
The Public's Opinion on Social Services

1. Introduction

The previous chapters reviewed developments in different areas of social policy and described the impact of policy on the allocation of resources for social services. The surveys presented quantitative indicators relating to service users and the scope of services, such as data on morbidity and life expectancy, education levels and school enrollment rates. This chapter complements that information by examining what the service users – the public at large – think about the services they receive. The user's point of view adds a meaningful dimension to the analysis in two respects: it asks whether services meet the public's expectations and – whether this situation has improved or deteriorated in the past few years.

The most recent CSPA annual survey was in September 2001. It was designed by the Center and the fieldwork was conducted by the Smith Consulting and Research Institute, Ltd. The survey used a representative sample of 1,000 respondents from all parts of the country, in various localities, and from all population sectors. The interviews were conducted by telephone and the participants were asked questions about education, health, welfare services, their sense of personal security, housing, and economic welfare. This survey, like any survey, may contain sampling and substance errors. Nevertheless, the survey results convey an idea of the public's assessment of social services.

Generally speaking, the responses show that most people have sensed no change in their standard of living in the past year or two. Similarly, most respondents report that their income affords them a reasonable standard of living. When we compare

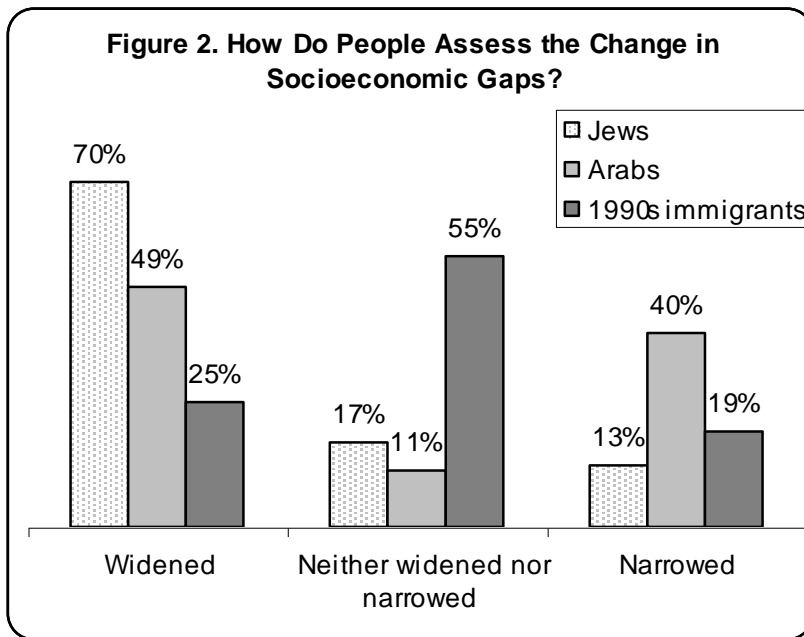
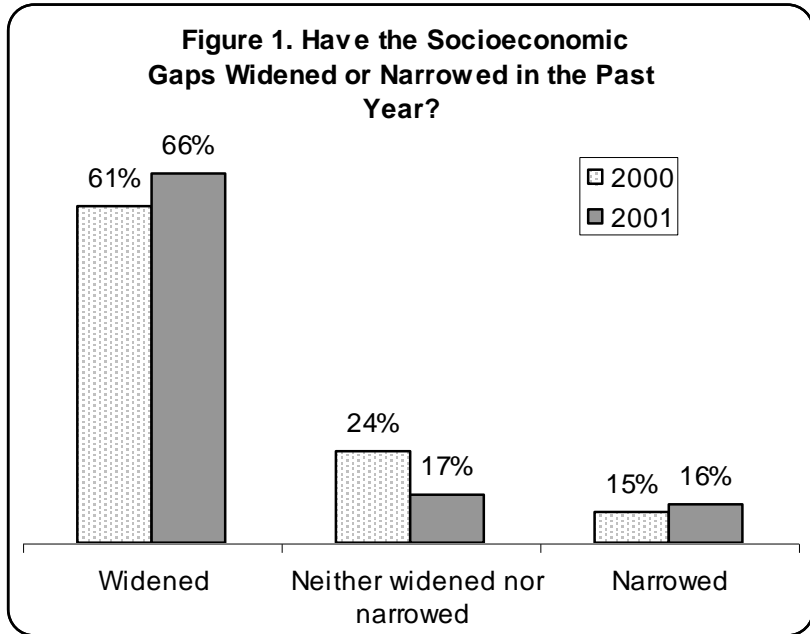
the responses with “objective” quantitative information about the situation, we find that the public has a rather good sense, or a rather accurate knowledge, of how resources are allocated for social services and current budget trends. Most people sense that the social service budget has stopped growing and that the budget for in-kind services, in per-capita terms, has actually declined slightly. The public believes that social gaps have widened in the past year and that the budget as it stands today is not helping to narrow them. The respondents rated two areas – health and housing – quite favorably, as shown in their responses that these two areas of social service need less assistance from the state budget than other areas. The main areas that require additional budget expenditures, in the opinion of a majority of respondents, are education and unemployment. The participants also indicated being severely distressed about and dissatisfied with the state of personal security, environmental protection, pension arrangements, and institutional arrangements for the elderly.

