

INFORMATION ON EQUALITY AND SOCIAL JUSTICE IN ISRAEL מידע על שוויון וצדק חברתי בישראל מידע על שוויון וצדק חברתי בישראל «أدفا» – معلومات حول المساواة والعدالة الاجتماعية في إسرائيل

Government Allocations to the ultra-Orthodox (Haredi) Sector in Israel

Dr. Shlomo Swirski

Etty Konor

Yaron Yecheskel

August 1998

Adva Center

P.O.B. 36529, Tel Aviv, Telephone 03-5608871, Fax 03-5607108

Email: advainfo@netvision.net.il

The **Adva Center** conducts policy analysis, advocacy work and public outreach to inform policy makers and the general public in Israel and abroad about equity and social justice issues in Israeli society. **Adva** analyzes equality and inequality in Israel in a way that integrates gender, ethnicity and nationality.

The **Budget Analysis Project**, which includes the present study, was designed to promote a broader public debate on national priorities and a more equitable distribution of government resources.

About the authors:

Shlomo Swirski is a sociologist who has written extensively on Israeli society. He is the director of the Budget Analysis Project at the Adva Center.

Etti Konur has a Masters Degree in Public Policy and is a staff member of Adva Center who works on the Budget Analysis Project.

Yaron Yecheskel is an economist and is a staff member of Adva Center who works on the Budget Analysis Project.

This study was made possible by a grant from the **Israel Cooperative Program**, a joint initiative of the **Dorot** and **Nathan Cummings Foundations**.

The Adva Center receives general support from

NOVIB

The New Israel Fund

The Jacob and Hilda Blaustein Foundation

Table of Contents

Executive	Summar	y

Introduction

Who are the *Haredim?*

Where the *Haredim* Live

The Budget for *Haredi* Education

Ministry of Education

Ministry of Religious Affairs

Ministry of Labor and Social Affairs

Vocational Training

Ministry of Construction and Housing

References

Executive Summary

The present study examines the major categories of government budgetary support for the ultra-Orthodox (*Haredi*) sector, focusing on <u>Education</u> (which includes allocations from the Ministry of Education, the Ministry of Religious Affairs and the Ministry of Labor and Social Affairs), <u>Vocational Training</u>, and <u>Housing</u>.

General Background

The allocations designated for ultra-Orthodox schools and yeshivas function, in part, as a selective welfare system which assures a minimal standard of living for some of the ultra-Orthodox families in Israel that are unable to obtain a secure social and economic foothold through the state education system and the labor market. The allocations that finance a long school day, hot school lunches, and a modest income for yeshiva students can be viewed in this way. Thus, under state auspices and state financing, ultra-Orthodox organizations operate a welfare system complementary to that set up by statute.

The Budget for ultra-Orthodox Schools: Ministry of Religious Affairs

The Ministry of Religious Affairs' support of ultra-Orthodox schools and yeshivas is ostensibly justified by the fact that they train rabbis, religious judges and other religious functionaries. In fact, however, the Ministry supports private educational institutions belonging to two ultra-Orthodox political parties, *Agudath* Israel and *Shas*. In so doing, it functions as a second Ministry of Education -- one that provides special support to only one part of the Israeli educational system.

The information provided by the Ministry of Religious Affairs does not indicate how the allocations to ultra-Orthodox schools are actually used. Since they are transferred to institutions that constitute part of ultra-Orthodox bureaucratic edifices, it is reasonable to surmise that at least some of the monies are used to cover costs that are not necessarily educational.

Moreover, it appears that the per capita support provided by the Ministry of Religious Affairs to ultra-Orthodox schools and yeshivas is not based on the actual needs of the educational institutions, but rather represents what the ultra-Orthodox parties are able to obtain from the government through political bargaining.

A close examination of the figures leads to the conclusion that the increases and decreases in state allocations over the years result not from changes in the financial needs of ultra-Orthodox schools and yeshivas but rather from changes in the power of the ultra-Orthodox political parties.

If we take the reports of the Ministry of Religious Affairs at their face value, then between 1980 and 1997, the number of students in ultra-Orthodox schools and yeshivas increased fourfold. There is no parallel growth in any other part of the Israeli educational system. It exceeds

- the growth of students enrolled in *talmudei torah* and yeshivas, as reported by the Ministry of Education;
- the growth of the Israeli educational system in general including the kindergarten and elementary school population, which grew by 120 percent, the high school population, which grew by 180 percent, and the university student population, which grew by 190%;
- the growth of the population of Arab students 150%.

The number of students aged 12-17 enrolled in ultra-Orthodox schools, as reported by the Ministry of Religious Affairs, constitutes about 21% of the entire age cohort, a figure that is clearly overblown. Not only that: the figure of the Ministry of Religious Affairs for ultra-Orthodox high school students is different from the figure reported by the Ministry of Education.

Between 1980 and 1998 Ministry of Religious Affairs allocations for ultra-Orthodox schools and yeshivas increased more than six-fold.

The Budget for ultra-Orthodox Schools from the Ministry of Education

Between 1990 and 1998, allocations to the *Agudath* Israel school network increased by 111%, and those to the *Shas* school network by 305%.

The number of regular per pupil teaching hours in the two ultra-Orthodox school networks (*Agudath* Israel and *Shas*) is larger than that in either the state secular education network or the state religious education network.

Ministry of Education figures on ultra-Orthodox students are incomplete:

The figures of the Ministry of Education for "Unofficial Recognized Education" (the category to which ultra-Orthodox schools belong) are different from those published by the Ministry of Education Department of Economics and Statistics. Moreover, Ministry of Education officials admit that their figures are not all-inclusive.

The Budget for ultra-Orthodox Schools from the Ministry of Labor and Social Affairs

Ultra-Orthodox children and youths are over-represented among youngsters referred to boarding schools by the Children and Youth Service of the Ministry of Labor and Social Welfare, which is responsible for the placement of at-risk children whose families are incapable of taking care of them. Most of the children referred to ultra-Orthodox boarding schools are not really at-risk.

In addition to its regular allocation, The Ministry of Labor and Social Affairs grants ultra-Orthodox boarding schools special support in the amount of NIS 56 million; this sum represents double budgeting.

Since 1997, the Department for Vocational Training of the Ministry of Labor and Social Welfare has offered ultra-Orthodox adults special vocational training courses, in an effort to increase their labor force participation.

The Budget for Housing for ultra-Orthodox Families from the Ministry of Construction and Housing

The Ministry of Construction and Housing assists the ultra-Orthodox population in three major ways:

- By providing ultra-Orthodox families with public housing units.
- By freeing land for the construction of homes for persons described as "of religious nature," and
- By including ultra-Orthodox communities in National Priority Areas, whose residents are eligible for special assistance.

As a result of the latter two arrangements, in 1997, ultra-Orthodox Jews took advantage of their entitlements to government mortgages at a higher than average rate. This was especially true for those building or purchasing homes in the occupied territories.

Introduction

The public debate on government allocations for the ultra-Orthodox (*Haredi*) sector focuses on the political party context, that is, the "extortion" on the part of *Agudath* Israel and *Shas*, the ultra-Orthodox political parties. These are portrayed as exploiting their growing power to obtain unduly large government allocations for their schools and yeshivas.

These allocations are especially salient in view of reports of unsound administrative practice. The annual reports of the Israel State Comptroller point to irregularities in some of the ultra-Orthodox institutions. Not only that, budgetary allocations for the ultra-Orthodox sector are indeed increasing at a rapid pace, and their accounting leaves much to be desired.

Yet, budgetary allocations to the ultra-Orthodox sector need to be analyzed against the background of broader social, political and economic processes. The ultra-Orthodox sector in Israel is becoming more diversified. The original core was composed of what scholar Menachem Friedman calls a "learning cadre," yeshiva students dependent for their livelihood on their wives, on state housing assistance, on support from the Ministry of Religious Affairs, on allowances from the National Insurance Institute (Social Security) and on deferment of military service (Friedman, 1991: 57-58).

In the course of the past two decades, the ultra-Orthodox have been proselytizing among social groups that have failed to make it economically. We are speaking mainly, but not exclusively, of Mizrahi Jews (whose origins are in Asia and Africa) residing in poor urban neighborhoods and in development towns, who are attending *Shas* and *Agudath* Israel schools and yeshivas in ever increasing numbers.

In other words, what began as a small social group that lived, by choice, on the margins of the Israeli economy, is growing rapidly as a result of the increase in the number of Israelis for whom participation in the educational system and labor force does not get them ahead. From this standpoint, one can view some of the government allocations to ultra-Orthodox schools and yeshivas as indirect and supplementary welfare payments.

The statement requires some elaboration. The labor market in communities located on the socio-economic periphery of Israel is unstable and characterized by labor-intensive employment and low wages: according to the National Insurance Institute, in 1995 an average of 44% of wage earners residing in development towns received the minimum wage or less (Adva Center, 1998). It is reasonable to assume that the same obtains in the poor and working class neighborhoods of the big cities.

Nor does the state education system assure a better future for the majority of young people. In 1996, in all of the Jewish development towns except two -- Yavneh and Carmiel -- the proportion of 17-year-olds successfully passing the national matriculation examinations (the minimum requirement for college admission) was below the national average of 38.8%, which is low in itself. For example, in the development towns of Ofakim, Shderot, Kiryat Shemona, Or Yehudah, Beit Shean, Kiryat Malakhi, Netivot and Or Akiva, fewer than 30% of the age cohort received matriculation certificates (Adva Center, 1998).

These figures should be viewed against the background of the growing socio-economic gaps in Israeli society. The incomes of most Israelis are low: in 1995, one-third of Israeli families were below the poverty line if judged by their earned income alone. In 1997, 47% of persons with income tax files paid no income tax at all, as their income was below the tax threshold.

Another way of looking at the same phenomenon: in 1995, 65% of the wage earners in Israel received wages that were below the national average, and 10% wages equivalent to the national average wage. Only 25% earned more than the average wage (National Insurance Institute, 1998: 70)

These gaps are increasing: Since 1986, the share of the seven lowest income deciles - 70% of Israel's wage earners - has been decreasing slowly but steadily; in contrast, the share of the two uppermost deciles, and especially that of the top decile, has been steadily increasing.

