category of “non-homeowners,”⁹ varies from one locality to another and is comprised of a loan and a conditional grant (*Meihad Information*, 2001: 15).

Additional assistance was forthcoming pursuant to the recommendations of the Gadish Committee in 1998, when non-homeowner solo parent families were given a supplemental housing loan commensurate with the number of years that they had been non-homeowner solo parents (Ministry of Construction and Housing, 1998).

Rent Subsidies

Non-homeowner solo parents are entitled to three years of rent subsidies without having to pass either an employment or income test. Data from the Ministry of Construction and Housing show that 24,497 solo parent families - 11,430 nonimmigrant families and 13,067 immigrant families—received rent subsidy grants in January 2002 (memorandum from Michaela Garzon, Deputy Director of Tenanting Division, Ministry of Construction and Housing, August 14, 2002).

Discount on Municipal Property Tax

Solo parent families are entitled to a 20 percent discount on municipal property tax, and those who receive income maintenance or child support receive a 70 percent discount (Economic Arrangements Regulations, Municipal Property Tax Reduction, 1993).

Tax Credit Points

Solo mothers are entitled to income tax credit points in addition to the half-point that all women receive and the full point that mothers receive for each child up to age 17 (except for children in their first year and those who turn 18 that year, for whom half a point is given) (State Revenues Administration, *Annual Report: 2001: 43*). It should be borne in mind that most women do not gain the full benefit of these credit points since their low income falls below the threshold.

How Effective is the Safety Net?

Income maintenance payments served as the primary policy instrument in providing assistance to solo mothers. The social safety net was especially important in assisting new immigrants from the former Soviet Union and Ethiopia who were solo mothers, as many of these immigrants arrived without private resources. Thus, income maintenance payments joined the variety of other policy instruments employed to help the new immigrants during their first period of acclimation in Israel.

The social safety net proved extremely effective. Income maintenance payments, together with other benefits available to all mothers, helped to decrease the poverty rate among solo mothers. As can be seen in the following table, since 1995 (with passage of the anti-poverty laws) the poverty rate among solo parents has been approximately 25 percent. Moreover, transfer payments succeeded in lowering the poverty rate among solo mothers by about 50 percent.

In international comparison, Israel’s safety net is more generous than that of the United States - where the poverty rate among solo mothers is 47 percent - but less generous than that of Sweden, where the poverty rate among solo mothers is only 5 percent.

⁸ Amendment 89 to the National Insurance Law (Increased Assistance for Solo Families), 5744-1994.

⁹ Generally speaking, a “non-homeowner” is a person who neither holds title to a dwelling nor has held such title for a period of years stipulated in the rules.

Table 3. Incidence of Poverty among Solo Parent Families Based on Earnings Only, and Decrease in the Incidence of Poverty due to National Insurance Benefits, 1995-2000

Year	Incidence of poverty based on earnings only	Decrease in the incidence of poverty due to national insurance benefits
1994	40.7%	38.4%
1995	25.7%	54.3%
1996	25.3%	55.5%
1997	27.2%	53.3%
1998	24.2%	56.0%
1999	23.3%	53.2%
2000	25.1%	52.4%

Source: Adva Center analysis of National Insurance Institute, *Annual Report*, various years.

The Attitude towards Solo Mothers Changes

The Single Parent Family Law signaled the increasing acceptance of new family patterns, on the one hand, and, on the other, the increasing effectiveness of the safety net in coping with the phenomenon of low incomes.

The new openness and increased effectiveness did not last long. In 1996, economic growth began to slow, as immigration from the Soviet Union and Ethiopia decreased. At the same time, unemployment increased. Many Israelis were crowded out of the labor market, resulting in an increase in the number of persons in need of income maintenance benefits. The budget cost of income maintenance – which, as stated, is fully funded by the Treasury – rose from NIS 0.6 billion in 1990 to NIS 3.5 billion in 2001 (National Insurance Institute, *Statistical Quarterly*, April - June 2002, Table 1.5.2; the figures are in 2001 prices).

Table 4 shows the increase that began in 1990 in the number of recipients of income maintenance benefits in general and among solo parent families in particular. The number of income maintenance recipients grew from 31,818 families in 1990 to 75,311 in 1995 and

142,011 in 2001. Concurrently, the number of solo parent families receiving income maintenance also rose, from 9,577 in 1990 to 27,238 in 1995 and 49,681 in 2001. The increase in the number of families on income maintenance is connected with two phenomena: the arrival of thousands of immigrant families, especially in the first half of the nineties, who had a hard time making a living. Secondly, a prolonged economic recession, which drove many Israelis out of the labor market, especially in the second half of the nineties.

Table 4. Solo Parent Families Receiving Income Maintenance Benefits, 1990-2001

Absolute figures

Year	Families receiving income maintenance	Thereof: Solo parent families
1990	31,818	9,577
1991	34,725	10,053
1992	58,187	15,720
1993	69,774	21,389
1994	70,888	24,084
1995	75,311	27,238
1996	81,340	30,758
1997	89,383	34,235
1998	100,790	37,863
1999	114,496	41,926
2000	128,428	45,575
2001	142,011	49,681

Notes:

1. The 1990 data pertain to households.
2. The 1991 data pertain to April - December.

Source: Adva Center analysis of National Insurance Institute, Research and Planning Administration, *Statistical Quarterly*, various years.

In the second half of the nineties, a change occurred in the attitude of Israeli governments towards the safety net. Rather than strengthening the safety net to enable it to cope with increasing economic distress, the Ministry of Finance now portrayed the unemployed as a financial burden and an obstacle to renewed economic growth. In formulating recommendations for budget cuts, the Ministry of Finance pointed again and again to the transfer payments of the National Insurance Institute, diverting attention from other possible sources of savings, like government subsidies for employers and disproportionate allocations for settlements in the occupied territories. The first target of this change was unemployment compensation. Within a few years, unemployment compensation ceased to function as wage replacement income (see Fraenkel, 2001). The second target was income maintenance payments. The Ministry of Finance waged a systematic, ideological campaign against recipients. (See, for example, *Haaretz* October 10, 2001). The transfer payments of the National Insurance Institute, especially income maintenance, were now presented as payments that reduce work motivation (*ibid*). The generosity formerly shown by Israeli governments, whose purpose was, among other things, to attract new immigrants to Israel, was replaced by a new toughness, a new suspiciousness, and a stigmatizing attitude towards recipients, who were presented as exploiting the system. Negative stereotypes, common during the 1950s, reappeared in the expressions of ministers and officials in the ministries of Finance, the Bank of Israel, the Ministry of Labor and Social Affairs, and in the media.

