

מרכז אדוואטה
A D V A T H A
C E N T E R

INFORMATION ON EQUALITY AND SOCIAL JUSTICE IN ISRAEL
מידע על שוויון וצדק חברתי בישראל
מרכז "אדו" - מלומות חול המסווה והעדלה הלחמהעללע ללסרלל



Israel: A Social Report



2003



Dr. Shlomo Swirski
Ms. Ety Konor-Attias

Adva Center

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Israel: A Social Report - 2003 presents the major social and economic trends in Israel.

Israel's accelerated economic growth over the past two decades enabled it to join the ranks of the developed nations. In the wake of the conflict with the Palestinian Authority and the worldwide economic recession, however, recent years have witnessed a slowing down and cessation of that growth.

While many countries experienced renewed growth in 2003, last year found Israel still mired in a deep recession, due primarily to the continuation of the violent confrontation with the Palestinians and the absence of any political solution in sight.

During the period of accelerated economic growth, the fruits of prosperity were inequitably distributed. There was a large increase in the income and standard of living of a relatively small percentage of Israelis, while the level of income, education and housing of the majority remained stable or actually declined. Not surprisingly, inequality has become more pronounced during the present recession.

What Israel needs is long-term, stable programs geared to raising the levels of education and income of those Israelis left behind – who constitute the majority. Unfortunately, current governmental policies do not contribute to that end. On the contrary, recent governments, whether left or right, have relinquished social responsibility, given a free hand to the business sector, and left most Israelis at the mercy of the “free market.”

Over the past two years, the governments in power initiated a number of large budget cuts, the outcome of which is serious damage to the social safety net and to public education, public health, government housing assistance and social welfare programs. In addition, successive governments have worsened the terms of employment in the public services and pared down the wage and pension systems. The foregoing developments are expected to increase the number of persons and families living under the poverty line, lower the standard of living of the majority of Israelis and have an adverse effect on the life chances of the younger generation.

Economic Growth: International Comparisons

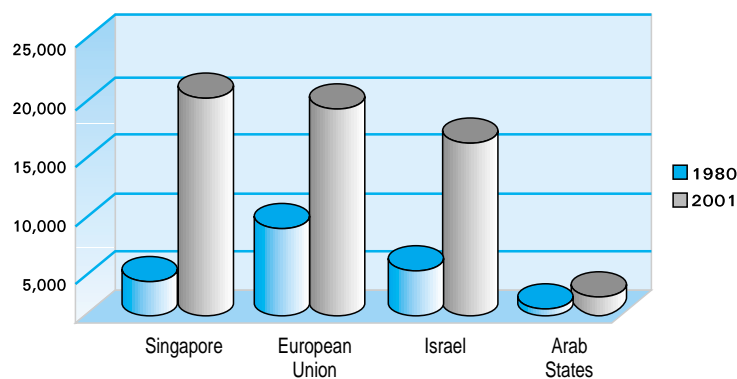
The Israeli economy experienced significant growth over the past two decades; Israel now ranks among those countries with high per capita Gross Domestic Product (GDP).

In 1980, the GDP in Israel was \$5,612 per capita; by 2001, it totaled \$16,926 per capita. In 2000, the GDP was higher - \$17,804; the decrease in 2001 can be attributed to the recession. According to the Central Bureau of Statistics, the GDP per capita experienced further decline in 2002.

Overall, the GDP per capita decreased over the last two years by 7%.

Although Israel's GDP per capita ranks it with the developed nations of the world, it is still low in comparison with the countries of the European Union. Although growth in Israel is very impressive compared to that of its neighbors – Egypt, Syria, and Jordan – other countries, such as Singapore, show even more dramatic growth.

Per Capita GDP in Selected Countries, 1980 and 2001 (in US\$)



	Arab states	Israel	Singapore	European Union
1980	771	5,612	4,883	9,381
2001	1,461	16,926	20,890	19,925

Note: "Arab states" includes Egypt, Jordan, and Syria.

Source: Analysis of the Adva Center based on the World Bank publication, *World Development Indicators*, 2003, Tables 2.1 and 4.2.

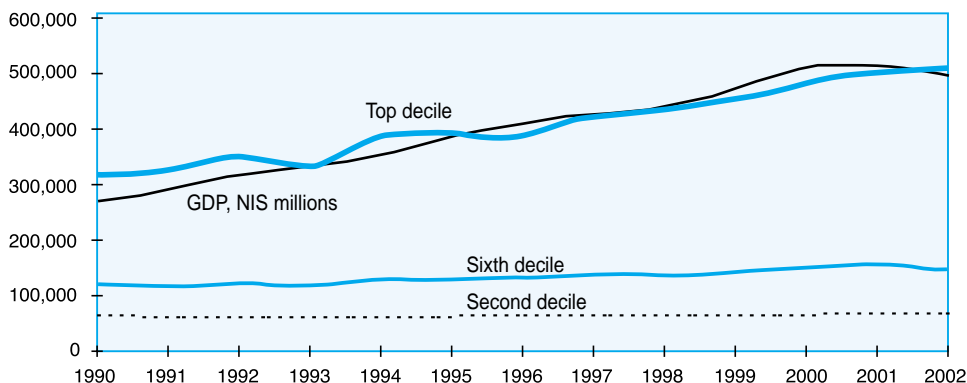
Economic Growth and Inequality: The Affluent are the Prime Beneficiaries

Of course, economic growth is a good thing. But growth alone does not guarantee general prosperity.

Over the past decade, the fruits of growth in the Israeli economy have been unevenly distributed: The income of the highest income decile has risen in tandem with the GDP, while the income of the middle and lower deciles has hardly changed.

The figure below shows that even in 2001 and 2002, during a recession in which the GDP declined, the income of households in the top income bracket continued to increase.

GDP and Annual Household Income, 1990-2002
in constant 2002 prices



Notes:

1. "Household income" refers to gross annual household income.
2. GDP is presented in millions of shekels, while household income appears in shekels. The lines of the GDP and the income of the top decile intertwine, but are not identical, as the units of measurement differ.
3. GDP figures are usually presented per capita, rather than as the total GDP (as appears on the previous page). Here we present the total GDP to illustrate the overlap between economic growth and the income rise in the upper income bracket.
4. The income figures presented here and on the next page are based on the household income surveys conducted annually by the Central Bureau of Statistics. The Central Bureau of Statistics asks the heads of households to report on their income from all sources – wages, allowances, capital gains, rent and the like; however, in fact, the income in the report resembles the income from wages and allowances only, as reported by the State Revenues Authority. Thus, we know that income from other sources is greatly under-reported, especially in the case of the top income decile.