The gaps between the members of different Jewish ethnic groups are larger for Israeliborn Jews than for their parents, who came as immigrants. In 1996, the average monthly income of households whose heads immigrated from Asia or Africa prior to 1960 was NIS 9,647, compared with NIS 13,418 for households whose heads immigrated from Europe or America. That for households headed by Israeli-born persons whose fathers came from Asia or Africa was NIS 8,762 - about NIS 1,000 Israeli-born persons whose fathers came from Asia or Africa was NIS 8,762 - about NIS 1,000 Israeli-born persons whose fathers came from Asia or Africa was NIS 1,000 Israeli-born persons whose fathers came from Asia or Africa was NIS 1,000 Israeli-born persons whose fathers came from Asia or Africa was NIS 1,000 Israeli-born persons whose fathers came from Asia or Africa was NIS 1,000 Israeli-born persons whose parents immigrated from Europe or America was NIS 13,097 - almost identical to that of their parents (Central Bureau of Statistics)...

The picture is still less promising for Arab citizens. In 1996, the average monthly income of urban households headed by Arab wage-earners was NIS 6,474. The proportion of residents of Arab localities receiving the minimum wage or less was nearly 50% (Adva Center, 1998). And nearly half (46.3%) of Arab families were below the poverty line, on the basis of their income alone (National Insurance Institute, 1998:72). The Islamic Movement, with its educational and charitable institutions, sprang up amongst low wage earners, paralleling the growth of the Jewish *Shas* party. But the Islamic Movement does not enjoy the kind of access to the public coffers that *Shas* and *Agudath* Israel enjoy, and thus it is not equally capable of developing an alternative "micro-economy" based on state transfers.

Ever since the 1950s, economic and social policies in Israel have allowed the growth of wage differentials, while compensating some of the low wage earners through various types of welfare payments. For example, in 1959, child allowances were instituted in the wake of the protest movement of Wadi Salib, in order to enable new Jewish immigrants from Arab countries the minimal standard of living they were unable to obtain through the labor market (Rosenhek, 1995).

For years, the allowances system was selective: for example, child allowance increments were awarded to families whose members had served in the Israel Defense Forces, in an effort to compensate Mizrahi Jews living in poor urban neighborhoods and development towns for low wages. Arab citizens, most of whom earned even lower wages but did not serve in the military, were not eligible for these increments. In contrast, ultra-Orthodox citizens - who did not serve in the military either - received the increments through the Ministry of Religious Affairs.

It appears that some of the allocations channeled to ultra-Orthodox schools and yeshivas constitute the continuation of a selective social welfare policy. They assure a minimal standard of living to some of the Israeli families who are unable to establish themselves via the state educational system and the labor market. This is another possible way of looking at government allocations that pay for a long school day and hot school lunches, and a modest monthly income for yeshiva students.

Viewed in this way, it appears that the Israeli state, through the agency of the ultra-Orthodox institutions, is operating an additional social welfare system, parallel to that set up by statute.

Thus, it is our contention that the public debate on the subject of the state budgetary allocations to ultra-Orthodox schools and yeshivas ought to focus not only on sound administration but also, if not mainly, on Israel's economic, social and educational policies.

Who are the *Haredim?*

Haredim is a general term used to describe ultra-Orthodox Jews. The Haredi population in Israel has become increasingly diverse. Haredim as a distinct cultural and political force arose within Jewish communities in Europe in reaction to the westernization and secularization that accompanied what historian Jacob Katz termed "coming out of the ghetto." In Europe as well as in Palestine, Haredim formed their

own religious and cultural institutions, including separate schools, as well as a roof organization, *Agudath* Israel, which is presently one of the two main political parties representing *Haredim* in Israel. *Agudath* Israel was opposed to Zionism, and it remained aloof from the institutional structure erected by Zionism in Palestine.

In the late 1940s, driven by a desire to rebuild their communities in the wake of the Holocaust, the *Haredim* widened their contacts with the Zionist movement. One of the results was formal recognition of their independent institutions, complete with state funding. The 1953 State Education Law granted the schools of *Agudath* Israel formal autonomy within the Israel Ministry of Education. Under the administrative title of "Independent Stream," *Agudath* Israel has full and autonomous control of its schools, from teacher training and hiring to curricula design and pupil selection and placement. These schools constitute the main channel for the funding of *Haredi* activities by the state.

In the mid-1980s, a new Haredi party of Sephardi Jews was formed, under the name of *Shas*. In the early 1990s, *Shas* schools were granted formal and separate autonomy of their own, with the appropriate budgetary allocations.

The Central Bureau of Statistics does not gather separate data on the *Haredi* population; the available estimates are based on enrollment rates in *Haredi* educational institutions. Thus, a recent study conducted by Dr. Momi Dahan of the Bank of Israel estimates *Haredim* at 6 percent of the Israeli population. This estimate is based on the Central Bureau of Statistics Labor Force Survey, which includes a question about the most recent school attended by the respondent. Those who reported having attended a "high" yeshiva (*yeshiva gedola* or *yeshiva gevoha*) were categorized as *Haredim* (Dahan, January 8, 1998).

Theoretically, one could estimate the proportion of *Haredim* in specific age groups from data gathered by the Ministries of Education and Religious Affairs. As we shall see, the Religious Affairs Ministry data are unreliable and those of the Ministry of Education are incomplete.

According to one Ministry of Education estimate, in 1997 some 5,300 seventeen-year-olds were enrolled in *Haredi* schools that do not prepare students for the national matriculation exams (Ministry of Education, *Matriculation Examination Data, 1997:* 1). If this estimate is correct, then 5.2 percent of the country's 101,000 seventeen-year-olds are *Haredi*.*

* The estimate is based on the number of first-grade pupils enrolled in the Independent education system in 1985 (the year when these seventeen-year-olds were in first grade) and the number of pupils enrolled in "exempt" *Haredi* institutions (defined below). Since the enrollment figures for "exempt" institutions (which include grades 1-8) are not itemized by grade, the total enrollment was divided by 8 (Ehud Bar, Economics and Statistics Department, Ministry of Education, personal communication, June 14, 1998).

The proportion of *Haredi* pupils at the elementary school level is higher today that it was in the past. According to Education Ministry data, in 1997, enrollment in "Independent" and "exempt" *Haredi* institutions accounted for 11.1 percent of the total elementary school enrollment-700,000 (including both Jewish and Arab pupils)-and 14 percent of Jewish elementary school enrollment (Ministry of Education, *The*

Education System by Localities, 1997: 144). However, this figure should not be regarded as an indicator of the size of the adult Haredi population, since in many locations, quite a few non-Haredi parents send their children to Haredi schools.

Where the *Haredim* Live

Dahan estimates that 40 percent of ultra-Orthodox Israelis live in Jerusalem and that another 30 percent reside in B'nai Brak (ibid.).

Once concentrated in only a few locations, in recent years the *Haredi* population has been moving to new neighborhoods in Jerusalem and B'nai Brak-Ramot Allon, Sanhedria Murhevet, and Har Nof in Jerusalem, to name only three, and Ramat Herzog, Ramat Aharon, and Ramat Elhanan, to list but a few, in B'nai Brak (Friedman, 1991: 135). New *Haredi* neighborhoods have been established in towns that previously had small ultra-Orthodox communities: Ashqelon, Ashdod, Beersheva, Hatsor (Galilee), Tiberias, Nes Tsiyyona, Safed, Qadima, and Rishon Lezion. Such neighborhoods have also taken shape in peripheral localities where inexpensive housing is available, e.g., Ofaqim, Sederot, Netivot, Qiryat Malakhi, Qiryat Gat, and Migdal ha-'Emeq.

Additionally, new *Haredi* settlements have been set up in the occupied territories: Emmanuel, Elad, Upper Modi'in, Upper Betar, and Mattityahu.

One way to gauge where the ultra-Orthodox live is to examine the proportion of votes cast for *Haredi* parties in Knesset elections (Friedman, 1991: 138-139). In the twelfth Knesset elections, for example, *Shas* won more than 10 percent of the votes in Ofaqim, Or Aqiva, Ashdod, Be'er Ya'aqov, Beit She'an, Beit Shemesh, Gedera, Gan Yavne, Dimona, Tiberias, Yeroham, Netivot, Safed, Rosh ha-'Ayin, Rekhasim, and Sederot (ibid.: 185). However, it should be pointed out that some voters who chose *Shas*, one of the largest *Haredi* parties, are not necessarily *Haredi*, and some are non-observant.

Another yardstick is enrollment in schools for the ultra-Orthodox. The Ministry of Education publishes such data. Table 1 below shows localities in which 10 percent or more of elementary school students were enrolled in the "Independent" *Haredi* system. As previously noted, the fact that a youngster attends a *Haredi* school does not necessary indicate that the parents belong to the *Haredi* community. For example, many parents enroll their children in *Shas* daycare centers, kindergartens, or elementary schools for boys (*talmudei Torah*) because such facilities charge less than non-*Haredi* ones.

Table 1: Localities Where 10 Percent or More of Elementary School Pupils
Are Enrolled in the "Independent" *Haredi* System

Ashdod	10
Rehovot	10
Beit Shemesh	11
Tiberias	11
Arad	11
Or Yehuda	12
Acre	13
Safed	13
Yavne	16
Hatsor (Galilee)	19
Netivot	22
Ofaqim	23
Ganei Tiqva	23
Yeroham	23
Nahal Soreq Regional Council	26
Jerusalem	28
Be'er Ya'aqov	29
Zikhron Ya'aqov	37
Upper Betar	52
Merhavim Regional Council	54
Rekhasim	57

B'nai Brak	75
Emmanuel	82

Source: Ministry of Education, The Education System by Localities, Table C-3.

The Budget for *Haredi* Education

The *Haredi* education systems receive budgets from the following government ministries:

The **Ministry of Education** funds the education systems of *Agudath* Israel (referred to as "Independent Education") and of *Shas* (called "Fountain of the Torah Education"), as well as "exempt" institutions, according to criteria similar to those utilized for State schools.