In 2001-2002, following the deepening recession caused by the prolonged military conflict with the Palestinian Authority, the Ministry of Finance stepped up its pressure. In the course of the twelve months between August 2001 and July 2002, the Israeli government made a series of decisions that reduced nearly all transfer payments. The hardest hit were recipients of income maintenance in general, and solo mothers in particular, whose allowances were drastically reduced in the 2003 national budget (For details, see S. Swirski, 2002).

2003 Budget Cuts Target Solo Mothers

The 2003 National Budget inflicts three separate blows on solo mothers: a reduction in the basic income maintenance payment, a reduction in the disregard (the proportion of wage overlooked in the calculation of family income), and the cancellation of supplemental benefits for recipients of income maintenance – a discount on municipal property tax, on health payments, and on public transport fares, and an exemption from the television license fee.

The National Insurance Institute calculated the implications of these measures, for a solo parent family with two children receiving income maintenance benefits and child allowances, as follows:

Total benefits for a non-working solo mother will decline by 27 percent.

Total benefits for a working solo mother who earns half the minimum wage will decline by 41 percent.

Total benefits for a working solo mother who earns the minimum wage will decline by 57 percent.

The injury to recipients of National Insurance benefits in general, and solo mothers in particular, will have especially grim implications because the measures are being taken in the midst of a severe economic recession coupled with inflation, high unemployment, and declining wages. The National Insurance Institute acknowledged this by noting that precisely when the social safety net is more necessary than ever, “the government has decided to change its social policy ... [this cutback] is not what the Israeli economy needs; a cutback of this magnitude undoubtedly reflects a change in decision-makers’ priorities.” (National Insurance Institute, *Extent of Poverty and Inequality in Income Distribution in Israel, 2001* (Hebrew), November 2002, p. 3).

The reduction in benefits is expected to increase the poverty rate in Israel. The National Insurance Institute estimates that the percentage of Israeli families living under the poverty line will increase from 17.7 percent in 2001 to 19.1 percent in 2003 (*Ibid*: 6). The Institute has not provided an estimate for the number of solo parent families expected to fall below the poverty line, but there is no doubt that the number is quite large and that the poverty rate of one-parent families will be

greater than that in 2000 - 25.1 percent - and come closer to the rate in 1994 (before the anti-poverty laws were passed) - 40.7 percent.

Income Maintenance Benefits and the Work Incentive

The purpose of the Income Maintenance Law is to assist not only people who have no earned income but also persons who are gainfully employed but whose wages fall below a stipulated minimum.

The sponsors of the legislation were interested in maximizing the labor force participation of those in need of support. Therefore, the law includes an incentive to work, mainly in the form of an exclusion of a certain proportion of wage in calculating the individual's total income. The disregard built into the law is 13 percent of wage for a household composed of one person and 17 percent for any other family configuration. Sponsors of the law originally proposed a larger disregard, but the Ministry of Finance managed to reduce the more generous exemption originally planned (Doron and Kramer, 1992: 44).

The incentive to work is an extremely important issue in the public debate on the Income Maintenance Law. One of the key arguments of those in favor of cutting the income maintenance benefit is that the benefit creates a "poverty trap," i.e., causes people to prefer dependency on benefits to joining the labor force, thus dooming them to a low standard of living. One way to break out of the poverty trap is, of course, to increase the incentive to work so that individuals who begin working retain the benefit until their income reaches a certain level. Conversely, reducing such incentives reinforces the poverty trap. This is precisely what the Ministry of Finance did in the Economic Arrangements Bill and National Budget for 2003.

Solo Mothers Organizations¹⁰

Solo mothers are represented by a plethora of organizations. Some of the organizations were established at the initiative of solo mothers who wished to help others in similar circumstances to exercise their rights. Others were set up by local governments to create a setting for social activities and support groups. From a historical perspective, the strongest and most influential groups are evidently those created by the large women's organizations, Naamat and WIZO. Back in 1989, Naamat established *Meihad-Naamat* (which became independent in 2001 and renamed itself *Meihad le-Atid*).

The activities of Naamat and WIZO focused on apprising solo mothers of their rights and giving legal advice. Both organizations mobilized to promote the passage of the Single Parent Family Law and provided Members of Knesset with the information that they had amassed at daycare centers and at their advisory services. These organizations' public daycare centers were important sources of information because they were – and are – characterized by a large number of children from solo parent families.

In the public campaign for the enactment of the Single Parent Family Law, Naamat and WIZO were joined by Emunah (The Zionist Religious Women's Organization), the Israel Women's Network, and the Association for Civil Rights in Israel, which used their media access to call attention to the hardships of solo mothers.

In 1997, Shatil, a subsidiary of the New Israel Fund, made an attempt to coordinate among these organizations by establishing a coalition, the National Forum for Solo Parent Families ("the Forum"). The

¹⁰The information on organizations of and for solo mothers was gathered in personal interviews with organization activists. We thank all those who shared such information with us (in alphabetical order by last name): Bracha Arjuani, Coalition of Solo Parent Families; Tsippi Berkowitz, *Meihad le-Atid*; Judy Donne, National Forum for Solo Parent Families; Emanuel Dubcek, *Meihad le-Atid*; Shani Gittelman, ALHA; Arela Goder, Center for Solo Families, Ramat Gan; Yelena Kim, AMHA; Hannah Margalit, National Forum for Solo Parent Families; Ohella Ohayon, Coalition of Solo Parent Families; Adv. Irit Rosenblum, New Family; and Melko Tsega, Association of Ethiopian Immigrant Organizations.

purpose was to present the authorities with a united front. Later on, several organizations that initially joined the Forum seceded to form the Coalition of Single Parent Families, which focuses mainly on solo mothers' housing problems.

Notably, most activists in solo mothers' organizations are divorcees.

Another characteristic of these organizations is their sectorial nature. There are organizations of nonimmigrant solo mothers (such as *Meihad le-Atid*), organizations of *haredi* ("ultraorthodox") solo mothers, organizations of Arab solo mothers, and organizations of immigrant solo mothers from the former Soviet Union. The most well-known of the latter are ALHA, the Israel Association for Solo Parent Families in Need, and AMHA, the Association of Solo Parent Families in Israel. Both were established in 1993, when immigration from the Soviet Union was at its peak. According to activists in these organizations, recent immigrant women are more militant than their longer-tenured sisters and prefer to define their struggle in terms of civil rights rather than in terms of aid to the needy.

All the organizations share a sense of dissatisfaction with the condition of solo mothers in Israel. Their activists speak about solo mothers' "struggle for survival" and of the dual burden of breadwinning and child care. All regard housing as the most serious problem – high mortgages or rent payments that devour the lion's share of household income. The second most serious problem they cite is the lack of adequate provisions for vocational training and continuing education, which might help solo mothers to find work that would assure their families a higher standard of living.