Sources: Analysis of the Adva Center based on the Central Bureau of Statistics (hereinafter CBS), *Statistical Abstract of Israel*, various years; and CBS, *Income Survey*, various years.

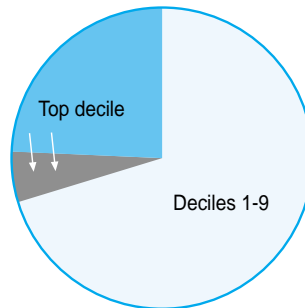
Economic Growth and Inequality: The Upper Crust Gets More of the Pie

Since 1990, the share of the top income bracket in the income pie has been growing; the second highest income bracket hardly changed; while the share of households in the remaining income brackets declined. In 2002, the top decile received 30% of the total income in Israel, and the top quintile, 46% of all income.

Between 1990 and 2000, the share of households in the first through the seventh income decile declined. In 2001 and 2002, years characterized by economic recession and decreasing GDP, the shares of the eighth and ninth deciles also experienced decline, and only the tenth decile continued to enlarge its share.

Total Household Income, 1990-2002

The share of the top decile grew, while that of the others diminished.



Share of Income Decile in the Total Income of Households, 1990-2002

Average Monthly Income of Household in each Decile in 2002

	1990	2002	% Change	Average Monthly Income of Household in each Decile in 2002
Top decile	24.4%	29.9%	5.6%	41,835
9 th Decile	15.9%	16.0%	-	22,304
8 th Decile	12.7%	12.3%	-0.4%	17,226
7 th Decile	10.7%	10.0%	-0.7%	13,958
6 th Decile	9.2%	8.3%	-0.8%	11,619
5 th Decile	7.8%	7.0%	-0.8%	9,765
4 th Decile	6.6%	5.8%	-0.8%	8,106
3 rd Decile	5.5%	4.8%	-0.7%	6,677
2 nd Decile	4.4%	3.7%	-0.7%	5,175
Bottom decile	2.7%	2.2%	-0.5%	3,108

Notes:

1. Deciles were calculated according to the average gross monthly income of households headed by a wage earner.
2. Gross monthly income per household includes all regular gross monetary income of the household, before taxes.

Sources: Analysis by the Adva Center based on CBS, *Statistical Abstract of Israel*, various years; and CBS, *Income Survey*, various years. The figure for 2002 was provided courtesy of Ms. Nardit Stein-Kapach of the Central Bureau of Statistics.

Ethnic Inequality

The fact that inequality among Israelis is deeply entrenched is reflected in the comparative salaries of urban wage earners in 2001.

The income of Arab citizens of Israel is the lowest.

The income of Mizrahi Jews is somewhat higher: Their average income has increased since 1990 so that it is now about a third higher than the average income of Arabs.

The income of Ashkenazi Jews is the highest, well above the other two groups. In 2001, the salary of an Ashkenazi employee was, on average, 1.5 times that of a Mizrahi employee, and twice as high as that of an Arab employee.

Monthly Income of Urban Ashkenazi, Mizrahi, and Arab Employees, 1990-2001

Based on 100 as the average

Year	Total employees	Native Israeli born to European- or American-born father	Native Israeli born to Asian- or African-born father	Arabs and Others
1990	100	125	81	75
1991	100	125	85	77
1992	100	127	84	74
1993	100	129	89	75
1994	100	132	87	76
1995	100	140	89	72
1996	100	146	92	72
1997	100	137	91	72
1998	100	139	94	71
1999	100	139	92	66
2000	100	139	95	67
2001	100	138	95	70

Notes:

1. "Employee" includes all respondents who had any work-related income during the three months prior to the survey conducted by the Central Bureau of Statistics.
2. "Income" refers to all wages earned by employed respondents.
3. From 2000, the figures do not include residents of East Jerusalem.

Source: CBS, *Income Survey*, various years.

Gender Inequality

Gender inequality in Israel is deeply rooted.

*In 2002, women's **monthly** wages were, on average, 61% those of men.*

*Women's **hourly** wages were, on average, 81% those of men.*

Monthly and Hourly Wages of Women and Men, 1990 and 2002 in constant 2002 prices, in shekels

	Year	Gender	Wage in Shekels	Women's wages as a % of Men's wages
Monthly	1990	Men's	7,069	
		Women's	4,014	57%
	2002	Men's	8,654	
		Women's	5,322	61%
Hourly	1990	Men's	37.5	
		Women's	29.5	79%
	2002	Men's	45.3	
		Women's	36.7	81%

Notes:

1. "Gross monthly income" refers to income (including for overtime) from all places of work in which the respondent was employed during the three months preceding the survey conducted by the Central Bureau of Statistics..
2. "Gross hourly income" refers to the gross income received during the three months preceding the survey, divided by the total number of hours worked (see CBS, *Income Survey* 1996, p. 46).

Sources: Analysis of the Adva Center based on CBS, *Income Survey*, various years. The figure for 2002 was provided courtesy of Ms. Nardit Stein-Kapach of the Central Bureau of Statistics.

This table shows the gender gap in monthly and hourly wages. The fact that many women work part time explains some of the gap (39%) in monthly earnings. The figures for hourly wages, however, demonstrate that even when the time unit is identical, there is still a 19% gap between women's and men's wages.

Inequality: The Earnings of Senior Management Soar

Israel's top earners receive an ever-increasing share of the nation's total income as a result of a sharp escalation in the earnings of senior management in the business sector.

The cost of employing a manager in one of the 490 companies listed on the Tel Aviv Stock Exchange averaged NIS 1.43 million a year, or NIS 119,000 a month, in 2002.

The cost of employing a manager of one of the "Tel-Aviv 100" companies (the hundred largest companies on the Tel-Aviv Stock Exchange) averaged NIS 2.91 million in 2002, or NIS 243,000 a month. In addition to this salary, the average manager of a Tel-Aviv 100 company received additional benefits, including stock options.

Compared to the average wage and the minimum wage, the wage costs of senior managers skyrocketed in the last decade:

In 1994, the wage costs of senior managers were 13 times higher than the average wage; in 2002, they were 17 times higher.

In 1994, the wage costs of senior management were 30 times higher than the minimum wage; in 2002, they were 36 times higher.

Wage Costs of Senior Management, 1994 and 2002

1994	2002
30 times the minimum wage	36 times the minimum wage
13 times the average wage	17 times the average wage

Sources: Globes newspaper, April 19, 2001; May 3, 2001; April 15, 2003.

Inequality: Welfare for Business

The business sector in Israel has benefited not only from an increase in the salaries of senior management, but also from significant tax cuts. Since 1986, successive governments have reduced the corporate tax, abolished the employers' tax, and reduced employers' share in financing the social safety net of their employees.