The **Ministry of Religious Affairs** supports *Haredi* education institutions on the basis of per capita allocations.

The **Ministry of Labor and Social Affairs** covers the room-and-board expenses of "children- at-risk" who attend *Haredi* boarding schools.

Below we discuss the major items in these ministries' budgets that provide the *Haredi* education systems with funding.

Ministry of Education Budget Allocations for *Haredi*Schools

In 1998, the budgets of the two ultra-Orthodox school systems-that of *Agudath* Israel, known as "Independent Education," and that of *Shas*, known as "Fountain of Torah Education"- totaled some NIS 600 million in current prices (Ministry of Finance, *Provisions of the Budget, Ministry of Education*, 1998).

Both of these systems operate autonomously and are separate from the State education system. The 1953 State Education Law recognized the educational and administrative independence of *Agudath* Israel's education system; hence it is called the "Independent" system. In the early 1990s, the government gave the *Shas* school system, "Fountain of Torah Education," a similar status. Both systems have their own administrative staffs. Each devises its own curriculum and has its own inspection mechanism. The systems obtain their budgets in lump sums, directly from the Ministry of Education, and administer them autonomously. The budget books of the Education Ministry record each system under separate budget lines.

Table 2 presents the budgets of the two systems for 1990-1998.

Table 2. Ministry of Education Budgets for ultra-Orthodox Education Systems 1990-1998

NIS thousands, constant 1997 prices

	1990	1991	1992	1993	1994	1995	1996	1997	1998	Pct. Change, 1990- 1998
"Independent"	210,424	250,452	281,550	274,301	335,020	413,548	431,387	424,745	444,049	111%
"Fountain of Torah"	27,713	26,880	27,005	24,858	51,009	66,987	74,581	89,296	112,398	305%

Source: Ministry of Finance, Provisions of the Budget, Ministry of Education, various years.

The table shows that the budgets of the two systems have grown substantially in the past decade. "Fountain of Torah" Education received the larger increase: 305 percent as against 111 percent for the "Independent" system.

"Unofficial Recognized Education"

Within the Ministry of Education, the bureaucratic unit in charge of the two large ultra-Orthodox systems is the Division for Unofficial Recognized Education. The division is responsible for all schools that are not run directly by the state. In addition to *Haredi* schools, the division is also responsible for "exempt" institutions (see explanation below) and various Jewish and Christian private schools.

According to the Ministry of Education budget proposal for 1998, the pupil population under the division's jurisdiction has doubled in the past few years (Ministry of Finance, Budget Proposal for Fiscal Year 1998 and Explanatory Notes, Ministry of Education, Culture and Sports, 1997: 207). Ultra-Orthodox schools account for much of this increase.

Table 3 shows the number of pupils-*Haredi*, non-*Haredi*, and non-Jewish-enrolled in schools inspected by the Division for "Unofficial Recognized Education" during the years 1996-1998. Each type of institution is described briefly on the following page.

The table is culled from the 1998 budget proposal of the Ministry of Education. The data in the table were prepared by the Division for Unofficial Recognized Education, and they do not correspond with the data issued by the Economics and Statistics Division of the Ministry of Education, which publishes an annual statistical report, *The Education System in Numbers*. For example, the enrollment figure for "*Haredi* senior high schools," shown in the table below, is different from the figure presented in *The Education System in Numbers* (see details on page 15 below.

Table 3: Enrollment in "Unofficial Recognized" Schools, 1996-1998

	Age/Grade	1996	1997	1998 (forecast)
	Kin	dergarten		
723 classes-private	3-5	20,000	26,460	30,000
2,919 classes-non- profit associations	5-3	60,300	82,560	93,000
	Prim	ary schools		
Center for "Independent" Education	1-8	48,631	51,459	50,198
"Fountain of Torah" Education	1-8	8,417	9,448	10,592
Non-state schools,	1-8	9,855	11,253	13,700
Jewish				
Non-state schools,	1-8	12,033	13,874	15,000
Arab				
	"Ехетр	ot" institutions		
"Fountain of Torah" Talmudei Torah	1-8	2,681	2,579	2,600
"Exempt" <i>Talmudei</i> Torah	1-8	24,158	25,919	27,300
Haredi senior high schools-boys	9-12	13,300	15,380	17,000
Haredi senior high schools-girls	9-12	13,654	16,000	17,000

Source: Ministry of Finance, *Budget Proposal for Fiscal Year 1998 and Explanatory Notes, Ministry of Education, Culture, and Sports,* 1997: 208.

Types of Schools Defined as "Unofficial Recognized Education"

"Independent" Education

In 1998, this system, sponsored by *Agudath* Israel, was comprised of 140 elementary schools employing 4,200 teachers and enrolling 50,198 pupils (*Ministry of Finance, Budget Proposal for Fiscal Year 1998 and Explanatory Notes, Ministry of Education, Culture, and Sports*, 1997: 211).

"Fountain of Torah" Education

The "Fountain of Torah" Education Center has also been recognized as an autonomous education system; as such, it is entitled to separate budgeting like that of *Agudath* Israel. Since the Foundations of the Budget Law was amended to reflect this entitlement, the *Shas* school system has had a separate budget line structured similarly to that of *Agudath* Israel's "Independent" system (ibid.: 222).

The *Shas* schools, which had been defined as "exempt" schools until the legislative change was made, have acquired the status of "Unofficial Recognized" institutions and are subject to all the obligations and terms of licensing of recognized schools (ibid., 222).

According to a forecast included in the 1998 budget proposal, the "Fountain of Torah" Education system was expected to have 83 schools, 1,700 teachers, and 10,592 students (ibid.: 222).

"Exempt" Institutions

The Education Ministry recognizes schools in this rubric as being exempt from the regulations applying to the education system and absolves them, under special conditions, from having to comply with the provisions of the Compulsory Education Law (ibid., p. 212), which make school attendance mandatory through the 8th grade.

"Exempt" institutions are not budgeted like those in the "Independent" system and other recognized schools; instead, they are given allocations commensurate with the size of their enrollment (ibid.). The 1998 budget proposal does not explain how large the allocations are and how they are determined. Our requests for information in this regard, submitted to Ms. Levana Abramovitch, director of the Unofficial Recognized Education Division, were not answered.

In 1998, 26,000 pupils attended "exempt" institutions- among them 120 *talmudei torah*, including 49 in Jerusalem and 38 in B'nai Brak (ibid., pp. 212-216).

Other Officially Recognized Education Settings

This category includes institutions run by nonprofit associations or other public agencies that are not education networks. The list includes 90 institutions, among them 30 Christian schools, several dozen *Haredi* institutions, and various Jewish

private high schools, such as the Reali School in Haifa, the Rubin Academy in Jerusalem, Boyer School, Amalia Academy, Himmelfarb, and the School for the Arts in Jerusalem.

In 1998, 28,700 youngsters attended such schools-13,700 Jews and 15,000 Arabs (ibid.: 208).

Standard Hours in State and Haredi Schools

It is usually difficult to obtain data on the size of the budgets of the various Israeli school sub-systems. However, the Finance Ministry budget proposal for 1998 does give the number of standard hours allotted to the two *Haredi* systems, "Independent" schools and "Fountain of Torah" schools.

These figures, shown in Table 4, show that the *Haredi* schools receive more standard hours per pupil than ordinary State schools, both Jewish and Arab. The *Shas* system's quota is especially high. To permit easy comparison, Table 4 below presents the average hours per pupil in State elementary schools in the Jewish and Arab sectors.

Table 4: Standard Hours Per Pupil, 1997

System	Hours per pupil
"Independent" (elementary and kindergarten)	1.6
"Fountain of Torah" (elementary school and kindergarten)	2.2
State-Jewish sector (elementary school)	1.4
State-Arab sector (elementary school)	1.3

Sources: Ministry of Finance, *Budget Proposal for Fiscal Year 1998 and Explanatory Notes, Ministry of Education, Culture and Sports*, 1997: 211 and 222; Ministry of Education, *The Education System by Localities*, Table E.2.

Education researcher Varda Shiffer investigated the Education Ministry allocations for the *Haredi* school systems and published some data that, although slightly different, confirm the picture that emerges from Table 4. Her findings are shown in Table 5.

Table 5. Standard Hours, by System: Findings of Varda Shiffer

Standard hours per pupil	State secular/State religious	''Independent''	"Fountain of Torah"
1996	1.29	1.57	1.69
1997	1.36	1.56	2.00

Source: Table published in *Ha'aretz*, March 5, 1998, and confirmed for accuracy by Shiffer.

Discrepancies in Education Ministry Data on *Haredi* Schoolchildren

The Ministry of Education's statistics on enrollment in *Haredi* institutions are problematic, especially with respect to post-elementary schools.

Here are several examples:

- According to the Budget Proposal for Fiscal Year 1998 and Explanatory Notes, Ministry of Education (p. 208), 31,380 students attended "Haredi senior high schools" (grades 9-12) in 1996. In contrast, The Education System in Numbers, 1997 (Table C.11) states that enrollment in senior high schools of "Independent and other" systems in 1996 was 8.4 percent of 242,500 highschool students countrywide, i.e., 20,370 students. (The "Independent and other" category also includes non-Haredi institutions.)
- 2. The Ministry of Education publications do not explain clearly the difference between "*Haredi* senior high schools" and yeshivas. Be this as it may, *The Education System in Numbers*, 1997 states that 14,200 men attended yeshivas in 1995/96 (Table C.2). Ms. Levana Abramovitch, director of the Unofficial Recognized Education Division, advised us that, in her opinion, the term "*Haredi* senior high schools" includes yeshivas.
- 3. In *Matriculation Examination Figures, 1997* (p. 1), the Education Ministry states that in 1997 some 5,300 Haredi seventeen-year-olds attended schools that do not refer students to matriculation exams. Ehud Bar, senior research fellow at the Economics and Statistics Division of the Ministry of Education, informed us that this figure-his own estimate-is the sum of two statistics: the number of first graders in the "Independent" system in 1985 (the year when these seventeen-year-olds were in first grade) and the number of pupils enrolled in *Haredi* "exempt" institutions. Since the data on "exempt" schools (which include grades 1-8) are not itemized by grades, their total enrollment was divided by 8 (Ehud Bar, personal communication June 12, 1998).
- 4. The Budget Proposal for Fiscal Year 1998 and Explanatory Notes, Ministry of Education, states that "exempt" institutions are not budgeted like recognized

schools; instead, they receive an allocation commensurate with their enrollment (p. 212). The Budget neither notes the level of the allocation in 1998 nor explains whether it is transferred to individual institutions or to the "Independent" and "Fountain of Torah" systems.