The organizations also try to improve the public image of solo mothers. Their activists aim to make solo parent families as acceptable in Israeli society as two-parent families. One of the activists, who arrived from the former Soviet Union in the 1990s, declared, "The image of the solo mother ought to be changed. We're not objects of pity. We want to acquire an occupation, to be breadwinners for the family, and to buy a home. All we need is a chance."

Solo Mothers at the Turn of the Century

The second part of this report is based on two sources of data from the Central Bureau of Statistics: the 1995 Population and Housing Census and the 2000 Labor Force Survey, the most recent one published. The general data on solo mothers were culled from the Labor Force Survey because it is the most up-to-date source of information. The 1995 Census is used for two purposes only – firstly, for data on the standard of living or, more specifically, home ownership and the possession of various household appliances, and secondly, data on income, neither of which is included in the Labor Force Survey.

The account that follows focuses on women aged 18-64 who are heads of families with children up to age 17. We compare this group with married women aged 18-64 who are mothers of children up to age 17.

We will distinguish among three groups of solo mothers: (1) Jewish nonimmigrants (Jewish women born in Israel or who immigrated before 1990); (2) immigrants (women who arrived in or after 1990); and (3) Muslim Israelis.

The 1995 Population Census and the 2000 Labor Force Survey

The **population census** is conducted about once every ten years. It is based on an enumeration of all households in Israel, which are asked to answer a short questionnaire providing basic demographic data; in addition, a sample of 20 percent of households in Israel are asked to answer a comprehensive questionnaire with detailed items on education, labor, standard of living, etc.

The **Labor Force Survey** is conducted every year by the CBS to obtain a picture of the country's labor market. The survey is comprised of a sample of 22,500 households (in 2000), chosen from the entire permanent population aged 15+.

The 1995 census differentiated among three types of solo mothers: widows, divorcees, and single women. The Labor Force Survey for 2000 included a fourth

group, as it has since 1998—separated women, i.e., those in the midst of divorce proceedings who are no longer living with their husbands. In this study, we combine separated women, who are few in number, with divorced women.

In 2000, there were 69,299 solo mothers in Israel,¹¹ comprising 8.8 percent of all mothers aged 18 - 64 with children up to age 17.

In 2000, 8.6 percent of nonimmigrant Jewish mothers, 16.4 percent of immigrant mothers, and 2.8 percent of Muslim mothers, were solo mothers.

Divorcees are the largest group of solo mothers: They constituted 6.4 percent of the nonimmigrant group and 12.2 percent of the immigrant group. The situation was different in the Muslim group, where most single mothers were widows.

Nonimmigrant Jewish Solo Mothers

The largest group is made up of nonimmigrant Jewish solo mothers – those born in Israel or who immigrated by the end of 1989. They accounted for 70.5 percent of solo mothers in 2000.

In terms of ethnic origin, the majority of divorced and single solo mothers are Mizrahi and the majority of widows are Ashkenazi. Mizrahi women also constitute the majority of married women.

Israeli-born women whose fathers were also born in Israel constitute a small minority of divorcees (9.1 percent) and widows (6.6 percent) but a high proportion of single women (25.4 percent).

Table 5. Mothers, by Religion, Length of Time in Israel, and Marital Status, 2000

Number and percent

Nonimmigrant Jews	556,307
Married	91.4%
Divorced	6.4%
Widowed	1.0%
Single	1.2%
Total	100%
<i>Share of total</i>	<i>70.5%</i>
Immigrants	112,273
Married	83.6%
Divorced	12.2%
Widowed	1.8%
Single	2.4%
Total	100%
<i>Share of total</i>	<i>14.2%</i>
Muslims	120,000
Married	97.2%
Divorced	1.1%
Widowed	1.6%
Single	0.2%
Total	100%
<i>Share of total</i>	<i>15.2%</i>
Total (percent)	100%
Total Number	788,580

Notes:

1. In this and subsequent tables, the term “mothers” pertains to women aged 18-64 with children up to age 17.
2. Nonimmigrant Jews are Jewish women born in Israel, women who immigrated by the end of 1989, and women whose year of immigration is not known.

Source: Adva Center analysis of CBS, *Labor Market Survey 2000, Demographic File*.

¹¹ This figure represents a 48 percent increase relative to the 1995 census. One reason for this sharp upturn is the inclusion in the 2000 Labor Force Survey of 8,556 mothers who were in the midst of divorce proceedings, living separately, and classified as “separated.” Another reason is mass immigration from the former Soviet Union and Ethiopia, which brought an additional 6,000 solo mothers to Israel in the 1995-2000 period.

Table 6. Nonimmigrant Jewish Mothers, by Marital Status and Origin, 2000

Married	Percent of Total
Africa-Asia	52.7
Europe-America	31.2
Israel	16.1
<i>Total</i>	<i>100 (N=508,103)</i>
Divorced	Percent of Total
Africa-Asia	60.4
Europe-America	30.5
Israel	9.1
<i>Total</i>	<i>100 (N=35,416)</i>
Widowed	Percent of Total
Africa-Asia	42.1
Europe-America	51.4
Israel	6.6
<i>Total</i>	<i>100 (N=5,580)</i>
Single	Percent of Total
Africa-Asia	45.5
Europe-America	29.1
Israel	25.4
<i>Total</i>	<i>100 (N=6,531)</i>

Notes:

1. Not including women whose year of birth is unknown and/or women whose father's year of birth is unknown.
2. Asia-Africa (Mizrahi) – women born in Asia or Africa and Israel-born women whose fathers were born in Asia or Africa.
3. Europe-America (Ashkenazi) – women born in Europe or America and Israel-born women whose fathers were born in Europe or America.
4. Israel - Israel-born women whose fathers were born in Israel.

Source: Adva Center analysis of CBS, *Labor Market Survey 2000, Demographic File*.

Immigrant Solo Mothers

Although the majority of immigrant solo mothers are Jewish, some are Christian. In the following sections, our analysis treats all immigrant women in the aggregate, but in this section we present separate data for each group.

Table 7, focusing on Jewish women, shows that the proportion of solo mothers is particularly high among mothers from Ethiopia (20.9 percent) and mothers from the former Soviet Union (17.9 percent). Among members of the latter group, the majority are divorced; in the former group, there is a relatively high proportion of widows (5.6 percent).

Table 7. Jewish Mothers who Immigrated Between 1990 and 2000, by Marital Status and Country of Origin

Percent

	Married	Divorced	Widowed	Single	Total
Ethiopia	79.1	11.9	5.6	3.5	100 (N=3,432)
Former Soviet Union	82.1	13.9	1.6	2.3	100 (N=78,496)
Other	90.2	6.4	-	3.5	100 (N=11,858)

Source: Adva Center analysis of CBS, *Labor Market Survey 2000, Demographic File*.