The corporate tax – the income tax levied on corporate profits – decreased from 61% in 1986 to 36% in 1996. Proceeds from the corporate income tax amounted to NIS 19 billion in 2001, representing 13% of the total taxation revenues.

Israel's Finance Ministry contended that it had no choice but to reduce the corporate tax rate, in view of the fact that taxes were cut in the countries with which Israel trades. In practice, however, during the period in question, corporate taxes in Japan, Canada, France, Portugal and Greece were higher than in Israel (State Revenues Authority, Annual Report 2001, August 2002).

Over the past three years, the corporate tax decreased in many countries. At the same time, it is worth noting that in some countries, the corporate tax is raised or lowered in accordance with current needs. In Germany, for example, corporate taxes were raised in 2002 in order to help finance rehabilitation efforts following flood damage.

Employer Taxes in Israel, 1986-2003

percentage of wage

	1986	1987	1990	1991	1992	1993	1994	1995	1996/ 2001	2002	2003
% Corporate tax on profits before payment of dividends	61	45	43.5	41	40	39	38	37	36	36	36
% Employers' Social Security contributions	15.65	10.85	9.35	7.35	7.35	7.35	7.35	4.93	4.93	5.93	4.93
% Employers' tax - private sector	7	4	4	3	0	0	0	0	0	0	0

Note: The table shows only the years in which changes occurred..

Sources: Report of State Revenues Authority, various years. Emergency Economic Plan Law – 2002.

In Israel, the contribution of Israeli industrialists to Social Security and other employee benefits is low, compared with that in many other countries: In 2002, these payments amounted to 17.5% of the cost of the wages of Israeli industrial workers, while the average in the European Union was 24% (U.S. Department of Labor, Bureau of Labor Statistics, September 2003).

Inequality: Most Israelis Earn Less than the Average Wage

While the salaries of senior management soar, most Israelis earn less than the average wage.

The “average wage” may sound like an amount that most people earn, but in fact, most Israelis earn less than the average wage: The wages at the top, which are much higher than the others, “pull up” the average, making it unrepresentative. In 2001, 72% of all employees earned the average wage or less; 60% earned less than 75% of the average wage. About 30% received what amounts to no more than the minimum wage.

Employee Wages in Israel (annual average) Relative to the Average Wage, 1994-2001

in percentages

	Employees earning Less than the minimum wage	Employees earning under 50% of the average wage but at least minimum wage	Employees earning 50%-74% of the average wage	Employees earning 75% or more of the average wage	Total employees earning the average wage or less	Employees earning twice the average wage	Employees earning 3 or more times the average wage
1994	27.3	14.7	19.4	11.2	72.6	18.6	8.8
1996	26.5	11.8	19.7	12.1	70.1	20.1	9.9
1998	28.8	9.8	19.8	11.9	70.3	19.6	10.1
2000	29.1	11.7	19.9	11.5	72.2	18.1	9.7
2001	29.2	10.0	20.3	12.1	71.6	19.0	9.6

Notes:

1. The average wage according to which the National Insurance Institute calculates the above figures has been frozen for the last two years; it amounts to NIS 6,964.
2. According to the Central Bureau of Statistics, the average wage in August 2003 was NIS 6,968 (excluding Palestinian workers from the West Bank and Gaza Strip).

Sources: Jacques Bendelac, *Average Wages and Income, by Locality and Other Economic Variables*, National Insurance Institute, various years. Data for 2001 were provided courtesy of Mr. Jacques Bendelac, National Insurance Institute.

Inequality: One-Third of Israeli Families' Earnings are at the Poverty Level

The poverty report of the National Insurance Institute, published annually, puts the emphasis on poverty by disposable income, that is, the income from employment and social security allowances, after payment of direct taxes. In 2002, the poverty rate was 18.1% for families, 21.1% for individuals and 29.6% for children.

We prefer to stress the extent of poverty by earned income, in order to show the connection between wage levels and poverty. A healthy economy ought to provide every wage-earner with a decent living. In Israel, during the past two decades, the percentage of employed persons whose earned income places them at or below the poverty line has grown.

At the end of the 1970s and the beginning of the 1980s, the proportion of families whose earned income placed them at or below the poverty line was less than 30%. During the 1980s, their proportion increased. In the first half of the 1990s, marked by mass immigration from the former Soviet Union and Ethiopia, it grew to 35%. In the second half of the 1990s, the proportion of families that were poor on the basis of their earned income decreased somewhat, but in 2001 and 2002 the trend reversed. The proportion of poor families will probably continue to rise, due to growing unemployment and to wage cuts.

In 2002, the poverty rate among families, on the basis of their earned income, was 33.9%; the poverty rate among individuals was 33.2%; and the poverty rate among children was 39.7% (It is a convention among poverty studies to distinguish between individuals, families and children).

*Poverty Rate Among Families, Individuals, and Children, 1979-2002
before Social Security allowances and direct taxes*

Year	Families %	Individuals %	Children %
1979	27.9	23.8	23.1
1980	28.1	24.2	23.4
1981	28.8	24.1	22.2
1982	29.8	25.0	24.1
1983	29.5	24.0	21.7
1984	30.7	25.6	23.5
1985	31.3	26.3	24.3
1988	32.6	28.0	27.9
1989	33.0	28.0	27.8
1990	34.3	30.4	31.4
1991	35.1	31.2	30.9
1992	34.7	31.4	32.6
1993	34.6	31.2	33.0
1994	34.2	31.3	34.5
1995	33.8	31.1	35.2
1996	34.3	30.3	33.4
1997	33.2	31.4	35.5
1998	32.8	31.5	36.7
1999	31.9	30.3	35.3
2000	32.2	30.8	35.7
2001	33.7	32.6	38.5
2002	33.9	33.2	39.7

Note: The slight decrease in the percentage of families living in poverty after 1996 may be due to changes initiated in 1997 in the population included in the annual income surveys of the Central Bureau of Statistics, which serve as the basis of the poverty calculations of the National Insurance Institute.

Source: National Insurance Institute, *Annual Survey*, various years.

In Israel, "poverty level" is defined as receiving an income equivalent to 50% or less of the median salary – the salary of which half the Israeli population earns more, and half earns less. The median salary is much more representative than the average salary.

Inequality: Map of Unemployment

The economic stagnation that characterized most of the second half of the 1990s and the recession of the last three years swelled the ranks of the unemployed in Israel.

Unemployment primarily affects the weaker sectors of the population: It is higher in Arab than in Jewish localities, higher in Jewish development towns than in affluent Jewish communities, higher among women than among men, and higher among Arab women than Jewish women. Unemployment disproportionately affects those for whom the public school system failed to provide a decent education, as well as young people just starting out.