2. Disparities and Social Budgets

One of Israel's most severe social problems that faces Israeli society is the ever widening economic and social gap between population groups. These differences damage the relative welfare and diminish the sense of national solidarity. In recent years, the gap between rich and poor has been widening, unemployment has been rising, and wages and working conditions have deteriorated. In this context, in examining the public's feelings about these differences, those surveyed were asked about budget trends in the social services and the extent to which the budget is helping to narrow socioeconomic gaps.

Widening of the gap. When asked whether they felt that the economic and social gaps had widened or narrowed in the

past year, most respondents replied that they had widened and one-third felt that they had widened severely. Only a small



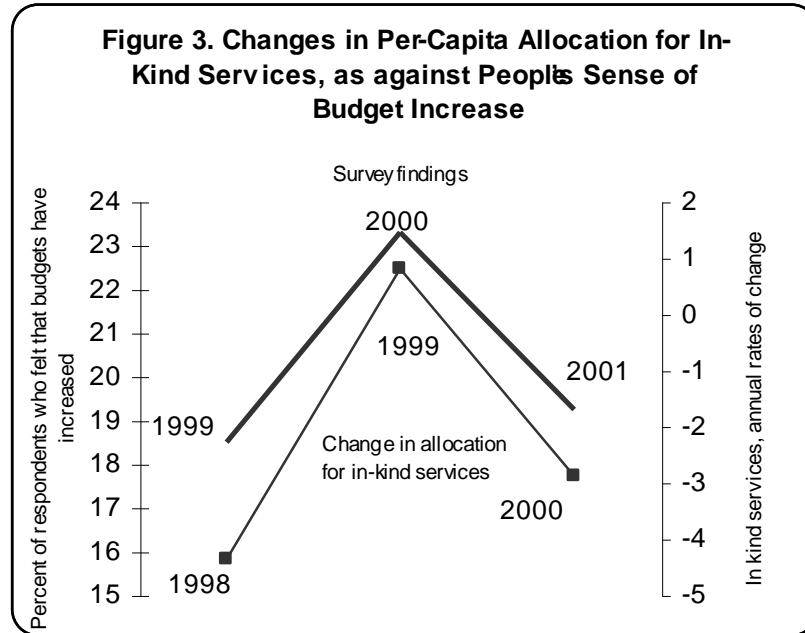
minority felt the gaps had narrowed. These responses point to indicate a serious deterioration. In comparison to last year's survey, more respondents this year felt that the economic gaps had widened.

The sense of widening gaps was expressed by respondents in all age groups but most among those of working age, the 30–49 cohort. This may be explained in part by Israel's depressed employment situation in recent years.

Interestingly, those with higher income levels feel more strongly than those with low income that the socioeconomic gaps have widened. The frequency of this response among high income persons was above the sample average. Last year, the opposite situation was found. It is interesting to note that several groups of a relatively low socioeconomic level were less critical than the overall survey respondents. They include the 1990s immigrants, most of whom claimed that the situation had not changed during the past year; Arabs, a large proportion of whom believed that the gaps had narrowed; *haredim* (the "ultraorthodox"); and persons of low income.

Government budget for social services. The next survey question complements the information concerning socioeconomic gaps and examines the public's perception of budget allocations for social services such as education, health, etc., and changes in this budget over time. The public's common perception is that government budgets have shrunk. More than half of the respondents felt this way; another one-fourth perceived no change in the budgets. In 2000, only 45 percent of survey participants believed the budgets had declined. By contrasting these findings with the actual trend in per-capita resource allocation for social services, we find that people's beliefs reflect budget changes at a one-year lag – a decline between 1997 and 1999, some improvement in 1999, and another downturn in 2000. In a possible explanation for the lag, we may note that it takes time for budget changes to be reflected

in the system and that people feel the effect of these changes at a delay.



Among the population groups in the survey, the perception that government budgets have contracted correlates with age until age sixty-five. Those aged 65+ were less aware of the budget decrease than members of other age groups. Other groups who seemed less likely to perceive a budget contraction were immigrants from the former Soviet Union who reached Israel after 1989, *haredim*, and those with a low income. The most groups who were most aware of a budget change were the European-American born and persons of average or very high income.