Table 8 focuses on Christian women. Among those from the former Soviet Union, divorcees make up the largest group. There is also a group of Christian Ethiopians, but due to their small number we decided not to present them separately by family status. Instead, we have grouped them with Christian solo mothers from other countries.

The group of immigrant solo mothers includes Jewish solo mothers who arrived between 1990 and 2000 and Christian solo mothers who immigrated from the former Soviet Union and Ethiopia.

Table 8. Christian and Other⁽¹⁾ Mothers who Immigrated Between 1990 and 2000, by Marital Status and Country of Origin

Percent

	Married	Divorced	Widowed	Single	Total
Former Soviet Union	87.4	8.9	2.1	1.6	100 (N=18,231)
Other⁽²⁾	82.2	4.8	9.0	4.0	100 (N=1,954)

Notes:

(1) Other – having no religious affiliation.

(2) Including Ethiopian Christian solo mothers.

Source: Adva Center analysis of CBS, *Labor Market Survey 2000, Demographic File*.

Muslim Solo Mothers

A very small minority of Muslim mothers—2.8 percent—are solo mothers. Most of them, 1.6 percent of Muslim mothers, are widows. The share of single women is a negligible 0.2 percent.

Table 9. Muslim Mothers, by Marital Status, 2000

Percent	
Muslims	
Married	97.2
Divorced	1.1
Widowed	1.6
Single	0.2
<i>Total</i>	<i>100 (N=120,000)</i>

Source: Adva analysis of CBS, *Labor Market Survey 2000, Demographic File*.

Christian (Arab) and Druze Solo Mothers

Relatively few Christian Arab and Druze families are headed by solo women: The 2000 Labor Force Survey found 260 Christian Arab solo mothers (0.4 percent of solo mothers in Israel) and 112 Druze solo mothers (0.2 percent). Since these figures are too small to permit statistical analysis, particularly wherever an internal division is required (e.g., of employed women by economic sector), we decided to omit Christian Arab and Druze women from the analysis.

Number of Children

Solo mothers have fewer children than married mothers.

Among nonimmigrant Jewish women, 47.6 percent of solo mothers have one child as against 29.8 percent of married mothers, and only 19.7 percent of solo mothers have three or more children as against 36.3 percent of married mothers.

Among Muslim women, 23.8 percent of solo mothers have one child, as against only 13.2 percent of married mothers, and mothers with three or more children are the largest group among married and solo mothers alike.

Among immigrants, a large majority of solo mothers - 80.5 percent - have one child, as against 58.7 percent of married mothers.

Table 10. Married and Solo Mothers, by Religion, Length of Stay in Israel, and Number of Children

Number and percent		
	Married mothers	Solo mothers
Nonimmigrant Jews	508,733	47,574
One child	29.8	47.6
Two children	33.9	32.8
Three or more	36.3	19.7
Total	100	100
Immigrants	93,885	18,388
One child	58.7	80.5
Two children	30.7	16.1
Three or more	10.6	3.4
Total	100	100
Muslims	116,664	3,336
One child	13.2	23.8
Two children	21.8	25.1
Three or more	65.0	51.1
Total	100	100

Source: Adva Center analysis of CBS, *Labor Market Survey 2000, Demographic File*.

Age

Solo mothers in all three population groups – nonimmigrant Jewish women, immigrant women, and Muslim women – are somewhat similar in their age distribution. What is more, widows and divorcees in each group are older than married women.

Nonimmigrant Jewish women are the oldest group (median age 38); Muslim women are the youngest (median age 32).

The widows are the oldest group, with a median age of 47 among nonimmigrant Jewish women, 41 among immigrants, and 40 among Muslims.

Table 11. Mothers, by Religion, Length of Stay in Israel, Marital Status, and Median Age, 2000

Nonimmigrant Jews	556,307	
Married		37
Divorced		39
Widowed		47
Single		40
Total	38	
Immigrants	112,273	
Married		35
Divorced		36
Widowed		41
Single		34
Total	35	
Muslims	120,000	
Married		32
Divorced		37
Widowed		40
Single		30
Total	32	

Source: Adva Center analysis of CBS, *Labor Market Survey 2000, Demographic File*.

Education

Table 12 shows the level of education of the main groups in terms of their religion and length of stay in Israel. The strong similarity between married and solo mothers among nonimmigrant Jewish women and immigrants is readily visible. One significant difference among immigrants who hold academic degrees is the higher proportion of married women (47.1 percent) than of solo mothers (39.2 percent). The greatest difference between married and solo mothers can be found among Muslim mothers: solo mothers have a significantly lower level of schooling than married mothers.

Table 12. Married and Solo Mothers, by Religion, Length of Stay in Israel, and Type of School Last Attended, 2000

Percent

	None	Primary or junior-high	Senior high	Post-secondary (non-academic)	Academic (B.A. or higher)	Total
Nonimmigrant Jews						
Married	0.4	4.5	45.0	21.3	28.9	100 (N=503,887)
Solo	1.9	6.6	46.5	18.0	26.9	100 (N=47,328)
Immigrants						
Married	1.5	3.6	20.3	27.6	47.1	100 (N=93,600)
Solo	3.7	3.3	25.6	28.3	39.2	100 (N=18,321)
Muslims						
Married	6.6	41.2	40.5	7.1	4.6	100 (N=115,992)
Solo	26.6	51.6	16.2	1.5	4.1	100 (N=3,336)

Notes: Not including women whose last type of school attended is unknown.

Source: Adva Center analysis of CBS, *Labor Market Survey 2000, Demographic File*.

Solo Mothers in the Labor Force

Civilian Labor Force

The civilian labor force is composed of every man and woman who is working or who wishes to work in the civilian labor market. The Central Bureau of Statistics defines this population as men and women aged 15 and over who are working or who, although not employed when the CBS visited their homes, had actively sought work during the four weeks preceding the survey.

Until 1985, the civilian labor force included men and women aged 14 and over.

The following persons do not belong to the civilian labor force:

1. Male and female Israelis under 15.
2. Anyone aged 15+ who neither worked nor sought work during the week of the survey – schoolchildren, volunteers, homemakers who do not hold outside jobs, persons incapable of working, people living off a pension or annuity, and soldiers in regular army service (conscript or career).

The civilian labor force includes both the employed and the unemployed.

Labor Force Participation Rate

The labor force participation rate in Israel is slightly higher for solo mothers than for married mothers.