Ehud Bar of the Education Ministry Economics and Statistics Division advised us that the Ministry of Education does not keep comprehensive and detailed figures on *Haredi* enrollment. He also informed us that an unsuccessful attempt was made during the term of the previous government to bring representatives of the various ministries together in order to create a single database.

Ms. Levana Abramovitch could not identify the source of the data released by the Economics and Statistics Division in its annual publication, *The Education System in Numbers*. We asked Abramovitch a series of questions about the contradictions in the Education Ministry figures; she did not take the trouble to answer in writing. In a very brief telephone conversation, held after we threatened to contact the Minister of Education or the Office of the State Comptroller, she stated that she did not know the reasons for the discrepancies.

Ministry of Religious Affairs Budget Allocations for Haredi Schools

The Ministry of Religious Affairs helps fund the ultra-Orthodox education system by supporting schools on the basis of the number of pupils enrolled. The line reserved for this in the Ministry budget is called "*Halakha*, Research, and Torah Study." In 1998, this line was budgeted at NIS 959.6 million (in current prices)-62.2 percent of the entire Ministry budget (Ministry of Finance, *Provisions of the Budget, Fiscal Year 1998, Ministry of Religious Affairs*).

The Ministry of Religious Affairs justifies its support of yeshivas on a per-student basis by stating that the support is meant "to help train rabbis, rabbinical judges, and spiritual functionaries, as an integral part of the provision of religious services in the State of Israel" (ibid.: 37). This, of course, is one of the declared goals of the Ministry of Religious Affairs. In practice, however, the Ministry also supports institutions that do not engage directly in training "rabbis, rabbinical judges, and spiritual functionaries." These schools, associated with various segments of the *Haredi* community, are full-fledged secondary schools that correspond to non-*Haredi* high schools in every respect. In this aspect of its activity, the Ministry of Religious Affairs goes beyond its stated goals and acts in effect as a second Ministry of Education-for only some Israelis and only some Jews.

The budget line for "*Halakha*, Research, and Torah Study" includes three main sublines:

- 1. Support of yeshivas for students over the age of 18;
- 2. Support of yeshivas for students up to age 18;
- 3. Income maintenance for *kollel* students (married men over the age of 18 engaged in full-time religious studies).

Table 6 below shows how the budget was apportioned among these three sublines in 1998, (current prices):

Table 6: "Halakha, Research, and Torah Study" Budget, 1998

	Budget	Percent of total support budget
Yeshivas, 18+	NIS 577.2 million	60%
Yeshivas up to age 18	NIS 222.0 million	23%
Income maintenance for <i>kollel</i> students	NIS 106.8 million	11%

Source: Ministry of Finance, Provisions of the Budget, Ministry of Religious Affairs, 1998

Note: The figures do not add up to 100 percent because the table shows only main items in the support budget.

Table 7 below presents the main data on which the "*Halakha*, Research, and Torah Study" budget was based during the period 1980-1998: enrollment figures reported to the Ministry of Religious Affairs, the Ministry budget for support of students in *Hared*i institutions, and the rate of support per student.

Table 7: Number of Yeshiva Students Reported to the Ministry of Religious Affairs,
the Ministry's Budget for Support of Students in *Haredi* Institutions,
and the Rate of Support per Student

Year	Number of students	Support budget for yeshivas	Monthly support per student
1980	46,292	123,530	148
1981	48,000	133,513	227
1982	50,847	466,358	491
1983	53,293	379,963	338
1984	54,600	157,939	153
1985	60,432	166,521	292
1986	64,697	234,184	125
1987	75,139	235,832	294

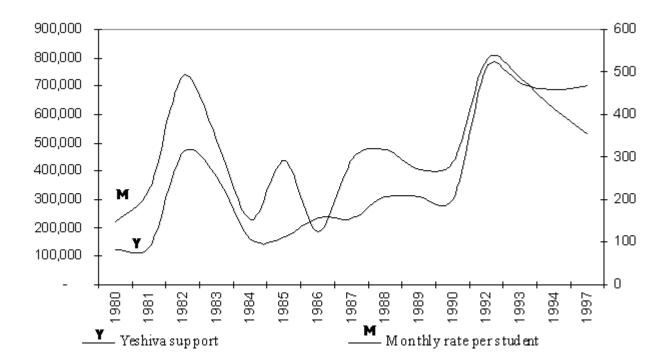
1988	78,065	308,405	318
1989	85,930	307,877	271
1990	94,121	300,552	288
1991	No data	521,197	No data
1992	116,245	768,538	528
1993	128,424	711,743	485
1994	139,102	689,906	412
1995	147,873	700,015	No data
1996	159,154	701,298	No data
1997	192,802	699,900	354
1998	-	776,713	-

Source: Ministry of Finance, *Budget Proposal and Explanatory Notes, Ministry of Religious Affairs*, selected years.

Note: the yeshiva support budget is expressed in NIS thousands in 1997 prices.

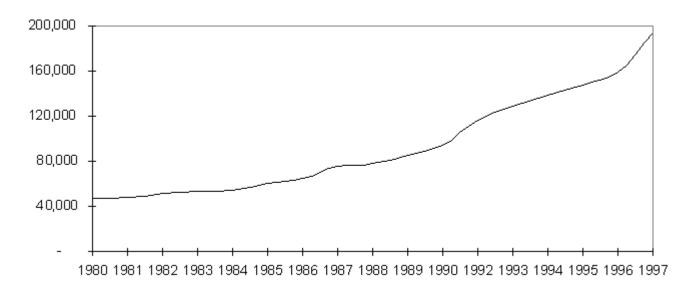
In "Monthly Support per Student," the rate shown is the per-student rate in schools for post-elementary schools. The figures are in 1997 prices.

Figure 1: Ministry of Religious Affairs Budget for Support of ultra-Orthodox Schools, and Amount of Support per Pupil, Post-Elementary Schools, 1980-1997 where the left vertical column scale is in thousands of NIS and the right vertical scale is in NIS.



Source: Ministry of Finance, *Budget Proposal for Fiscal Year and Explanatory Notes, Ministry of Religious Affairs*, various years.

Figure 2: Total Enrollment in ultra-Orthodox Schools Reported by the Ministry of Religious Affairs, 1980-1997



How the Ministry of Religious Affairs Allocates Support to *Haredi* Schools

The Ministry of Religious Affairs provides monthly support, on the basis of the number of students enrolled, to institutions that, according to its definition, "offer Torah studies." This definition makes it possible to support religious study even in non-*Haredi* schools. The Ministry sets conditions for recognition of institutions for support purposes. For example, a *kollel* is recognized only if at least twenty students are enrolled in it (Ministry of Finance, *Budget Proposal for Fiscal Year 1998 and Explanatory Notes:* 39). However, in development towns, confrontation line localities, and settlements located across the Green Line, a *kollel* with only five students may qualify for recognition (ibid.).

The figures published by the Ministry of Religious Affairs do not explain clearly where the support funds go and how they are used. Since the support is given to institutions, not to students, it stands to reason that at least some of it is used to finance *Haredi* social, political and cultural institutions, and not only *Haredi* schools.

In its 1993 report, the Office of the State Comptroller noted that "the rates used to compute the support . . . were not reckoned in view of the costs of maintaining the students and institutions" (State Comptroller, *Annual Report 44*: 345). In a specific reference to *kollel* students, the Office of the Comptroller found that the Ministry of Religious Affairs "did not state . . . whether its support is meant to cover the stipend or for other expenditures of the institution" (ibid.: 354).

The graphs on the previous page reinforce the Comptroller's doubts about the destination and use of the support funds. The monthly rate per student has fluctuated over the years. If the rates reflected the real cost of student upkeep, drastic decreases in the rate, such as those that occurred for some or all institutions in 1984, 1986, and 1993, might have forced schools to shut down or reduce their activity substantially. To the best of our knowledge, such decreases in activity have never taken place. In fact, reported enrollment has risen steadily throughout the period.

By the same token, if the rates reflected real cost, it would be difficult to explain in economic terms the steep increases that occurred in 1981, 1982, 1985, 1987, and 1992.

The graphs give one the impression that the fluctuations stem from changes in the status of the ultra-Orthodox political parties-and not from an economic examination of the needs of ultra-Orthodox education. Evidently, the rate is simply derived from the budget worked out in coalition accords.

Types of *Haredi* Educational Institutions

Haredi educational institutions may be divided into two categories according to the age groups that they serve: up to age 18 and 18-plus. Below we note some of the institutions that serve each of these age groups.

Up to age 18:

Metivta, for boys aged 12-14-corresponding to the upper grades of elementary school and junior high-and *yeshiva ketana* ("junior yeshiva") for boys aged 14-17.

Age 18+:

Yeshiva gevoha ("high yeshiva")-for graduates of post-elementary schools and junior yeshivas;

Hesder yeshiva-a high yeshiva in which study is combined with compulsory military service;

Kollel-yeshiva for married men who have completed a high yeshiva or *hesder* yeshiva;

Yeshivas for the newly Orthodox-for newly Orthodox men aged 17 and over who have graduated from non-*Haredi* schools.

Table 8 presents the rate of support per student in each type of institutions as of May 1997.