Does It Seem to You That Government Budgets for Social Services, such as Education and Health, Have Increased or Decreased in Recent Years? (Percent)

	Increased greatly	Increased slightly	Neither increased nor decreased	Decreased Slightly	Decreased greatly
Population at large	3	16	25	33	23
Aged 65+	1	24	34	18	23
<i>Haredim</i>	6	25	22	32	16
1990s immigrants	0	33	43	23	1
<i>Income</i>					
Far below average	6	19	27	25	24
Slightly below average	1	22	29	32	17
Average	3	13	21	39	25
Slightly above average	1	16	25	33	25
Far above average	3	13	22	34	29

Services most preferred for improvement of welfare. In this year's survey, as in previous years, respondents were asked to focus on the policy tools that, if strengthened, would help to improve the state of welfare in Israel. They were presented with a selection of services and asked to identify the one that should be targeted above all to improve welfare. The percent of people who felt that the government should reallocate funds for action against unemployment was significantly higher this year than in previous surveys. In the previous two years, people considered education the most important goal; this year, allocation of resources to fight unemployment equaled education. No significant change was observed in other areas.

Observing the public's priorities emphasizes the differences in the daily problems that concern different groups. The survey results show that women and men have slightly different priorities in regard to several areas of social services. Women are more concerned than men about unemployment; men

emphasize education more strongly. This year, more men than women favored larger allocations for cultural activities; last year the picture was reversed. Many people in different population groups placed the allocation of additional resources to solving the unemployment problem at the top of the public agenda. These groups included women; the 18–24 year old age cohort; the self-employed; persons of average and slightly below-average income; and persons of Asian-African origin. Three additional groups – 1990s immigrants, persons of income far below the average, and retirees – gave highest priority to the war on unemployment, even though the percent of people who ranked it as the highest objective was lower than the proportion for the sample at large.

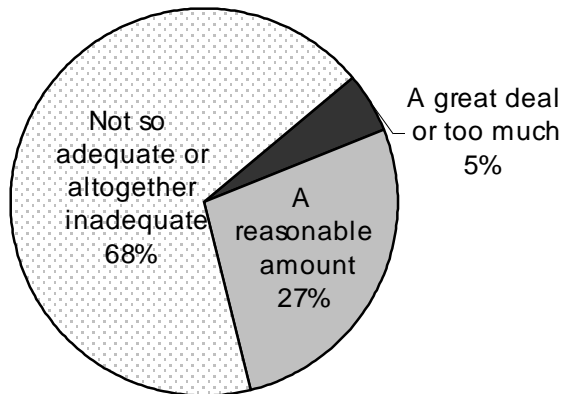
Respondents who identified themselves as *haredim* differed in their responses from those of the other groups. Although *haredim*, like the sample at large, gave education the highest priority, the percent of *haredim* who chose action against “unemployment was the lowest among all groups in the sample and the share of *haredim* who chose solving the housing problem as a top priority was the highest. A large proportion of *haredim* also felt that the budget for National Insurance benefits should be increased.

Environmental protection. Environmental protection is an important topic that in the past has not received the attention it deserves. Only in recent years has this begun to change, largely due to severe problems that have developed during the long period of neglect. The most serious problem – a matter that requires immediate attention – is water. However, the situation in regard to other problems as well, such as air pollution and toxic waste (to name only two), is likely to worsen unless action is taken. We attempted to determine whether the public considers environmental protection issues important and thinks the government is dealing with them adequately. The respondents were asked, “To what extent is the government

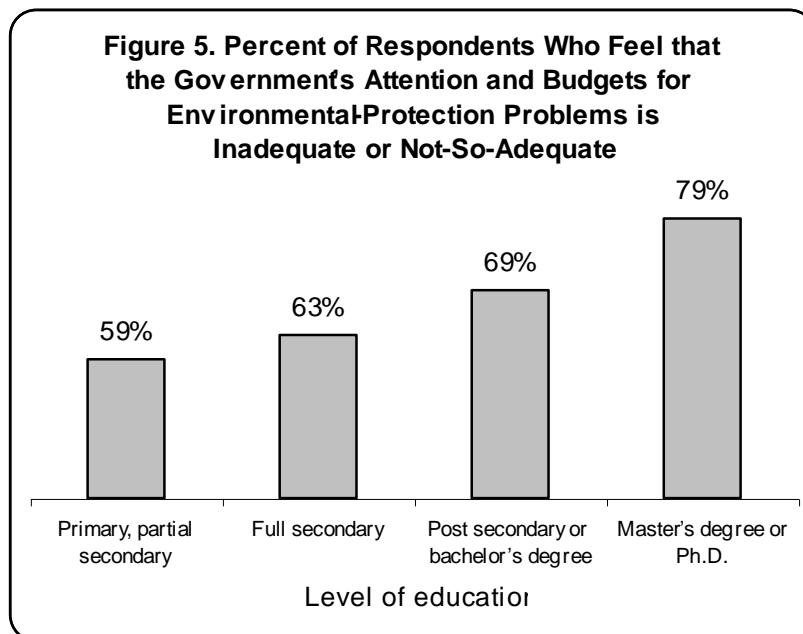
paying attention to and investing in environmental protection issues?" The responses speak for themselves: a clear majority of participants gauged the extent of government attention and budgets for environmental protection as "altogether inadequate" or "not-so-adequate." A very small proportion – 5 percent – thought that too much attention and money were being spent on this topic.