The following table presents data from the Government Employment Office about jobseekers by locality as of June 2003. Jobseekers are defined as persons who registered with this office. Many people, however, do not even bother to register, either because they were not placed in a job in the past, because they do not believe they have a chance of finding a job, or for other reasons. Thus, the number of unemployed persons is actually higher than the number of jobseekers. Figures published by the Central Bureau of Statistics provide a more accurate picture of the scope of unemployment. Still, we chose to present data about jobseekers, since these are the only figures available by locality and they allow a closer look at the differences between Arab and Jewish localities, as well as between Jewish development towns and more affluent Jewish communities.

Percentage of Jobseekers, by Locality, June 2003 in descending order

Name Of Locality	Percentage										
National Average	7.6	Umm Al-Fahm	16.1	Nazerat Illit	11.7	Qiryat Bialik	8.7	Binyamina	6.0	Hod Hasharon	3.9
A'sam	29.0	Majd Al-Kurum	15.9	Ashdod	11.6	Qazrin	8.6	Mazkeret Batya	6.0	Herzeliyya	3.9
Kuseife	28.3	Shibli	15.9	Migdal Haemeq	11.6	Hurfeish	8.5	Zoran	6.0	Kefar Sava	3.9
Abu Rubei'a	26.6	Qiryat Mal'akhi	15.7	Arad	11.6	Yirka	8.5	Yehud	5.8	Giv'atayim	3.8
Aro'er	25.7	Reine	15.7	Qiryat Eqron	11.3	Pardes Hanna-Karkur	8.5	Bat Hefer	5.7	Newe Efrayim	3.7
Tamra	25.4	Mizpe Ramon	15.5	Bet She'an	11.2	Beit Jann	8.4	Rishon Leziyyon	5.7	Ra'anana	3.6
Ein Mahel	25.2	Yeroham	15.2	Qiryat Yam	11.2	Qiryat Motzkin	8.4	Tel Mond	5.5	Zur Yig'al	3.5
Laqye	23.6	Akko	15.1	Zarzir	11.1	Or Yehuda	8.3	Ramat Yishay	5.3	Qesariyya	3.5
Hura	23.4	Yafi	15.0	Be'er Sheva	11.0	Bene Ayish	8.3	Lehavim	5.2	Metar	3.4
Segev-Shalom	23.4	Nahef	14.9	Jatt	11.0	Yoqne'am Illit	8.3	Pardesiyya	5.2	Efrata	3.3
Abu Qureinat	22.7	Nazareth	14.6	Tirat Karmel	11.0	Ma'ale Efrayim	8.3	Modi'in	5.0	Ganne Tiqwa	3.2
Kabul	22.2	Ma'ale Iron	14.3	Hadera	10.8	Be'er Ya'aqov	8.2	Tel Aviv - Yafo	5.0	Makkabim-Re'ut	3.2
Bir Al-Maksur	22.0	Dabburye	14.2	Karmi'el	10.8	Fureidis	8.2	Ma'ale Adummim	4.9	Omer	3.0
Tuba-Zangariyye	22.0	Kisra-Sumei	14.2	Zemer	10.7	Jisr Az-Zarqa	8.1	Azor	4.6	Ramat Hasharon	2.8
Sha'ab	21.7	Mughar	14.2	Tayibe	10.7	Haifa	7.9	Giv'at Shemu'el	4.6	Modi'in Illit	2.7
Bu'eine-Nujeidat	21.6	Qiryat Gat	14.2	Ofaqim	10.6	Nesher	7.9	Betar Illit	4.5	Kokhav Ya'ir	2.1
Ilut	21.2	Abu Sinan	14.1	Afula	10.6	Netanya	7.8	Bene Beraq	4.5	Kafar Qasem	2.0
Basmat Tab'un	20.9	Tur'an	14.1	Eilabun	10.5	Yanuh-Jat	7.7	Holon	4.5	JalJulye	1.9
Judeide-Maker	20.7	Dimona	14.0	Isifya	10.4	Atlit	7.7	Jerusalem	4.5	Savyon	1.8
Abu Ruqayyeq	20.6	Abu Ghosh	13.9	Qiryat Atta	10.4	Rehovot	7.7	Petah Tiqwa	4.5	Bet El	1.7
Bi'ne	20.4	Buq'ata	13.9	Ari'el	10.0	Gedera	7.6	Shoham	4.5	Kefar Habad	1.6
Rahat	20.4	Ar'ara	13.8	Nahariyya	10.0	Gan Yavne	7.1	Even Yehuda	4.4	Ramat Ef'al	1.6
Tel Sheva	20.3	Deir Al-Asad	13.5	Netivot	9.7	Kefar Yona	7.1	Qiryat Ono	4.4	Har Adar	1.3
Shefar'am	20.1	Ashqelon	13.4	Kafar Qara	9.5	Nes Ziyvona	7.1	Qiryat Tiv'on	4.4	Sha'alvim	1.1
Kafar Kanna	20.0	Rame	12.9	Julis	9.4	Qiryat Arba	7.1	Elqana	4.3	Kefar Shemaryahu	1.0
Deir Hanna	19.9	Sederot	12.9	Peqi'in (Buqei'a)	9.4	Rosh Haayin	6.8	Kefar Weradim	4.3	Karme Yosef	1.0
Mas'udim Al-Azazme	19.7	Or Aqiva	12.7	Zefat	9.4	Bat Yam	6.5	Ramat Gan	4.3		
Kafar Manda	18.8	Shelomi	12.6	Lod	9.3	El'ad	6.4	Zikhron Ya'aqov	4.2		
Sakhnin	18.2	Hazor Hagellilit	12.5	Ramla	9.2	Rekhasim	6.3	Tire	4.2		
I'billin	18.0	Tiberias	12.5	Daliyat Al-Karmel	9.1	Bet Dagan	6.2	Mevasseret Ziyvion	4.2		
Meshhed	17.8	Kafar Yasif	12.5	Yavne	9.1	Bet Shemesh	6.2	Qarne Shomeron	4.2		
Arrabe	17.8	Baqa Al-Gharbiyye	12.4	Qalansawe	9.1	Sha'are Tiqwa	6.2	Giv'at Ze'ev	4.0		
Basma	16.9	Ka'abiyye-Tabbash	12.4	Qiryat Shemona	9.0	Qadima	6.1	Oranit	3.9		
Iksal	16.5	Ma'a lot-Tarshiha	12.4	Majdal Shams	8.7	Elat	6.0	Alfe Menashe	3.9		

Source: Government Employment Service, data from April-June 2003.



Social Safety Net Under Attack

Recent years have witnessed a public campaign against the social safety net. The various allowances provided by the National Insurance Institute are presented as an unbearable burden on the state coffers. Likewise, their recipients are portrayed as non-productive persons whom other citizens have to carry on their backs.