Table 8. Monthly Support of Students in *Haredi* Education Institutions, in NIS, 1997

Junior-high yeshiva	354
Junior yeshiva	354
High school yeshiva	354
Vocational yeshiva	354
High yeshiva	523
Yeshiva for newly Orthodox men	652
Hesder yeshiva	672

Full-day kollel	652
Half-day kollel	326
Girls' high school	276
School for newly Orthodox women	439

Source: Ministry of Finance, *Provisions of the Budget, Fiscal Year 1998, and Explanatory Notes, Ministry of Religious Affairs.*

Table 7 and the graphs on page 20 reveal especially steep increases in 1982 and 1992. The 1982 upturn was prompted by the Likud's 1981 coalition agreement with the religious and *Haredi* political parties (Office of the State Comptroller, *Annual Report 37:* 387). The great leap in 1992, in which the support per student nearly doubled in most types of institutions, had to do with a decision to include the so-called "special funds," which the *Haredi* parties had previously obtained outside the framework of the budget, into the regular State budget.

Since then, the rates of per-student support have eroded-relative to the large increase in 1992 but not relative to the going rates before 1992.

In a series of articles on the ultra-Orthodox sector in *Ha'aretz*, journalist Shahar Ilan wrote that the per-student support rate has been rising massively. According to Ilan, the Ministry of Religious Affairs paid out NIS 650 per *kollel* student in 1997 as against only NIS 200 in late 1990. "Thus, support increased by 225 percent or by 3.25 times in the past seven years. Inflation during that time was 110 percent. That makes it a real increase of 55 percent-contrary to the *Haredi* functionaries' arguments that the budget has eroded" (*Ha'aretz*, March 2, 1998).

The data in the table above show that Ilan erred: he compared the per-student rate for a <u>full-day</u> *kollel* in 1997 with the per-student rate for <u>half-day</u> *kollel* in 1990.

The per-student rate did, indeed, increase, but not as steeply as Ilan contends.

How Large is the *Haredi* School Population?

The total number of students supported by the Ministry of Religious Affairs through allocations to *Haredi* educational institutions rose from 46,292 in 1980 to 192,802 in 1997-4.2 times over.

Table 9 presents the figures in detail. The steepest increase took place in high yeshiva enrollment-from 3,670 in 1980 to 31,128 (8.5 times); growth was also rapid (7.4 times) in *Haredi* high schools for girls.

The growth rate revealed in the Ministry of Religious Affairs figures exceeds every known figure on the growth of the school enrollment in Israel.

- The growth rate reported by the Ministry of Religious Affairs does not correspond to data presented by the Ministry of Education. Enrollment in *talmudei torah*, as reported by the Education Ministry, rose by only 2.6 times in 1980-1996 (*The Education System in Numbers*, 1995 and 1997, Table C.11). Enrollment in yeshivas, as reported by the Education Ministry, increased by only 1.8 times during that period (*The Education System in Numbers*, 1995 and 1997, Table C.2).
- The growth rate reported by the Ministry of Religious Affairs surpasses the Education Ministry figures on the increase in the share of enrollment in elementary school education. Between 1980 and 1996, the number of pupils enrolled in "Independent and other" elementary schools (a category that includes non-*Haredi* institutions) and *talmudei torah* was recorded by the Ministry of Education as having risen from 8 percent to 15.4 percent. Concurrently, the proportion of Jewish enrollment in State elementary schools was reported as having decreased from 72.4 percent to 64.2 percent. The State-religious system maintained its share: 19.6 percent in 1980 and 20.4 percent in 1996 (*The Education System in Numbers*, 1995 and 1997, Table C.11).

By translating the percentages into absolute figures, we find that *Haredi* enrollment at the elementary level rose from 39,000 to 85,000-an increase of 220 percent.

- The growth rate reported by the Ministry of Religious Affairs does not correspond to the growth rates in the education system as a whole. Total Jewish enrollment-from kindergarten to university-rose 1.4 times between 1980 and 1996. The growth rates were 1.2 times at the kindergarten level, and 1.2, 1.8, and 1.9 times at the elementary, post-elementary, and university levels, respectively (Central Bureau of Statistics, *Statistical Abstract of Israel*, 1997: 10).
- The rate reported by the Ministry of Religious Affairs also substantially outpaces the growth rate of the general enrollment in Arab schools, though Arab citizens also have relatively high birth rates. Thus, Arab enrollment increased between 1980 and 1996 by a factor of 1.5 overall and by 1.5, 1.3, and 2.3 times at the kindergarten, elementary, and post-elementary levels (ibid.).

The Size of the 12-17 Age Cohort According to the Ministry of Religious Affairs

The school population supported by the Ministry of Religious Affairs, which-according to the Ministry-multiplied by a factor of 4.2, includes groups that have no equivalent in the State education system, such as the newly Orthodox. Therefore, our review of the Ministry's data on enrollment focuses on the 12-17 age cohort-a group that corresponds to the junior and senior high levels of the State education systems, for which we have data from the Ministry of Education.

According to reports of the Ministry of Religious Affairs, *Haredi* institutions for ages 12-17 had a total enrollment of 103,156 in May 1997: 51,765 boys in *metivtas*, junior

highs, junior yeshivas, high school yeshivas, and academic and vocational yeshiva programs, and 51,391 girls in post-elementary schools. (See Table 9 below.)

This figure represents more than 21 percent of the Jewish 12-17 age cohort in Israel (CBS, Statistical Abstract, 1997), Table 2.18.

Although the Education Ministry's figures are inconsistent, as stated above, none of its statistics point to a share as high as this. Furthermore:

- * In 1997, according to an estimate of the Statistics Division of the Ministry of Education, 5,300 seventeen-year-olds-5.2 percent of all seventeen-year-olds in Israel-attended *Haredi* schools that do not prepare students for the matriculation exams (Ministry of Education, *Matriculation Examination Data*, 1997: 1).
- * According to the Ministry of Education budget proposal for 1998, 34,000 boys and girls will attend grades 9-12 in *Haredi* schools in 1998 (Ministry of Finance, *Budget Proposal for Fiscal Year 1998 and Explanatory Notes*, Ministry of Education: 208). Dividing the total figure by the four grades, we find 8,500 in each grade-a figure that represents 10-11 percent of the relevant age group about half the proportion reported by the Ministry of Religious Affairs.

Remarks by the Office of the State Comptroller on the Data of the Ministry of Religious Affairs

The Office of the State Comptroller has done a number of audits of the support budget for *Haredi* education institutions. In 1993, the Comptroller examined the reliability of the Ministry of Religious Affairs figures on *Haredi* enrollment during 1991-1993 and found that "enrollment . . . increased between April 1990 and April 1993 by 30.7 percent, and even more rapidly in several types of institutions. This is at least three times greater than the average increase of the population. [The Ministry of Religious Affairs] did not explain the reasons for this substantial upturn in enrollment" (Office of the State Comptroller, *Annual Report 44:* 345).

The Comptroller also found that thousands of students whom the Ministry of Religious Affairs defined as "professional religious scholars," and who obtained support by reporting that they were studying full-time, actually held paying jobs (ibid.: 358). In twenty-three audited institutions, the list of students for whom support was given included the yeshiva dean, the principal, or both (ibid.: 360).

The Comptroller's most recent report, pertaining to 1997, notes once again that the figures on which the support budget is based contain inaccuracies that inflate the enrollment figures. Details on several of these findings follow:

"Because the Ministry did not insist on receiving immediate reports from institutions about the departure of students, it continued to support institutions on account of students who had left, sometimes long afterwards."

"The enrollment records listed about 400 students under ID numbers that were not in the Population Registry; forty-two students were listed under the ID numbers of people with different names and who, it seems, are not Jewish."

"About 80 percent of draft-deferred students whose names appeared in October-November 1996 on the enrollment lists of eight yeshivas not supported by the Ministry were found to be listed in the Ministry's enrollment records as if they were concurrently attending yeshivas supported by it" (State Comptroller, *Annual Report* 48: 244).

The Office of the State Comptroller urged the Ministry of Religious Affairs "to review the figures at once, thoroughly and on a one-by-one basis, and to correct the enrollment records accordingly" (ibid: 247).

The audits of the Office of the State Comptroller tend to illuminate a given problem at a specific point in time without providing a follow-up or long-term perspective.

Furthermore, the audit is based on a sample and is not comprehensive. It is difficult to determine from the reports whether the reporting system of the Ministry of Religious Affairs is generally inaccurate or flawed by "marginal errors" only.

Ministry of Labor and Social Affairs Budget Allocations for *Haredi* Schools

Service for Children and Youth

The Ministry of Labor and Social Affairs contributes to the funding and upkeep of boarding schools. When families cannot meet their children's needs, temporarily or permanently, the Ministry's Service for Children and Youth steps in.

In 1994, the Service referred youngsters to a total of 215 boarding schools, which also admit children and teenagers who are not referred by the Service. The total enrollment at these boarding schools was 38,000 at that time, of which 20 percent -7,733 -were referred by the Service (Service for Children and Youth, 1994/95: 60). In 1998, there were 8,400 such referrals (Ministry of Finance, Budget Proposal for Fiscal Year 1998 and Explanatory Notes, Ministry of Labor and Social Affairs: 127).

Children from ultra-Orthodox families account for an especially high proportion of referrals-33.2 percent in 1997, a higher rate than ultra-Orthodox school enrollment for the relevant age groups.

The high number of *Haredi* children referred by the Service for Children and Youth makes one wonder whether the *Haredi* community is abusing the definition of "children at risk." Notably, the Service recommends that children not be removed from their homes at such an early stage in their lives unless there is no alternative. However, it is worth noting that the *Haredi* sector makes extensive use of boarding school education, not only for "children at risk." *Haredim* consider boarding schools educationally advantageous, especially for boys. According to the Ashalim Association (part of the American Jewish Joint Distribution Committee), there are 153

Haredi boarding schools for boys and 22 schools for girls countrywide, located mainly in the Tel Aviv and central areas.

Table 10 shows that in 1991 28 percent of Jewish children in boarding schools were *Haredim*. This proportion rose to 31 percent in 1994 and 33 percent in 1997. Enrollment of *Haredi* youngsters in *Haredi* boarding schools increased by 42 percent during this time. Some of the increase evidently stems from admissions of immigrant children who came to Israel without their parents (*Service for Children and Youth*, 1994/1995: 56).