Among nonimmigrant Jewish mothers, 76 percent of married mothers participated in the labor force in 2000, as did 77.4 percent of unmarried mothers, 79.8 percent of widows, and 80.4 percent of divorcees.

The greatest differences were found among Muslim mothers: while 13.2 percent of married Muslim mothers participated in the labor force, 34.5 percent of divorcees did so. However, the rate among widows – as stated, the largest group of Muslim solo mothers – was only 3 percent.

Immigrant women are an exceptional group. The labor force participation rate of divorcees - the largest group of solo mothers among them - was identical to that of married mothers at 78 percent. Unmarried women

participated almost as frequently, 72.4 percent. However, the rate among widows was much lower, 55.3 percent.

Table 13. Mothers in the Civilian Labor Force, by Religion, Length of Stay in Israel, and Marital Status, 2000

Percent	
Nonimmigrant Jews	
Married	76.0
Divorced	80.4
Widowed	79.8
Single	77.4
Total	76.4
Immigrants	
Married	78.0
Divorced	78.5
Widowed	55.3
Single	72.4
Total	77.6
Muslims	
Married	13.2
Divorced	34.5
Widowed	3.0
Total	13.4

Source: Adva Center analysis of CBS, *Labor Market Survey 2000, Demographic File*.

Labor Force Participation and Education

The labor force participation rate rises in direct proportion to the level of schooling. This applies equally to married and solo mothers, and to each of the three categories of solo mothers: nonimmigrant, immigrant, and Muslim.

Among nonimmigrant Jewish mothers who finished high school or went on to higher education, solo mothers have a higher labor force participation rate than their married counterparts, whereas the proportions among less educated solo and married mothers are reversed. However, the participation rate among less educated nonimmigrant Jewish mothers,

married and solo alike, is significantly higher than that of their immigrant and Muslim counterparts. This may reflect the comparative advantage of nonimmigrants over Muslims and immigrants in all matters pertaining to the labor market.

Among immigrant solo mothers, the participation rate of the least educated – up to junior high – is lower than that of married immigrant mothers, while the rates for solo mothers with high school or higher education resemble those of married women.

Muslim solo mothers with high school or higher education have a significantly higher participation rate than their married counterparts.

Labor Force Participation and Number of Children

The number of children in the family affects the labor force participation rate of both married *and* solo mothers in each group. Mothers of three or more children are much less likely to participate in the labor force than mothers with one or two children.

Among nonimmigrant Jewish women, there is no significant difference between the participation rate of married and solo mothers.

Among immigrants, while the participation rate of solo mothers with one child is almost identical to that of married mothers with one child, solo mothers with two

Table 14. Married and Solo Mothers in the Civilian Labor Force, by Religion, Length of Stay in Israel, and Type of School Last Attended, 2000

Percent

	Married mothers	Solo mothers
Nonimmigrant Jews		
No school attended	50.6	27.2
Primary or junior-high school	52.4	52.4
Senior high school	70.1	78.0
Non-academic post-secondary school	77.5	83.8
Academic institution	88.6	90.9
<i>Total</i>	76.2	79.8
Immigrants		
None	22.7	15.8
Primary or junior-high school	56.0	28.4
Senior high school	71.0	77.9
Non-academic post-secondary school	80.7	74.1
Academic institution	83.0	84.0
<i>Total</i>	78.1	75.3
Muslims		
None	3.1	1.9
Primary or junior-high school	5.6	8.8
Senior high school	10.4	42.8
Non-academic post-secondary school	59.0	100
Academic institution	51.5	100
<i>Total</i>	13.3	17.6

Note: not including women whose occupation is unknown.

Source: Adva Center analysis of CBS, *Labor Market Survey 2000, Demographic File*.

or more children do not participate as frequently as married mothers with two or more children.

Unlike nonimmigrants and immigrants, among Muslims, solo mothers with one or two children have a higher participation rate than married mothers.

Table 15. Married and Solo Mothers in the Civilian Labor Force, by Religion, Length of Stay in Israel, and Number of Children, 2000

	Percent	
	Married mothers	Solo mothers
Nonimmigrant Jews		
One child	78.4	81.6
Two children	81.8	83.5
Three or more	68.7	69.8
Total	76.0	79.9
Immigrants		
One child	80.7	79.9
Two children	80.9	58.8
Three or more	55.0	40.3
Total	78.0	75.1
Muslims		
One child	20.9	33.0
Two children	12.7	20.5
Three or more	11.9	9.0
Total	13.2	17.6

Source: Adva Analysis of CBS, *Labor Market Survey 2000*, Demographic File.

Employment by Main Economic Fields

Generally speaking, working solo and married mothers are similarly distributed across the main economic fields.

One difference pertains to the field that employs the highest proportion of women in Israel – the public services. Table 16 shows that the share of solo mothers

among nonimmigrant Jewish women who work in the public services – 49.3 percent – is slightly lower than that of their married counterparts – 53.4 percent. Among Muslim mothers, the difference is greater.

Table 16. Married and Solo Mothers, by Religion, Length of Stay in Israel, and Economic Field, 2000

	Percent	
	Married mothers	Solo mothers
Nonimmigrant Jews		
Manufacturing	8.6	9.4
Trade and services	12.2	13.7
Banking and finance	15.2	14.3
Public services	53.4	49.3
Other	10.7	13.2
Total	100	100
Immigrants		
Manufacturing	24.4	17.4
Trade and services	18.1	21.2
Banking and finance	13.3	13.5
Public services	35.0	37.8
Other	9.1	10.0
Total	100	100
Muslims		
Manufacturing	2.5	9.4
Trade and services	15.9	
Banking and finance	4.9	8.8
Public services	68.9	51.8
Other	7.8	30.0
Total	100	100

Notes:

(1) "Other" includes agriculture; construction; electricity and water; transport, storage, and communications; personal services; personal household services; and nongovernmental institutions.

(2) Not including women whose economic sector is unknown.

Source: Adva Center analysis of CBS, *Labor Market Survey 2000*, Demographic File.

Employment by Occupation

Married and solo mothers are similarly distributed across the main economic fields, but their distribution by occupation is different.

The proportion of solo mothers employed in academic, managerial, liberal, and technical professions is significantly lower than that of married mothers in all three groups – among Jewish nonimmigrants: 36.4 percent (solo mothers) as against 45 percent (married mothers); among immigrants: 24.9 percent (solo mothers) as against 32.7 percent (married); and among Muslims: 17.7 percent (solo mothers) as against 47 percent (married).

Full and Part-time Employment

The rate of solo mothers who hold full-time posts (35+ hours per week) surpasses that of married mothers – 64.1 percent compared with 60.7 percent. This applies to nonimmigrant Jewish and Muslim women. Among immigrants, however, the percentage of women working full-time is higher among married than among solo mothers.