In the course of one year, between August 2001 and July 2002, the safety net suffered four consecutive cuts. These included a freeze on all allowances (ordinarily indexed to the average wage); a 4% cut in most allowances; an additional cut of 12% in child allowances; a drastic reduction in the period of eligibility for unemployment compensation; and a drastic reduction in income support payments, especially for working single mothers.

In 2003, all allowances were re-frozen until 2006, at which time they are to be indexed to the Consumer Price Index rather than the average wage. It should be noted that during the past twenty years, the average wage has risen much higher than the Consumer Price Index.

The main allowances that the National Insurance Institute pays out are part of insurance schemes. Their financing is from salary taxes: Employees (and self-employed persons as well) pay out a certain percentage of their wages, and employers also contribute a percentage of the wages of their employees, to the National Insurance Institute. In turn, the National Insurance Institute makes payments to retired persons, unemployed persons, mothers or fathers on birth leave, etc.

Insurance-based allowances include old-age and survivors' pensions, child allowances, unemployment compensation, disability pensions, nursing care benefits and birth allowances. These allowances account for no less than 88% of the total social security payments. The main non-insurance allowance consists of income support payments, funded by general taxation.

The safety net was created to provide minimal income security for persons temporarily unemployed and/or without a means of livelihood: senior citizens, persons with disabilities, parents on birth leave, etc. To date the safety net has successfully cushioned against the increase in income inequality that accompanied the growth of the Israeli economy.

The attack on the safety net will have the effect of eroding the financial situation of a third of working Israelis, whose earnings fall between the minimum and the average wage, and of increasing poverty and helplessness among Israelis whose earnings are at the level of the minimum wage or below it.

The Implications of Retrenchment

The cuts made over the last two years in the safety net had the greatest impact on low-income families dependent on National Insurance Institute allowances. Foremost among them are families receiving income support payments: these payments were reduced by an average of 30% in 2003.

The “unkindest cut of all” was in the opportunities of the children in these families: the opportunity for proper nutrition and health care, the opportunity for regular school attendance, the opportunity to finish school with the qualifications needed to make their own way in society.

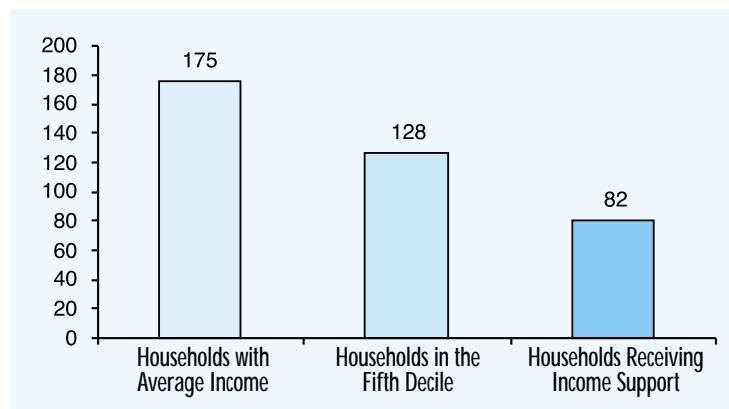
The severe impact of the cuts can be deduced from the following figures on the monthly expenditures of households receiving income support – before the cuts.

For households receiving income support, the monthly expenditure per (standard) person on food was NIS 486, compared to NIS 580 for households in the fifth decile and NIS 626 for households with average income. The figures are especially significant in view of the fact that food constitutes the main expenditure for households on income support.

The average monthly expenditure per (standard) person on education services for households on income support was NIS 82, compared with NIS 128 for households in the fifth decile and NIS 175 for households with average income. These figures raise serious doubts as to whether households on income support are able to give their children the same educational opportunities as children from households in higher income brackets.

Monthly Expenditure on Education per Standard Person, by Type of Household, 2001

NIS, constant 2001 prices



Note: The figures are for households with children up to the age of 17.

Sources: Adva Center analysis of CBS, *Survey of Household Expenditures: 2001*; CBS, Department of Money and Consumption, Memorandum to Adva Center, June 15, 2003.

Education: Not All Diplomas Lead to University

Inequality in the school system is evident not only from the proportion of those who graduate high school with diplomas, but also from the quality of the diploma. Affluent schools with experienced teaching staffs and rich curricula prepare their students for university study. Students from schools with meager resources, less experienced teachers, and no more than a basic curriculum often graduate with diplomas that fail to meet university admission requirements. In 2002, 15% of high school graduates received diplomas that failed to come up to standard.

The results are evident in the number of applicants from different localities not admitted to universities. Heading this list are Arab towns, followed by Jewish development towns.

Although the number of young people applying to private and regional colleges has increased significantly in recent years, breakdowns by locality are currently available only for university candidates.

Percentage of University Applicants Rejected by Universities, by Locality, 2001/2002

Localities of 50+ applicants; in descending order

Name Of Locality	Percentage				
National Average	20.6	Rahat	36.8	Giv'at Shemu'el	16.9
Ein Mahel	58.0	Isifya	36.4	Hod Hasharon	16.8
Abu Sinan	54.9	Shefar'am	35.7	Pardes Hanna-Karkur	16.8
Baga Al-Gharbiyye	54.8	Lod	34.7	Nesher	16.5
Tire	54.7	Iksal	34.5	Or Yehuda	16.4
Ar'ara	53.3	Ramla	32.3	Ra'anana	16.4
Kafar Manda	53.2	Or Aqiva	29.7	Ramat Gan	16.4
Sakhnin	52.4	Akko	29.5	Bene Beraq	16.2
Judeide-Maker	52.3	Dimona	27.9	Metar	16.2
Kafar Yasif	52.0	Ma'a lot-Tarshiha	27.8	Qiryat Atta	16.2
Deir Al-Asad	50.0	Arad	26.0	Nahariyya	15.7
I'billin	50.0	Hadera	23.4	Sederot	15.7
Tayibe	47.5	Holon	22.7	Yehud	15.7
Deir Hanna	46.8	Be'er Sheva	22.2	Jerusalem	15.4
Tamra	45.9	Netivot	22.0	Nes Ziyiyona	15.3
Arrabe	45.5	Yoqne'am Illit	21.7	Omer	15.3
Beit Jann	45.5	Bat Yam	21.6	Elat	15.1
Kafar Kanna	45.1	Rishon Leziyyon	21.6	Qiryat Motzkin	15.1
Kafar Qasem	44.8	Bet Shemesh	21.3	Yavne	14.6
Majd Al-Kurum	44.8	Migdal Haemeq	20.0	Modi'in	14.4
Umm Al-Fahm	44.5	Netanya	20.0	Giv'atayim	14.2
Rame	43.6	Even Yehuda	19.7	Haifa	14.2
Daliyat Al-Karmel	42.6	Gan Yavne	19.7	Kefar Sava	14.2
Dabburye	42.3	Qiryat Yam	19.6	Bet She'an	14.1
Kafar Qara	38.8	Afula	19.0	Qiryat Ono	14.1
Reine	38.5	Qiryat Gat	18.6	Rehovot	14.0
Yafi	38.5	Tel Aviv - Yafo	18.6	Ofaqim	13.5
Tur'an	38.2	Ramat Hasharon	18.4	Zefat	13.4
Nazareth	37.3	Petah Tiqwa	18.3	Ari'el	13.3
Mughar	37.1	Herzeliyya	17.6	Ashqelon	13.0
		Nazerat Illit	17.3	Karmi'el	12.9
		Ashdod	16.9	Tirat Karmel	12.9
				Rosh Haayin	12.4
				Tiberias	12.4
				Makkabim-Re'ut	12.3
				Qiryat Tiv'on	12.2
				Qiryat Bialik	12.1
				Ganne Tiqwa	11.5
				Qiryat Shemona	10.3
				Zikhron Ya'aqov	10.1
				Mevasseret Ziyyon	9.1
				Gedera	8.8
				Kokhav Ya'ir	8.8
				Ma'ale Adummim	8.7
				Elqana	7.5
				Qarne Shomeron	5.9
				Efrat	5.8