Table 10: Referrals of Children to Boarding Schools, Jewish Sector, by System, Selected Years

System	1991	1994	1997	Percent change, 1991- 1997
Total	6,272	6,947	7,521	20%
"Independent" school system	1,756	2,153	2,496	42%
Enrollment in Independent system as percent of total enrollment	28%	31%	33%	

Source: Zvi Hauslich, Service for Children and Youth

Types of Boarding Schools

The Ministry of Labor and Social Affairs categorizes boarding schools by the types of pupils enrolled in them:

Educational settings-for children diagnosed as functioning normally or as having slight developmental impairment and high potential for advancement;

Rehabilitative settings-for children with learning deficiencies, substantial scholastic lag, and/or emotional disorders, but diagnosed as having sound development potential;

Therapeutic settings-for children with multiple functional disorders.

Referrals of *Haredi* Youngsters to Boarding Schools by The Service for Children and Youth

Boarding Schools for Elementary School Children

In 1994, 3,774 children attended boarding schools on the elementary level to which they were referred by the Service for Children and Youth. By affiliation, 55 percent attended schools in the State (secular) school system, 20 percent in the State-Religious system, and 24 percent in the "Independent" system (*Service for Children and Youth, 1994/95:* 82). In 1997, 950 *Haredi* children attended boarding schools at the elementary level (Zippora Ben-Zimra, National Inspector, July 4, 1998).

Eighty-three percent of the *Haredi* pupils referred to boarding schools attended settings defined as educational. In contrast, a majority of youngsters referred to the State system attended institutions defined as therapeutic. The number of *Haredim* in therapeutic settings is negligible.

Table 11. Jewish Children in Boarding Schools at the Elementary Level Referred by the Ministry of Labor and Social Affairs, by School System and Type of Setting, 1994 (Percent)

System	Educational	Rehabilitational	Therapeutic
State	17%	46%	93%
State-Religious	-	31%	5%
"Independent"	83%	23%	2%
Total	100%	100%	100%
N	(377)	(2,415)	(981)

Source: Service for Children and Youth, 1994/95: 83.

Boarding Schools for Junior High and High School Students

In 1994, 2,999 youngsters attended post-elementary boarding schools (*Service for Children and Youth, 1995:* 82). As Table 12 shows, 33 percent of them attended institutions affiliated with the State system, 25 percent the State-Religious system, and 42 percent the *Haredi* system. In 1997, their absolute number was 1,547 (Zippora Ben-Zimra, National Inspector, July 4, 1998).

Table 12. Jewish Children in Post-Elementary Boarding Schools Referred by the Ministry of Labor and Social Affairs, by School System, 1994 (Percent)

System	Percent
State (secular)	33%
State-Religious	25%
"Independent"	42%
Total	100%

Source: Service for Children and Youth, 1994/95: 82.

Haredi Boarding Schools, 1998

Tables 13 and 14 present figures for *Haredi* boarding schools for 1998. The data, culled from a follow-up report by the *Ashalim* Association (Joint Distribution Committee), show each institution's general intake potential and point to the following findings:

Most *Haredi* boarding schools (47) are for boys; 18 are for girls.

Most *Haredi* boarding schools (83 percent of those for girls and 87 percent of those for boys) are defined as educational. Half of them are located in Tel Aviv and the central area.

Table 13: Boarding Schools for *Haredi* **Girls that Accept Referrals from the Service for Children and Youth**

Type of setting	Age group	Intake potential					
Tel Aviv and Central Region							
10 settings, thereof:	1-21	2,757 girls					
9 educational							
1 therapeutic- rehabilitational							
Jerusalem Region							
2 settings, thereof:	10-23	375 girls					

1 educational						
1 educational-therapeutic						
	Haifa and Northern Region					
3 settings, all educational	12-18	603 girls				
	Southern Region					
3 settings, thereof:	10-23	510 girls				
2 educational						
1 therapeutic- rehabilitational						
Total						
18 settings		4,245 girls				

Source: *Ashalim*, Association for Planning and Development of Services for Children and Youth at Risk and Their Families, Joint Distribution Committee.

Table 14: Boarding Schools for *Haredi* Boys that Accept Referrals from the Service for Children and Youth

Type of setting	Age group	Intake potential						
Tel Aviv and Central Region								
20 settings, thereof:	3-30	3,518 boys						
18 educational								
1 educational-therapeutic								
1 educational- therapeutic- rehabilitational								
Jerusalem Region								
7 settings, thereof:	6-24	1,126 boys						

5 educational						
1 rehabilitational						
1 therapeutic- rehabilitational						
	Haifa and Northern Region					
6 settings, thereof:	11-30	1,015 boys				
5 educational						
1 educational-therapeutic						
	Southern Region					
7 settings, thereof:	8-23	1,144 boys				
6 educational						
1 educational-therapeutic (temporarily closed)						
	Total					
40 settings		6,803 boys				
Haredi boys' boarding schools inspected by the Service for Children and Youth (without referral)						
7 settings, all educational	8-20	687 boys				

Source: Ashalim, Association for Planning and Development of Services for Children and Youth at Risk and Their Families, Joint Distribution Committee.

The Boarding School Budget of the Service for Children and Youth

Regular Funding of the Service

The Ministry of Labor and Social Affairs helps fund boarding schools by covering some of the cost of the pupils' upkeep. The rates of assistance from the Ministry vary in accordance with the type of institution: educational, rehabilitational, or therapeutic. The funding is composed of a basic rate and related services.

In 1998, the basic rates were NIS 1,361 per month per pupil for boarding schools for elementary school age children and NIS 1,264 per month for post-elementary school children. Related services add several hundred NIS per pupil, depending on age and personal needs (Natalie Afriyat, Service for Children and Youth, June 1998).

Extra Budget from the Public Institutions Department

Apart from the budget of the Service for Children and Youth, the Ministry of Labor and Social Affairs has another budget called "Assistance for *Haredi* Boarding Schools," for which NIS 52.2 million was allocated in 1998 (Ministry of Finance, *Provisions of the Budget, Ministry of Labor and Social Affairs, 1998*). This sum, listed near the budget of the Service for Children and Youth but separate from it, is meant to assist *Haredi* boarding schools on the basis of the number of pupils enrolled, in accordance with the economic circumstances of the pupils' families.

Here the Haredi boarding schools are "double-dipping." In addition to regular funding from the Service for Children and Youth, the Public Institutions Department funds them on a per-capita basis.

In an audit conducted in 1990, the State Comptroller found that this support is forwarded to the schools for needs not necessarily consistent with "professional considerations," i.e., care of the children. The Comptroller also noted that "funds meant for support of these institutions were allocated under the budget lines of the Service for Children and Youth but apportioned by the Public Institutions Department of the Ministry, which is not part of the Service" (Office of the State Comptroller, *Annual Report 41:* 417).

In the same audit, the Comptroller found that the Public Institutions Department had provided assistance to *Haredi* institutions for a total of 4,750 youngsters between 1976 and 1990 (ibid.).

Table 15. Participation of the Ministry of Labor and Social Affairs in the Upkeep of Boarding School Pupils, by System and Enrollment, 1990-1998

Constant 1997 prices, NIS thousands

	1990	1991	1992	1993	1994	1995	1996	1997	1998
Care outside the home (boarding schools and fostering)	189,172	177,048	186,592	177,032	190,211	212,436	216,908	176,724	224,685
Percent change		-6%	5%	-5%	7%	12%	2%	-19%	27%
Assistance for religious boarding schools (Public Institutions)	22,561	45,047	45,480	42,546	42,652	45,507	47,372	49,000	52,295

Percent change	100%	2%	-7%	0%	7%	4%	3%	7%	
----------------	------	----	-----	----	----	----	----	----	--

Note: Until 1996, the assistance budget for religious boarding schools was debited from Line 103854. From 1997 on, the budget appears under a new line, 1036. The essence of the budget was not changed.

Source: Ministry of Finance, *Provisions of the Budget, Ministry of Labor and Social Affairs*, various years.

Vocational Training

The ultra-Orthodox population is noted for its low rate of labor-force participation. In the past year or two, the Ministry of Labor and Social Affairs has taken measures to increase the participation rate of *Haredi* men and women by having its Vocational Training Division develop special courses for this population group.

Labor-Force Participation of the *Haredi* **Population**

Men

According to researchers Ruth Klinov and Eli Berman, an estimated 67 percent of *Haredi* men who attended yeshivas were not gainfully employed in 1993 (Klinov and Berman, 1997, 10).

This estimate is slightly higher than the assessment of another scholar, Dr. Momi Dahan of the Bank of Israel, who sets the proportion of *Haredi* men who do not participate in the labor force and are not looking for work, i.e., who are "professional religious scholars," at 60 percent. Dahan's estimate is based on data from the 1995 Labor Force Survey of the Central Bureau of Statistics.

Not only is the *Haredi* participation rate low, but those who work tend to hold parttime jobs. Dahan reports that only 31 percent of *Haredi* men who were employed in 1995 held full-time positions, as against 61 percent of non-*Haredi* men. In Jerusalem, the non-participation rate of *Haredi* men was 72 percent, and the rate of those employed full-time only 17 percent (Dahan, 1997).

According to Klinov and Berman, the non-participation rate of Israeli men aged 25-54 climbed from 6.5 percent in the 1970s to 14.5 percent in 1993. One reason for this increase, they believe, is the growing number of *Haredi* men in the population.

Women

It is taken as conventional wisdom that women bear the burden of financial support in *Haredi* families (Friedman, 1991). However, Dahan estimates that only 30 percent of *Haredi* women actually worked in 1995-5 percent full-time and 25 percent part-time. When Dahan included the *total* population of women participants in the civilian labor force-including the unemployed-he reckoned the participation rate of *Haredi* women at 36 percent, as against 51 percent among non-*Haredi* Jewish women.

Researchers Arza Churchman and Yona Ginsberg present a slightly higher figure. They studied a sample of 300 women in B'nai Brak and found that 41 percent of them worked outside their homes (45 percent were housewives, and the rest were retired) (Churchman and Ginsberg, 1997).