**Table 17. Married and Solo Mothers,
by Religion, Length of Stay in Israel, and Occupation, 2000**

Percent

	Married mothers	Solo mothers
Nonimmigrant Jews		
Academic, managerial, liberal, and technical professions	45.0	36.4
White-collar and sales work	48.0	51.9
Skilled and unskilled labor	7.0	11.7
Total	100	100
Immigrants		
Academic, managerial, liberal, and technical professions	32.7	24.9
White-collar and sales work	34.4	45.9
Skilled and unskilled labor	32.9	29.2
Total	100	100
Muslims		
Academic, managerial, liberal, and technical professions	47.0	17.7
White-collar and sales work	38.5	34.0
Skilled and unskilled labor	14.5	48.3
Total	100	100

Note: Not including women whose occupations are unknown.

Source: Adva Center analysis of CBS, *Labor Market Survey 2000, Demographic File*.

**Table 18. Married and Solo Mothers,
by Religion, Length of Stay in Israel, and Type of Post, 2000**

	Percent			
	Up to 34 hrs/wk	35+ hrs/wk	Varies	Total
Married mothers	34.9	60.7	4.3	100 (N=388,873)
Solo mothers	30.3	64.1	5.5	100 (N=43,778)
Nonimmigrant Jews				
Married	36.8	59.0	4.3	100 (N=315,375)
Solo	28.7	65.8	5.5	100 (N=31,527)
Immigrants				
Married	22.2	73.2	4.6	100 (N=61,603)
Solo	34.7	59.3	5.9	100 (N=11,719)
Muslims				
Married	51.5	43.8	4.7	100 (N=11,894)
Solo	31.7	68.3	-	100 (N=530)

Notes: Not including women who were on temporary leave from work.

Source: Adva Center analysis of CBS, *Labor Market Survey 2000, Demographic File*.

Unemployed Women

Mothers in the labor force include both the employed, i.e., those actually working, and the unemployed as officially defined, i.e., those who are not working but are looking for work.

The unemployment rate is significantly higher among solo mothers (12.6 percent) than among married mothers (7.6 percent).

**Table 19. Married and Solo Mothers,
Employed and Unemployed, 2000**

	Number and percent	
Employment	Married mothers	Solo mothers
Total in civilian labor force (N)	475,470	52,427
Employed	92.4	87.4
Unemployed	7.6	12.6
Total	100	100

Source: Adva Center analysis of CBS, *Labor Market Survey 2000, Demographic File*.

Nonimmigrant Jewish and immigrant solo mothers have almost the same unemployment rate: 12.6 percent and 12.7 percent, respectively. However, Muslim solo mothers have a much lower unemployment rate – 8 percent – even though the overall unemployment rate is higher among Arab women than among Jewish women. Among married mothers, the highest unemployment rate was found among immigrants: 10.7 percent.

Table 20. Married and Solo Mothers, Employed and Unemployed, by Religion and Length of Stay in Israel, 2000

Number and percent

Employment	Married mothers	Solo mothers
Nonimmigrant Jewish women in civilian labor force (N)	386,773	38,028
Employed	92.9	87.4
Unemployed	7.1	12.6
<i>Total</i>	<i>100</i>	<i>100</i>
Immigrant women in civilian labor force (N)	73,255	13,812
Employed	89.3	87.3
Unemployed	10.7	12.7
<i>Total</i>	<i>100</i>	<i>100</i>
Muslim women in civilian labor force (N)	15,442	588
Employed	93.6	92.0
Unemployed	6.4	8.0
<i>Total</i>	<i>100</i>	<i>100</i>

Source: Adva Center analysis of CBS, *Labor Market Survey 2000, Demographic File*.

Wages

The data presented thus far were culled from the 2000 Labor Force Survey. Since the surveys in this series do not include data on wages and standard of living, the following section of the study is based on data from the 1995 Census.¹²

Wages by Religion and Length of Stay in Israel

In each of the three groups (nonimmigrant Jewish women, immigrants, and Muslims), a high proportion of mothers, married and solo alike, is in the lowest wage bracket – up to NIS 1,999 per month. In each of the three groups, the proportion of solo mothers in this bracket exceeds that of married mothers.

Comparison of the three groups of solo mothers makes it clear that the share of Muslim and immigrant women who are in the lowest wage bracket is much higher than that of nonimmigrant women – 61 percent of immigrants, 51.2 percent of Muslims, and 26.9 percent of nonimmigrant Jewish women. In regard to immigrants, however, it should be noted that this group was in its initial stages of integration at the time of the last Census. Studies on immigration have shown that immigrants' wages often increase over time.

Most mothers whose wages exceeded the national average in 1995 – in Table 21, NIS 5,000+ per month – belong to the group of nonimmigrant Jewish women. At that level, there are no significant differences between married and solo mothers. What is more, among women who earn the highest monthly wages, NIS 8,000 and over, the proportion of solo mothers (8.1 percent) surpasses that of married mothers (6.5 percent).

Table 21. Gross Wage of Employee Mothers, Married and Solo, by Religion and Length of Stay in Israel, 1995

Percent

Gross wage income (NIS)	Nonimmigrant Jews		Immigrants		Muslims	
	Married	Solo	Married	Solo	Married	Solo
Up to 1,999	24.1	26.9	44.2	61.0	38.0	51.2
2,000 - 2,499	12.3	10.6	21.6	13.9	13.5	11.6
2,500 - 2,999	9.3	8.3	10.8	7.3	8.9	4.7
3,000 - 3,999	19.7	17.7	12.5	8.5	23.3	16.3
4,000 - 4,999	12.4	11.7	4.6	3.4	10.8	9.3
5,000 - 5,999	8.1	8.2	2.2	1.8	3.2	4.7
6,000 - 6,999	4.5	5.0	1.4	0.9	1.3	
7,000 - 7,999	3.0	3.4	1.0	1.3	0.4	
8,000 +	6.5	8.1	1.6	1.9	0.5	2.3
Total	100	100	100	100	100	100
	(N=260,715)	(N=19,960)	(N=40,790)	(N=6,550)	(N=7,885)	(N=215)

Notes:

(1) Not including women who live on kibbutzim.

(2) The table does not include women whose income was less than NIS 100 (whom the CBS classified as having "no wage"), women who answered "Do not know" when asked about their income, and women who reported having no wage income.

Source: Adva Center analysis of CBS, *Labor Market Survey 2000, Demographic File*.

¹² The Household Expenditure Survey, which has been conducted annually since 1997, is based on a relatively small sample that does not allow detailed analysis of small groups such as solo mothers.