Note: Approximately 28% of all applicants applied to more than one university. Some of those rejected at one university may have been accepted at another.

Source: CBS, *Candidates for First Degree Studies, Students and Degree Recipients in Universities, 2001-2002: Demographic Characteristics and Geographic Dispersion*, September 2003, Publication 1210.

Higher Education: More About Inequality

The majority of Israeli youth do not go on to college.

The Central Bureau of Statistics has been following youngsters who finish high school, in order to ascertain how many of them eventually enroll in institutions of higher learning. The following figures concern persons who were high school seniors in 1994 and began university study by the year 2002.

In the year 2002, eight years after graduating high school, only 20.2% of those who were high school seniors in 1994 had begun to study at a university; an additional 7.2% had begun study in an accredited college. These figures reflect first and foremost the fact that a good portion of high school seniors fail to graduate with diplomas, and that not all those who graduate with a diploma qualify for university admission due to the quality of their diploma.

The percentage of Jews beginning university studies was 21.5%, compared with 11.5% of those defined as "members of other religions," most of them Arabs.

In 2002, the percentage of the age cohort of Jews of European or American origin enrolled in university studies was 30.3%, compared with 16.3% for members of the cohort of Jews of Asian and African origin. The corresponding figures for those attending accredited colleges was 9.2% and 7.0%, respectively.

The percentage of students from the localities with the highest socio-economic ranking was 28.7%, compared with 12.1% for localities with the lowest socio-economic ranking.

The percentage of university students who in high school studied in academic tracks was 27.5%, compared with 10.9% who studied in vocational tracks.

High School Seniors in 1994 Who Began University or College Studies by 2002, by Various Characteristics

In Percentages

Gender	University	Accredited College	Socio-Economic Ranking of Home Locality	University	Accredited College
Total	20.2	7.2	1 - 2	12.1	1.6
Men	16.8	7.8	3 - 4	11.8	3.1
Women	23.3	6.7	5 - 6	19.4	6.5
			7 - 8	24.5	9.2
			9 - 10	28.7	13.0
Ethnic Group	University	Accredited College	High School Track	University	Accredited College
Jews	21.5	8.0	Academic Track	27.5	9.1
Arabs and Others	11.5	2.0	Vocational Track	10.9	4.8
Origin	University	Accredited College			
Israel	27.3	10.6			
Asia/Africa	16.3	7.0			
Europe/America	30.3	9.2			

Notes:

1. Origin Asia/Africa = born in Israel to a father born in Asia or Africa or born in Asia/Africa.
2. Origin Europe/America = born in Israel to a father born in Europe or America or born in Europe/America.

Source: CBS, *Statistical Abstract of Israel 2003*, Number 54, Table 8.31.

Higher Education: Inequality by Locality

Inequality at the high school level translates into inequality at the university level. The table below presents the proportion of university undergraduates from among 20-29 year olds, by locality.

We note again that the number of students in private and regional colleges has grown rapidly, but figures by locality are currently available only for students enrolled in universities.

Percentage of University Undergraduates Among 20-29-Year Olds, by Locality, 2001/2002