Notably, the employment rate in Churchman's and Ginsberg's sample approximates that of employed mothers of four or more children among the Jewish population. According to the Central Bureau of Statistics, the larger the families are, the lower the women's participation rate-75 percent among mothers of one child, 47 percent among mothers of four or more children (Central Bureau of Statistics, *Statistics on Women*, March 1998). *Haredim*, of course, are especially predisposed to large families.

Part-time work is widespread among women in Israel as well as worldwide. In 1995, 38 percent of employed Israeli women worked part-time, as against only 15 percent of employed Israeli men (Central Bureau of Statistics, *Manpower Surveys*, 1995, Table 1). However, the proportion of *Haredi* women who work part-time is much higher: 80 percent, more than twice the average among Israeli women as a whole (Dahan).

Ministry of Labor and Social Affairs Vocational Training Division

The Vocational Training and Personnel Development Division of the Ministry of Labor and Social Affairs trains unemployed jobseekers for occupations in which jobs are available. Jobseekers are defined as those who have applied to a labor exchange and registered for work at least once in the course of a given month. Since about two-thirds of *Haredi* women and men do not seek work, vocational training is irrelevant for them. Indeed, it turns out that most ultra-Orthodox vocational trainees-90 percentare newly Orthodox; some have occupations that they had acquired before embracing Orthodoxy (Avigdor Krill, National Inspector for Jewish Studies, April 22, 1998).

The Vocational Training Division has recently begun offering two types of training courses for *Haredim* only:

1. Courses in occupations associated with the Orthodox lifestyle:

- Ritual scribes;
- Ritual slaughterers;
- *Kashrut* (kosher food) inspectors;
- Porgers;
- Ritual bath attendants.

2. General courses of interest to *Haredi* women:

- Childcare workers:
- Wigmakers;
- Hairdressers;
- Computer operators.

Until 1997, *Haredim* were offered only six courses. In the summer of 1997, the Vocational Training Division advertised seventy-two new courses, including fifty-four in occupations related to the Orthodox lifestyle (75 percent) and eighteen of general nature (25 percent). A course is opened only when twenty students have enrolled. These courses accounted for 5 percent of the 1,500 courses offered by the Division.

The courses are meant for people with twelve years of schooling and a proven religious background. In practice, even applicants who fall short of twelve years of schooling are admitted, but those with only eight years are turned away. An exception is the course for ritual bath attendants, in which the requirements are less stringent. The admissions committee is composed of representatives of the Employment Service, the school that conducts the course, and the Inspector for Jewish Studies at the Ministry of Labor and Social Affairs Vocational Training Division.

The courses are administered in such a way as to keep men and women totally separate. They are held in synagogues, not in regular classrooms.

Description of the Courses

1. *Ritual scribes:* This course was first offered in 1989. According to an estimate produced for the Vocational Training Division, Jewish homes and institutions around the world have some 40 million *mezuzot* (doorpost fixtures that contain small parchment scrolls). The course was opened on the assumption that these items would be in long-term demand. Graduates make contact with retailers of religious articles, who commission them to write the scrolls. Twenty ritual scribe courses have been held, the most of any course for *Haredim* offered by the Division.

The course lasts half a year (960 hours); the population of students and teachers is considered to be of the highest quality.

Ritual scribes work with retailers as self-employed contractors, and many of them do not declare their income. Labor Ministry officials assume that if they placed course graduates under inspection (in the course of monitoring their success in finding work), many would declare that they are not working in this occupation, lest their tax evasion be discovered. This situation may subject the Vocational Training Division to two types of criticism: for offering courses that are not in demand and for creating jobs that encourage tax evasion.

- 2. *Ritual slaughterers:* This is a regulated market in which most practitioners are wage-earners. Seven or eight courses are offered, each 1,030 hours long.
- 3. *Kashrut inspectors:* This is a relatively new field. Thirteen courses are offered, each 604 hours long. They have been successful for two main reasons. (1) The wide variety of types of food requires a high level of professionalism that many of today's *kashrut* inspectors lack. (2) Demand for the occupation is rising, since business enterprises have an interest in obtaining *kashrut* certification in order to include the *Haredim* among their potential customers.

- 4. *Porgers:* These people remove forbidden fat, sinews, and veins from cattle after slaughtering, as required by religious law. One or two courses are offered, each 1,100 hours long.
- 5. *Ritual bath attendants:* twelve courses, dealing with the rules of ritual purification for women in a ritual bath. This is the shortest course-two weeks (70 hours) long.

Where the Courses are Held

The courses are held countrywide, from Beit She'an and Safed in the north to Netivot and Ofaqim in the south. Table 16 itemizes them by number and locality (the list is not final).

Table 16. Vocational Training Courses for *Haredim*, by Locality

Region/locality	Number of courses
Southern Region: Netivot, Ofaqim, Beersheva	5
Jerusalem	10
Upper Betar	3
Ashdod	3
Qiryat Malakhi	1
Rehovot and Yavne	4
Tel Aviv	4
B'nai Brak	4 (ritual scribes only)
Hadera	1 (ritual bath attendants)
Samaria: Emmanuel, Alfei Menashe	4
Haifa	1 (ritual scribes only)
Afula	3
Migdal ha-'Emeq	1
Safed	4

Beit She'an	4
-------------	---

Source: Avigdor Krill, National Inspector for Jewish Studies, April 22, 1998.

The Need to Expand Vocational Training for Haredi Women

Under current conditions, *Haredi* women are restricted in their ability to participate in the labor force. On the one hand, they have households of above-average size. On the other hand, higher education for most *Haredi* girls was confined until recently to one subject: teacher training for *Haredi* schools. The *Haredi* teaching market has become saturated over the years; today's seminary graduates find it hard to find teaching positions. This has resulted in the opening of new curricula: administration, clerical work, bookkeeping, computers, and paramedical occupations.

Retraining of *Haredi* Workers for the Software Industry

According to media reports, the Ministry of Finance, the Ministry of Defense, and the Association of Electronics Industries have been discussing a project that would retrain *Haredim* for work in the software industry. An intensive two-month curriculum would lead to placement with high-tech firms. In the course of the program, which includes remedial instruction in mathematics and English, the students would get daily instruction from their rabbis in order to ease the transition to the world of secular knowledge. According to the plan, the project will be piloted in three courses, one in Jerusalem and two in B'nai Brak, including one for women.

The project has not begun because of disputes with the Ministry of Defense (*Yedioth Ahronoth*, April 28, 1998). The Defense Ministry is involved because of the students' draft-deferred status. Yeshiva students who are "professional religious scholars" are excused from the draft; anyone not so recognized is liable for conscription. The Defense Ministry will probably be asked to give the candidates a deferment.

Vocational Training in the Private Market

Vocational training for *Haredim* is also offered by private agencies. The largest of them is the *Haredi* Center for Vocational Training, run by Rabbi Yehezkel Fogel. The center, with branches in Jerusalem and B'nai Brak, has trained nearly 600 men and women in separate settings. In an interview in the daily newspaper *Yedioth Ahronoth* (April 28, 1998), Rabbi Fogel explained why *Haredim* are drawn to computers: "Computers are perceived as a highly professional occupation that does not require academic schooling. In the past, the only way to acquire a liberal profession was by going to university-something that *Haredim* would never do because of the social and educational climate there."

Ministry of Construction and Housing Budget for the Haredi Population

The incumbent government is the first to have a de facto ultra-Orthodox Minister of Construction and Housing. Although the portfolio is held by Prime Minister Benjamin Netanyahu, the ministry is being run by the deputy minister, Meir Porush of United Torah Judaism (an alignment of two *Haredi* political parties, *Agudath* Israel and *Degel Hatorah*).

The Housing Ministry is taking three kinds of action to improve the housing conditions of the ultra-Orthodox population. They are spelled out below.

Land Allocations for Haredi Housing

First, the Housing Ministry betters the housing conditions of *Haredim* by allocating land especially for the population group defined as being "of religious complexion" as part of its building program.

In 1997, the Office of the State Comptroller examined the way this land was being allocated (*Annual Report 48*, pp. 123-144). The Comptroller's Report notes that the Ministry neither defined the concept of "religious complexion" nor did any research on the actual housing needs of this population group, which dwells apart from the rest of the population. When the Ministry did commission a study on this topic in September 1997, it was devoted to the housing needs of *the Haredi population only*. In other words, the State Comptroller's Report claims that the vagueness of the term "religious complexion" has allowed the Ministry of Construction and Housing to focus efforts on the *Haredi* population alone.

In August 1991 the Attorney General expressed opposition to a policy of land allocation for the religiously observant population that would earmark land *specifically for Haredim (Annual Report 48:* 125). Just the same, the Office of the State Comptroller found that "the two major programmatic guidelines of the Ministry for developers who build in areas zoned for populations "of religious complexion" are actually for *Haredim*" (ibid.)

Designation of *Haredi* Localities as National Priority Areas

The second way the Ministry of Housing is improving the housing conditions of the *Haredi* population is by including *Haredi* localities in national priority areas.

Inclusion on the list of priority areas is one of the government's most important tools for favoring certain localities or sectors of the population. There are two levels of priority, A and B, each of which confers an entitlement to different levels of benefits and incentives. The list of localities reflects political preferences: the Labor-led government (1992-1996) revoked the Class A priority status of settlements in Judea-Samaria and Gaza; the Netanyahu government (1996-) restored this status for them.

The following housing and construction benefits are available in national priority areas:

Locality Assistance

Those who purchase or build new dwellings in Class A National Priority Areas are entitled to NIS 60,000 in assistance, of which NIS 30,000 is a conditional grant (a loan not collected as long as the eligibles continue to own the dwelling). Locality assistance is given separately from and in addition to other types of assistance, such as housing loans (personal assistance) for young couples.

Development Grant

Households eligible for government mortgages who purchase dwellings in urban localities receive development grants of NIS 25,000 in Class A Priority Areas and NIS 20,000 in Class B areas.

Discount on Development Expenses

Until June 1998, developers or contractors who built in Class A priority areas were entitled to a 50 percent discount on general development expenses for residential construction in apartment projects initiated by the Housing Ministry. Since then, these discounts have been given directly to the apartment purchasers rather than to the developers.