Wages by Occupation

When we examined the distribution of wages by occupation, we found no significant difference, generally speaking, between solo and married mothers, except in two cases. The first concerns women who held skilled and unskilled jobs and were in the lowest

wage bracket. In this instance, the share of solo mothers (44.8 percent) was significantly higher than that of married mothers (35 percent). The second concerns women employed in academic, managerial, and technical professions who were in the highest wage bracket (NIS 8,000 and above): here the proportion of solo mothers was higher than that of married mothers.

Table 22. Gross Wage of Employed Mothers, Married and Solo, by Occupation, 1995

Percent

Gross wage income (NIS)	Academic, managerial, and technical professions		White-collar and sales work		Skilled and unskilled labor	
	Married	Solo	Married	Solo	Married	Solo
Up to 1,999	10.9	11.3	15.7	16.9	35.0	44.8
2,000 - 2,499	6.0	5.6	8.7	7.6	17.5	13.9
2,500 - 2,999	6.0	6.3	8.3	7.2	11.0	8.6
3,000 - 3,999	18.7	12.7	24.9	20.6	16.9	14.5
4,000 - 4,999	16.2	16.5	17.5	15.3	7.8	7.0
5,000 - 5,999	13.0	11.8	9.8	11.6	4.8	4.3
6,000 - 6,999	8.1	7.9	4.8	5.4	2.7	2.8
7,000 - 7,999	6.0	8.7	3.1	4.6	1.7	1.4
8,000 +	15.1	19.2	7.2	10.8	2.6	2.7
Total	100 (N=44,145)	100 (N=3,275)	100 (N=72,240)	100 (N=4,760)	100 (N=178,395)	100 (N=17,365)

Notes:

(1) Not including women who live on kibbutzim.

(2) The table does not include women whose income was smaller than NIS 100 (whom the CBS classified as having "no wage"), women who answered "Do not know" when asked about their income, and women who reported having no wage income.

Source: Adva Center analysis of CBS, *Labor Market Survey 2000, Demographic File*.

An Exceptional Group

Single mothers in the nonimmigrant Jewish group are exceptional in all matters pertaining to wages. They earned much more than other nonimmigrant solo mothers (divorcees and widows) and 40 percent of them surpassed the national average wage, i.e., earned NIS 5,000 or more per month.

The explanation for this, evidently, is that these women are of relatively high social status, are well educated, have occupations that are in demand, and chose solo

parenthood for reasons that include confidence in their own ability to provide for themselves and their children.

The high status of this group of nonimmigrant solo mothers is especially prominent in view of the fact that a good many solo mothers are employed in factory or clerical jobs with low pay.

**Table 23. Gross Wage of Employed Mothers –
Divorced and Widowed Nonimmigrant Jewish Mothers
and Single Nonimmigrant Jewish Mothers, 1995**

Percent

Gross labor wage	Divorced and widowed nonimmigrant Jewish mothers	Single nonimmigrant Jewish mothers
Up to 1,999	27.5	21.4
2,000 - 4,999	49.3	38.9
5,000 +	23.2	39.7
Total (N)	100 (N=17,955)	100 (N=2,005)

Notes:

(1) Not including women who live on kibbutzim.

(2) The table does not include women whose income was smaller than NIS 100 (whom the CBS classified as having “no wage”), women who answered “Do not know” when asked about their income, and women who reported having no wage income.

Source: Adva Center analysis of CBS, *Labor Market Survey 2000, Demographic File.*

Standard of Living

Home Ownership

Solo mothers are less likely than married women to own homes. Among the three groups of solo mothers, only widows come close to the home ownership rate found among married women.

Home ownership depends largely on having a minimum level of income. In most cases, such a level can be attained only by two breadwinners, a man and a woman, or one high-income breadwinner, usually a man.

The home ownership rates of Jewish mothers are as follows: married women: 82 percent; widows: 76 percent; divorcees: 53 percent; and single women: 47 percent.

Immigrants have the lowest home ownership rates, undoubtedly because those in the 1995 Census had been in the country for less than five years. The rates are as follows: married women: 63 percent; widows: 46 percent; divorcees: 41 percent; and single women: 30 percent.

The picture is different among Muslim mothers, who exhibit very high home ownership rates in all family configurations.

**Table 24. Home Ownership among Mothers, by
Religion, Length of Stay in Israel, and Marital
Status, 1995**

Religion and marital status	Home ownership	Number
Jews		
Married	82%	388,095
Divorced	53%	20,995
Widowed	76%	5,370
Single	47%	3,170
Immigrants		
Married	63%	61,505
Divorced	41%	9,210
Widowed	46%	1,395
Single	30%	1,145
Muslims		
Married	86%	85,755
Divorced	55%	670
Widowed	82%	1,820

Notes:

(1) Not including women who live on kibbutzim and women who answered “Do not know” when asked whether they own a dwelling.

(2) We excluded single Muslim mothers from the table because they were so few in number.

Source: Adva Center analysis of CBS, *Labor Market Survey 2000, Demographic File.*

The Likelihood of Home Ownership

We performed a logistical regression analysis to examine the net effect of family status on the chances of mothers becoming homeowners. The control variables that we entered into the equation were age, number of children, education, and participation in the labor force. We ran the regression for each of the three groups under discussion – nonimmigrant Jewish women, immigrant women, and Muslim women – separately.

The analysis showed that unmarried women had a much lower probability of becoming homeowners than married women.

Among Jewish mothers, single women have the smallest likelihood of owning a home. Divorcees are next. Widows' chances come closest to those of married women, apparently indicating that most widows acquired title to their dwellings while their husbands were still alive.

The data for Muslim mothers are similar, in the sense that the chances of unmarried women becoming homeowners are lower than those of married women.

Ownership of Household Appliances

Solo mothers are also at a disadvantage compared to married mothers in ownership of household appliances. To examine this issue, we did a principal component analysis that established two variables that explained most of the variance: basic appliances (television, telephone [not cellular], washing machine, and solar water heater), which are available to the vast majority of families, and convenience appliances (VCR, microwave oven, dishwasher, computer, air conditioner, and clothes dryer), which are more typical of well-off families.

The data on household appliance ownership are similar to those on home ownership. On average, married mothers are much more likely to own household appliances than divorced, widowed, or single mothers. The disparity is greatest between married mothers and single and divorced mothers; widows are in the middle.

The disparity between married women and divorcees, widows, and single women is greater in respect to convenience appliances than in respect to basic

appliances. The average rate of ownership of convenience appliances is higher among married mothers than among divorced and single mothers. Here too, widows are in the middle.

In all groups, the average rate of appliance ownership was highest among married women and lowest among single women, with widows and divorcees in the middle. Among nonimmigrant Jewish women, the average ownership among widows was slightly higher.