Localities with 50+ students; in descending order

Name Of Locality	Percentage						
National Average	7.0	Ramat Gan	9.2	Qazrin	6.2	Tirat Karmel	4.4
Omer	29.0	Atlit	9.1	Arrabe	6.1	Judeide-Maker	4.3
Lehavim	25.5	Hod Hasharon	9.0	Ashdod	6.0	Kafar Kanna	4.3
Har Adar	19.1	Nes Ziyona	9.0	Hadera	6.0	Nahef	4.3
Metar	18.9	Peqi'in (Buqei'a)	9.0	Tur'an	6.0	Qiryat Mal'akhi	4.3
Elqana	18.8	Tel Aviv - Yafo	9.0	Holon	5.9	Be'er Ya'aqov	4.1
Kokhav Ya'ir	17.7	Nahariyya	8.9	Pardes Hanna-Karkur	5.9	Sakhnin	4.1
Makkabim-Re'ut	16.4	Herzeliyya	8.8	Ar'ara	5.8	Or Aqiva	3.9
Efrat	16.3	Be'er Sheva	8.7	Netanya	5.8	Qiryat Shemona	3.9
Mi'elya	15.2	Shoham	8.6	Ma'ale Adummim	5.7	Kefar Yona	3.8
Kefar Weradim	15.0	Gan Yavne	8.5	Qiryat Arba	5.7	Yirka	3.7
Qiryat Tiv'on	14.8	Eilabun	8.4	Yafi	5.7	Kafar Manda	3.6
Nesher	14.3	Gedera	8.4	Ari'el	5.6	Tamra	3.6
Giv'at Shemu'el	14.2	Qiryat Yam	8.3	Beit Jann	5.6	Iksal	3.5
Haifa	14.2	Rame	8.3	Akko	5.5	Reine	3.4
Oedumim	14.2	Yavne	8.2	Qiryat Eqron	5.4	Lod	3.3
Qiryat Ono	12.9	Binyamina	8.1	Afula	5.3	Tire	3.3
Ramat Ef'al	12.4	Qiryat Atta	7.9	Azor	5.3	Tayibe	3.2
Qiryat Bialik	12.3	Karmi'el	7.8	Deir Hanna	5.3	Netivot	3.0
Ra'anana	12.3	Petah Tiqwa	7.8	Bene Ayish	5.2	Kafar Qasem	2.9
Jish (Gush Halav)	12.2	Dabburye	7.6	Isifya	5.2	Or Yehuda	2.8
Mevasseret Ziyon	12.0	Yehud	7.6	Tiberias	5.2	Baqa Al-Gharbiyye	2.7
Ramat Hasharon	12.0	Nazerat Illit	7.5	Majd Al-Kurum	5.0	Bene Beraq	2.7
Ganne Tiqwa	11.5	Kafar Yasif	7.4	Mughar	5.0	Bet Shemesh	2.7
Newe Efrayim	11.2	Ma'a lot-Tarshiha	7.4	Jatt	4.9	Ramla	2.5
Qiryat Motzkin	11.2	Zefat	7.4	Jerusalem	4.9	Umm Al-Fahm	2.4
Giv'atayim	11.0	Pardesiyya	7.2	Abu Sinan	4.8	Rahat	2.0
Even Yehuda	10.9	Rishon Leziyyon	7.2	Bet She'an	4.8		
Rehovot	10.6	Giv'at Ze'ev	7.1	Migdal Haemeq	4.8		
Kefar Sava	9.8	Yoqne'am Illit	7.1	Daliyat Al-Karmel	4.7		
Ashqelon	9.7	Modi'in	7.0	Sederot	4.7		
Qarne Shomeron	9.7	Nazareth	7.0	Dimona	4.6		
Mazkeret Batya	9.6	Julis	6.9	Hazor Hagelilit	4.6		
Oranit	9.4	Tel Mond	6.8	I'billin	4.6		
Ramat Yishay	9.3	Alfe Menashe	6.5	Kabul	4.6		
Zikhron Ya'aqov	9.3	Qiryat Gat	6.5	Shefar'am	4.6		
Arad	9.2	Kafar Qara	6.4	Elat	4.5		
		Rosh Haayin	6.4	Bat Yam	4.4		
		Deir Al-Asad	6.3	Ofaqim	4.4		

Sources: Analysis by the Adva Center based on CBS, *Candidates for First Degree Studies, Students and Degree Recipients in Universities, 2001-2002*, No. 1120, September 2003; CBS, *Statistical Abstract of Israel 2003*, No. 54; Data for persons aged 20-29 were provided courtesy of Ms. Julia Heinal, Construction and Local Authorities Division, Central Bureau of Statistics.



Health:

Public Funding Diminishes and the Sick Pay More

The public health care system in Israel compares favorably with public health systems in other countries. However, there is reason for concern about the future.

The National Health Insurance Law of 1994 provided a very generous package of medical services. A short time after its enactment, however, the government began to cut back on funding for this package, shifting the burden to the consumers of health services. Thus, for example, only some of the new medicines on the market were added to the package, while others are available through the supplemental insurance policies sold by Health Funds and insurance companies. Those without supplemental policies, however, receive no discount on medicines not included in the package.

Co-payments are required not only for medicines, but also for a variety of services – visits to specialists or laboratory tests performed at clinics and hospital outpatient clinics.

As not everyone can afford supplemental health insurance, the outcome of the decline in government funding for health services is increased inequality in accessibility. Ultimately, the gap between the quality of services available to the rich and poor is expected to translate into differing levels of health for Israelis of different income levels.

Health: The Burden Shifts to the Household

With implementation of the National Health Insurance Law in 1995, the degree of equity of the system increased: persons in the upper income deciles began to pay higher health taxes than previously, and persons in the lower income deciles began to pay lower health taxes.

However, new payments imposed on consumers (in addition to the health tax) have since affected the degree of social justice in the system. These co-payments came into law due to the erosion in the public financing of the benefits package. Between 1992 and 2002, the average household expenditure on health (excluding the health tax) increased by about 50%.

The Share of Household Expenditures on Health out of Total Household Expenditures, 1992/93 and 2002

not including health tax

Year / Decile	1	2	3	4	5	6	7	8	9	10
1992/93	5%	6%	4%	4%	4%	4%	4%	4%	4%	4%
2002	6%	7%	6%	6%	8%	6%	6%	6%	6%	6%

Sources: Adva Center analysis of CBS, *Survey of Household Expenditures*, various years; the figure for 2002 was provided courtesy of Ms. Yafit Elfandari.

Another indicator of increasing household expenditures on health is the income of the health funds and the insurance companies from the sale of supplemental and private insurance, and sick fund income from co-payments for medications and treatments. The sum of these payments increased from NIS 2.5 billion in 1997 to NIS 5.4 billion in 2002.

Income of Health Funds and Insurance Companies from Payments of Households, 1997-2002

NIS billions, in constant 2002 prices

	1997	1999	2001	2002
Health Fund Income from Sale of Supplemental Insurance	0.1	0.7	1.1	1.2
Health Fund Income from Co-Payments	1.6	2.0	2.5	2.8
Income of Insurance Companies from the Sale of Private Health Insurance	0.8	1.1	1.4	1.5
Total	2.5	3.8	5.0	5.4

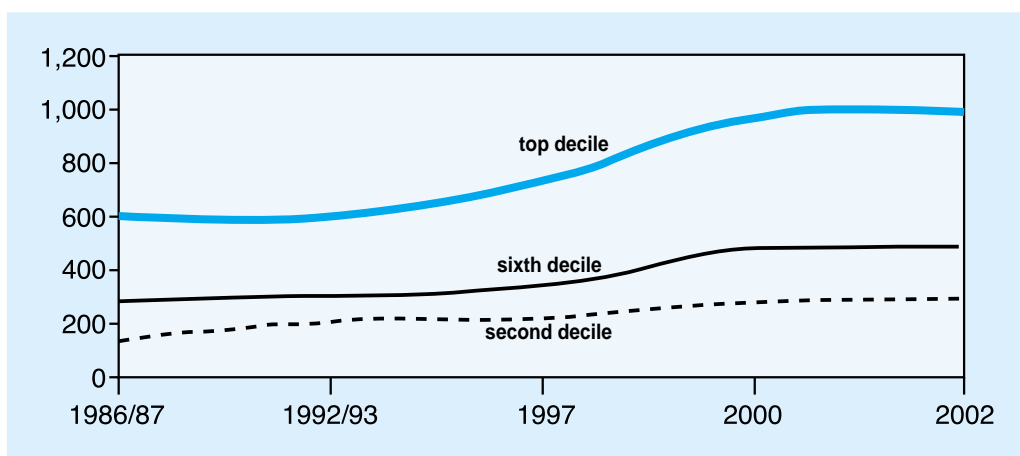
Sources: Witkovsky, Abrahamson, Canaany and Associates, *Report on the Operations of the Health Funds*, various years; Habushy and Shif, *Comparative Report on the Operations of the Health Funds for the Year 2002*, October 2002; Ms. Naava Brenner, Department of National Accounts, CBS; *Report of the Director of the Capital Market, Insurance and Savings at the Finance Ministry*, various years.