Discounts on Land Prices

Developers or contractors who build in national priority areas lease the land from the Israel Lands Administration at a reduced rate that allows them to charge less for the dwellings: only 31 percent of land value in Class A priority areas and 51 percent in Class B areas.

Benefits for *Haredi* Localities in National Priority Areas: Examples from Reports of the State Comptroller

The Office of the State Comptroller has audited the operations of the Housing Ministry involving preferential treatment of *Haredi* localities. Below are examples of the Comptroller's findings, by locality.

Emmanuel

"The housing company began to build hundreds of dwellings even though it had neither concluded development agreements nor presented plans to the competent agencies. . . . Although the legal arrangements to allow lawful construction on the land had not been made, the Ministry helped the company and the dwelling purchasers with loans and grants from the state budget" (*Annual Report 37*: 200).

"Housing purchasers in Emmanuel were given larger loans and [more generous] terms of assistance than those set forth by the Minister in similar localities" (ibid.).

Upper Betar

"The Ministry gave housing purchasers in this locality benefits including a grant of NIS 14,500, a sum that, according to Ministry data, approximates the cost of development for a three-room apartment. These benefits and grants, in terms of their size and conditions, exceeded by 180 percent those stipulated in the decision of the Deputy Prime Minister and the Minister of Construction and Housing, in coordination with the Minister of Finance" (*Annual Report 40*: 129).

"The Exceptions Committee authorized assistance for families that bought dwellings in Betar at much higher sums than customary under the Ministry's standing procedures" (ibid.).

Upper Modi'in (Qirvat Sefer)

This is a *Haredi* settlement over the Green Line, established about ten years ago. In January 1997, Upper Modi'in was given Class B National Priority Area status with respect to housing, even though it was not on the list of national priority areas drawn up by the Office of the Prime Minister. Localities adjacent to Upper Modi'in were not given similar benefits.

The State Comptroller's Report adds that on March 9, 1997, the Prime Minister decided to grant Upper Modi'in NIS 10 million in reimbursement of development outlays, on top of a development grant given by the previous government (*Annual Report 48:* 129).

Localities in Class A priority areas are given a 50 percent development grant for projects carried out at the initiative of the Ministry of Construction and Housing. Since the development initiative in Upper Modi'in was taken by private investors, the extra grant should not have been given. In comparison, the State Comptroller notes that a request for development assistance in Tsofim, also built at the initiative of private developers, was turned down.

Harish

This is a locality near Wadi Ara, originally meant for young couples and new immigrants. According to the State Comptroller's Report, Deputy Minister Meir Porush redesignated this locality from non-religious to *Haredi* and issued instructions to explore possibilities of discounts and benefits that would bring down housing prices. Accordingly, it was decided to give Harish the status of a Class A National Priority Area. The purpose of this measure, together with other benefits, was to lower the price of an 80 square meter apartment from \$112,000 to \$80,000 (Office of the State Comptroller, *Annual Report 48*: 130).

According to the Finance Ministry Budget Division, if all the dwellings in Harish are sold, the discounts on account of housing alone will cost taxpayers some NIS 500 million (Office of the State Comptroller, *Annual Report 48*: 130).

Allocation of Public Housing to *Haredi* Households

The third kind of action the Ministry of Housing is taking to improve the housing conditions of the *Haredim* involves the allocation of public housing units to households belonging to this population group.

The Ministry of Construction and Housing owns approximately 110,000 dwellings that it leases to eligibles-persons of low income or with special needs-through various housing companies. The State Comptroller audited the Ministry's operations in allocating public housing to the *Haredi* sector. The main findings follow:

In December 1996, the Ministry of Finance and the Ministry of Construction and Housing agreed that the latter would be given a NIS 170 million budget supplement in 1997. This sum was earmarked for rental housing-construction of 600 dwellings and conversion of 80. According to the coalition agreement, these 680 dwellings were meant for the population at large but, practically speaking, the Ministry reserved them for *Haredim* only, in contravention of the opinion of the Attorney General (Office of the State Comptroller, *Annual Report 48*: 132). The Ministry of Construction and Housing also took action to include *kollel* students, who are defined as "professional Torah scholars," among those eligible for public housing, in circumvention of its own procedures. (To review the rules in detail, see Office of the State Comptroller, *Annual Report 48*: 132.)

The Comptroller's examination showed that many persons who signed up for these dwellings were not really eligible for them-at a time when the Ministry had a list of 2,000 families eligible for subsidized public housing, for whom no such housing was found.

Increasing the Takeup of Government Housing Loans Among *Haredi* Households

The benefits described in the sections above have led to an increase in the takeup of housing loans by eligible *Haredim*.

Most of the Housing Ministry budget is earmarked for housing assistance, mainly in the form of housing loans for home purchase or construction. The housing-loan budget for 1998 is roughly NIS 5.8 billion (in current prices).

Data for 1997, provided by the Ministry of Construction and Housing, show that the takeup of housing loans is especially vigorous in areas that offer a wide range of government benefits.

The graph below shows that takeup is highest in the Judea-Samaria-Gaza areas; in 1997, the number of housing-loan users in these areas was equal to 2.18 percent of their population (as shown in the 1995 Population Census). This is approximately 2.5 times higher than the corresponding rate in the Haifa and Northern Districts, 3 times

higher than that in the Tel Aviv and Central Districts, 4 times greater than in the Jerusalem District, and 1.6 times greater than that in the Southern District.

As noted above, *Haredi* localities such as Mattityahu, Emmanuel, Upper Modi'in, and Upper Betar are in the occupied territories.

2.5% 2.18% 2.0% 1.36% 1.5% 0.90% 0.88% 1.0% 0.70% 0.54% 0.5% 0.0% Jerusalem Central. Haifa Northern Southern Ju de aand Tel Samaria Aviv and Gaza Strip

Figure 3: Takeup of Government Housing Loans as a Proportion of the Population of the District, 1997

Source: Ministry of Construction and Housing, Computer Unit, 1998; Central Bureau of Statistics, 1998, *List of Localities, Geographical Characteristics and Population, 1948-1995, 1995 Census of Population and Housing Publications, No. 3.*

Table 17 makes specific reference to *Haredi* localities and compares them with other localities and regions. The table shows that takeup of housing loans is especially high in the *Haredi* localities in the occupied territories-Upper Betar, Hashmonaim, and Upper Modi'in. An especially high rate of nearly 8 percent was found in Upper Modi'in. In contrast, the uptake rate in the *Haredi* city of B'nai Brak is below the national average.

Table 17. Takeup of Housing Loans, 1997-Selected Groups and Localities

Groups and localities	Takeup
Population at large (including Judea-Samaria-Gaza)	0.86%
Population at large (not including Judea-Samaria-Gaza)	0.83%
Development towns	1.65%
Judea-Samaria-Gaza	2.18%
Haredi localities	
Upper Betar	2.25%
Hashmonaim	1.18%
Upper Modi'in (Qiryat Sefer)	7.94%
B'nai Brak	0.43%

Source: Ministry of Construction and Housing, Computer Unit; Central Bureau of Statistics, *List of Localities-Geographic Attributes and Population*, 1948-1995, Publication No. 3, 1998.

References

- 1. Dahan, Momi, 1998, Personal communication.
- 2. Dahan, Momi, 1997, *The Haredi Population and Municipal Government: Part A-Distribution of Income in Jerusalem*, Jerusalem Institute for Israel Studies (summary).
- 3. Central Bureau of Statistics, 1998, *List of Localities-Geographic Attributes and Population*, 1948-1995, Publication No. 3 of the 1995 Population Census.
- 4. Central Bureau of Statistics, 1998, Women in Numbers.
- 5. Central Bureau of Statistics, 1997, Labor Force Survey 1995, Publication No. 1057.
- 6. Office of the State Comptroller, various years, Annual Report.
- 7. Adva Center, 1998, Students Successfully Passing the Matriculation Examination, by Locality, 1994-1996.
- 8. Adva Center, 1998, Place of Residence and Wage Level in Israel, 1995.
- 9. Ministry of Finance, various years, *Budget Proposal for Fiscal Year and Explanatory Notes, Ministry of Religious Affairs*.
- 10. Ministry of Finance, various years, Budget Proposal for Fiscal Year and Explanatory Notes, Ministry of Education, Culture, and Sports.
- 11. Ministry of Finance, various years, *Budget Proposal for Fiscal Year and Explanatory Notes, Ministry of Labor and Social Affairs*.
- 12. Ministry of Finance, various years, *Provisions of the Budget, Ministry of Religious Affairs*.
- 13. Ministry of Finance, various years, *Provisions of the Budget, Ministry of Education and Culture*.
- 14. Ministry of Finance, various years, *Provisions of the Budget, Ministry of Labor and Social Affairs*.
- 15. Ministry of Construction and Housing, Computer Unit, 1998, *Takeup of Housing Loans by Locality in 1997*.
- 16. Ministry of Education, 1997, The Education System by Localities, 1997.
- 17. Ministry of Education, various years, *The Education System in Numbers*.
- 18. Ministry of Labor and Social Affairs, Personal and Social Services Division, 1996, *Service for Children and Youth, 1994/95*, Yossi Korazim, ed.

- 19. Friedman, Menachem, 1991. *Haredi Society: Sources, Trends, and Processes*. Jerusalem Institute for Israel Studies.
- 20. Churchman, Arza, and Ginsberg, Yona, 1997, *Master Plan for B'nai Brak-Summary Social Report*, The Technion: Center for Urban and Regional Studies.
- 21. Rosenhak, Ze'ev, 1995, Sources and Development of the Dual Welfare State: the Arab Population in the Israeli Welfare State, Ph.D. dissertation, the Hebrew University of Jerusalem.
- 22. Ilan, Shahar, 1998, series of articles in *Ha'aretz*.
- 23. Berman, Eli, and Klinov, Ruth, 1997, *Human Capital Investment and Nonparticipation: Evidence from a Sample with Infinite Horizons, or: Jewish Father Stops Going to Work,* The Maurice Falk Institute for Economic Research in Israel.

Adva Home Page