Table 25. Ownership of Basic and Convenience Household Appliances, by Religion, Length of Stay in Israel, and Marital Status, 1995

	Average	
	Basic household appliances	Convenience household appliances
<i>Nonimmigrant Jews</i>		
Married	3.78	3.39
Divorced	3.66	2.38
Widowed	3.79	2.92
Single	3.51	2.05
<i>Immigrants</i>		
Married	3.58	1.53
Divorced	3.40	0.98
Widowed	3.36	1.05
Single	2.93	0.63
<i>Muslims</i>		
Married	3.22	0.73
Divorced	2.74	0.49
Widowed	3.02	0.50

Notes:

(1) Basic appliances include telephone (non-cellular), TV, washing machine, and solar water heater. The range of the variables is 0-4.

(2) Convenience appliances include VCR, microwave oven, dishwasher, computer, air conditioner, and clothes dryer. The range of the variables is 0-6.

(3) Not including women who live on kibbutzim and women who answered "Do not know" when asked whether they own any of the aforementioned appliances.

(4) We excluded single Muslim mothers from the table because they were so few in number.

Source: Adva Center analysis of CBS, *Labor Market Survey 2000, Demographic File*.

Mizrahi and Ashkenazi Women

The class differences that have formed in Israel between Mizrahim and Ashkenazim in general are also evident among Mizrahi and Ashkenazi solo mothers.

Nonimmigrant Jewish solo mothers can be divided into two large origin groups: 26,694 Mizrahi mothers (Asian- or African-born, or born in Israel to Asian- or African-born fathers) and 15,581 Ashkenazi mothers (European - or American-born or born in Israel to European - or American-born fathers). Additionally, there are 5,252 Israeli-born mothers of Israeli-born fathers.

The data below point mainly to the known class differences between Ashkenazi and Mizrahi women. Within each ethnic group, solo mothers are similar to married mothers.

The first class difference is in education. Among Ashkenazi women, the proportion of alumnae of

academic or other post-secondary institutions ranges from 69 percent (among married women) to 66.7 (among solo mothers). Among Mizrahi women, the figures are 34.7 percent and 29.6 percent, respectively.

Another class difference has to do with occupation. Table 27 shows that the proportion of Ashkenazi mothers employed in academic, managerial, professional and technical occupations was 58 percent among married mothers and 53.3 percent among solo mothers. In contrast, the proportion of Mizrahi mothers in these occupations was only 32 percent for married mothers and 21.6 percent for solo mothers.

In contrast, the proportion of Ashkenazi mothers employed as skilled or unskilled workers was 4.4 percent for married mothers and 3.6 percent for solo mothers, while the proportion of Mizrahi mothers working in the same capacities was 9.8 percent for married mothers and 18.3 percent for solo mothers.

Table 26. Married and Solo Mothers, by Origin and Type of School Last Attended, 2000

Percent

	None	Primary or junior-high	Senior high	Post-secondary (non-academic)	Academic (B.A. or higher)	Total
Israel-born						
Married	0.1	1.5	33.9	24.3	40.3	100 (N=80,940)
Solo	-	2.5	38.8	12.6	46.0	100 (N=5,252)
Asia-Africa						
Married	0.6	7.0	57.7	18.7	16.0	100 (N=265,349)
Solo	3.2	9.8	57.4	15.9	13.7	100 (N=26,556)
Europe-America						
Married	0.1	1.8	29.1	24.1	44.9	100 (N=156,829)
Solo	0.4	2.6	30.3	23.5	43.2	100 (N=15,472)

Notes:

(1) Not including women whose year of birth is unknown and/or women whose father's year of birth is unknown.

(2) Not including women whose type of school last attended is unknown.

Source: Adva analysis of CBS, *Labor Market Survey 2000, Demographic File*.

Another difference regards occupation. Among Ashkenazi women, 58 percent of married women and 53.3 percent of solo mothers were employed in academic, managerial, liberal, or technical professions. The corresponding figures for Mizrahi women were 32 percent and 21.6 percent, respectively.

In contrast, the proportion of Ashkenazi women employed in skilled and unskilled labor was 4.4 percent (married women) and 3.6 percent (solo mothers), and the corresponding proportions of Mizrahi women were 9.8 percent and 18.3 percent, respectively.

Table 27. Married and Solo Mothers, Employed, by Origin and Occupation, 2000

Percent

Occupation	Married mothers	Solo mothers
Israel-born		
Academic, managerial, liberal, and technical professions	57.2	48.1
White-collar and sales work	39.1	43.5
Skilled and unskilled labor	3.7	8.4
Total	100	100
Asia-Africa		
Academic, managerial, liberal, and technical professions	32.0	21.6
White-collar and sales work	58.2	60.1
Skilled and unskilled labor	9.8	18.3
Total	100	100
Europe-America		
Academic, managerial, liberal, and technical professions	58.0	53.3
White-collar and sales work	37.5	43.1
Skilled and unskilled labor	4.4	3.6
Total	100	100

Notes:

(1) Not including women whose year of birth is unknown and/or women whose father's year of birth is unknown.

(2) Not including women whose occupation is unknown.

Source: Adva Center analysis of CBS, *Labor Market Survey 2000, Demographic File*.

A third difference between Ashkenazi and Mizrahi women is reflected in wages. Table 28 shows that there are no significant differences in the wages of married and solo mothers within each origin group. Between the two groups, however, there are significant differences. At the lowest wage bracket – up to NIS 1,999 per month – Mizrahi women, married and solo mothers alike, are almost twice as prevalent as their Ashkenazi counterparts. In contrast, in the highest wage bracket – NIS 5,000 and up – the proportion of Ashkenazi women, both married and solo mothers, is almost twice that of their Mizrahi counterparts.

**Table 28. Gross Wages of Nonimmigrant Jewish Solo Mothers
by Origin and Marital Status, 1995**

Percent

Gross wage income (NIS)	Israel-born		Asia-Africa		Europe-America	
	Married	Solo	Married	Solo	Married	Solo
Up to 1,999	21.3	20.5	29.2	34.8	17.8	18.8
2,000 - 4,999	55.8	53.2	55.1	47.1	51.3	48.6
5,000 +	22.8	26.3	15.7	18.1	30.8	32.7
Total	100	100	100	100	100	100
	(N=27,030)	(N=1,975)	(N=135,270)	(N=9,950)	(N=98,415)	(N=8,035)

Notes:

(1) Not including women who live on kibbutzim.

(2) The table does not include women whose income was smaller than NIS 100 (whom the CBS classified as having “no wage”), women who answered “Do not know” when asked about their income, and women who reported having no wage income.

Source: Adva analysis of CBS, *Labor Market Survey 2000, Demographic File*.

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