Health: The Relative Edge of the Wealthy Increases

The increase in household expenditures on health is accompanied by an increase in inequality between persons of different income brackets.

In 1992 households in the top income decile spent 1.9 times as much on health as households in the sixth income decile and 2.7 times as much as households in the second income decile; in 2002 households in the tenth income decile spent twice as much as those in the sixth income decile and 3.4 times as much as households in the second income decile.

Household Expenditures on Health, Excluding Health Tax, 1986-2002 Second, Sixth and Tenth Income Deciles NIS, constant 2002 prices



Notes: Household expenditures on health include supplemental insurance sold by the sick funds, private insurance sold by insurance companies, dental care and other expenses, including private doctors, medications, glasses, contact lenses and hygienic products.

Sources: Adva Center analysis of CBS, *Survey of Household Expenditures*, various years; the figures for 2002 were provided courtesy of Ms. Yafit Alfandari of the Central Bureau of Statistics.

Housing: Government Assistance Declines

The trend has been decreasing government involvement in housing assistance. The Ministry of Construction and Housing is providing fewer and smaller mortgages to young couples, who depend more and more on mortgage banks whose interest rates are higher than government interest rates. Moreover, housing assistance for needy people is also declining.

Over the last two years rent assistance was reduced by 54%, housing purchase grants were converted to housing purchase loans, and government mortgages for eligibles were cut by 4%. The 2004 budget proposal includes proposals to reduce the housing budget in the following ways: by reducing the eligibility period of new immigrants for special mortgages, rent subsidies and units in public housing; by further reducing rent subsidies by 7%; by raising the rent in public housing; by abolishing the automatic right of the offspring of public housing tenants to remain in the same housing units after parents die or enter a nursing home; likewise, the budget includes a proposal to abolish the Public Housing Law, whose purpose was to enable public housing tenants to purchase their apartments on favorable terms, so that they could become property owners like the majority of families in Israel.

The above changes affect low- and middle-income families. They will result in a decrease in home ownership among persons in low-income brackets and a worsening in the housing conditions of families in need of rent assistance.

In an interview for the Yediot Aharonot newspaper, Mr. Haim Freilichman, CEO of Bank Tefachot, Israel's largest mortgage bank, stated that "since the cut in the social security allowances . . . more families have experienced difficulty in making their monthly mortgage payments." In his estimation, "the number of borrowers who experience difficulty in paying their mortgages has risen by about 20%." In Freilichman's opinion, "In view of the high unemployment and the decrease in household income, the number of homebuyers running into difficulties is expected to grow." In addition, he stated that he did not anticipate any improvement in the short-run ability of borrowers to make their payments (Ynet, November 25, 2003).

According to figures provided by the Yedid Association, in 2003 mortgage banks in Israel issued 16,000 eviction orders to families that did not manage to keep up their mortgage payments; among these, 1,500 evictions were actually carried out (Ynet, December 7, 2003).



Upheaval in the Pension System Augurs Increasing Inequality

Work pensions – income insurance for retirement – is one of the mainstays of working life in a modern economy. In the framework of pension insurance, employees put aside part of their salaries every month and their employers put aside an additional sum, usually larger, in order to insure that upon retirement employees will not have to make drastic changes in their life styles and will not be dependent solely on social security payments - which in Israel are quite low.

The main problem is that only about 60% of employees in Israel (according to the most optimistic figures) have pension insurance. These are persons who work in established firms or services, in which collective labor agreements apply. Others, especially employees in the lower income brackets, have no pension insurance, and for them retirement brings with it economic distress.

What needs to be done is to pass a compulsory pension law, one that will require all working people in Israel to join a pension fund. Not surprisingly, in recent years a number of pension laws were drafted and some were submitted to the Knesset.

However, this year the government took several steps that are liable to cause an upheaval in the pension system and to undermine public confidence in the very idea of pensions.

In the framework of the “Plan for the Recovery of the Israeli Economy – Stage One,” approved in June 2003, the government nationalized the pension funds, removing them from any real influence of the labor unions; worsened the terms of investment of pension fund monies; did away, in effect, with the guarantee provided by the state to the pension fund investments; and lowered the size of pensions of retirees. In the framework of the “Plan for the Recovery of the Israeli Economy – Stage Two,” presented in September 2003, the Cabinet proposed to raise the pension age of men from 65 to 67 and that of women from 60 to 67.

In the absence of a compulsory pension law, the end result of these steps will be to increase inequality in Israel, because they will further polarize the differences between the rich, who have pensions and other savings, and the poor, who will have only a social security allowance and either no pension at all or one of unknown size.

The main damage to the pension system was enacted by the Knesset in June 2003, thanks to the large majority enjoyed by the ruling coalition in the legislature. At the time of writing, negotiations are taking place between the Histadrut (Federation of Labor Unions) and the Cabinet: the Histadrut is demanding the rescind or delay of the far-reaching changes legislated in June 2003.



Work Pensions: Inequality Perpetuated

Not only is pension insurance more common among employees in the middle and upper income brackets than among employees in the lower income brackets; even among insured workers, one finds considerable inequality in the amounts of money put aside for retirement. Of course, this results in large disparities in the standard of living at retirement, differences that are the direct result of the polarization in salaries.

The following table presents the average expenditure of households on pension and provident funds. It should be noted that the average includes households in which no one saves for retirement and households in which one or more persons save for retirement.

In 2002, the average saving for retirement of households in the top quintile through a pension or provident fund was 26 times greater than that of households in the bottom quintile, 8 times greater than that of households in the second quintile, 3.6 times greater than that of households in the third quintile, and about twice as high as that of households in the fourth quintile.

Monthly Savings Through Pension or Provident Funds, by Income Quintile, 1998-2002

By net income per standard person
NIS, constant 2002 prices

	Average Saving	Bottom Quintile	Second Quintile	Third Quintile	Fourth Quintile	Top Quintile
1998	198	27	71	135	256	500
2000	227	28	91	176	311	532
2002	265	26	86	187	353	676

Sources: Adva Center analysis of CBS, *Survey of Household Expenditures*, various years; the figure for 2002 was provided courtesy of Ms. Yafit Elfandari of the CBS.



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Tel (03) 5608871, Fax (03) 5602205

Email: advainfo@bezeqint.net Web site: www.adva.org