The survey results show that young people are less worried than older people about environmental protection. The rates of dissatisfaction with the level of government concern about environmental protection issues climb with the age of respondents and peaks at three-fourths of the 50+ age group.

Figure 4. How Do You Rate the Attention and Budgets the Government Invests in Environmental Protection Issues?



The proportion of those concerned by the lack of government attention to the ecology issue varies by origin. Those of European-American origin are the most concerned, followed by 1990s immigrants from the former Soviet Union. The origin group that is most indifferent to environmental protection is that of Israel-born whose parents were also born in Israel or in Asian-African countries. Similar rates of Arabs are dissatisfied with the government's handling of environmental protection. There was also a slight correlation between individuals' level of education and their level of concern for the environment; the highly educated were more dissatisfied than those with less education with the level of governmental attention to the ecology.



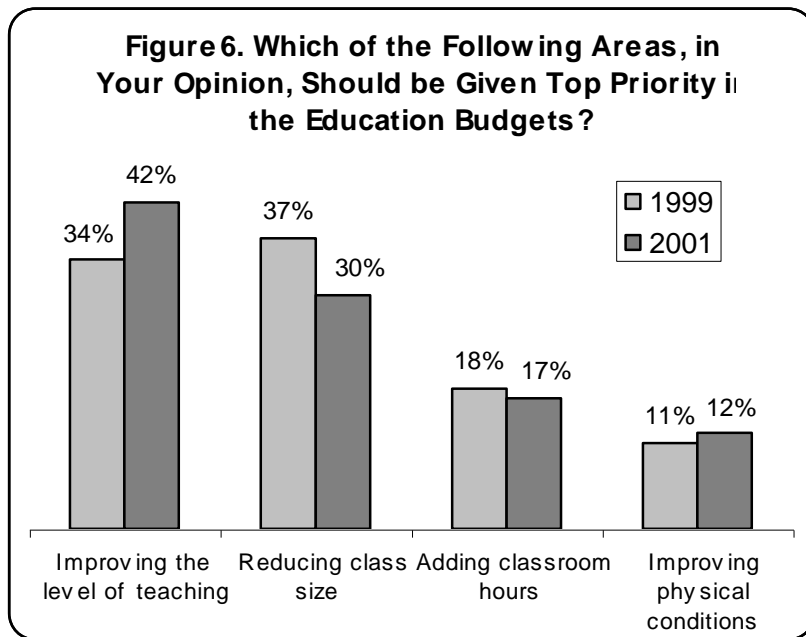
Dissatisfaction with the government's environmental policies also varies by the respondent's degree of religiosity. An especially small share of *haredim* (one-third) termed the government's environmental policies inadequate. Among respondents who defined themselves as "religious" and "traditional," the fraction was larger but still under the average. The nonreligious, in contrast, were the most "devout" group in their concern for the fate of the environment.

In sum, respondents feel that Israeli society is characterized by large social gaps and that these gaps have widened during the past year. Naturally, the public expects the state budget to provide some intervention but is aware that the budget has not increased enough to keep up with the escalating difficulties. In the public's opinion, the two most important areas that need increased attention in order to positively affect the welfare in Israel are the war on unemployment and increased funding for education. The public also gives the government's environmental policies a very low grade. By inference, much of the population is troubled by this issue and clearly would like the government to devote more attention and resources to it.

3. The Education System

Israeli's assign their education system a very important role. The education system has direct implications for each and every household and is expected, by the public at large, to contribute to social cohesion, equal opportunity, and to the individuals' personal future. Education services experienced a period of vigorous growth in the early 1990s, after a full decade of retreat and drastic cutbacks. However, this growth has been arrested in recent years.

Priorities in education. Respondents were asked to choose their preference for increased funding from a list of various priority areas in education. Some 42 percent of respondents chose improving the level of teaching; 30 percent favored reducing class size. The other responses, such as extending the



school day and improving physical conditions in schools, were chosen at much a lower rate. Notably, the public's preferences have changed: the demand to improve the level of teaching took was the highest priority this year; in the 1999 survey, more people preferred reducing class size.

Two groups placed special emphasis on the need to improve teaching: the 1990s immigrants and the 65+ age cohort, most of whom chose this goal as the most preferred. The proportion that chose the second goal, reducing class size, among these groups, resembled the overall average. The percentage of people (in the two aforementioned groups) who favored other priorities, such as extending the school day or improving physical conditions, was very low.

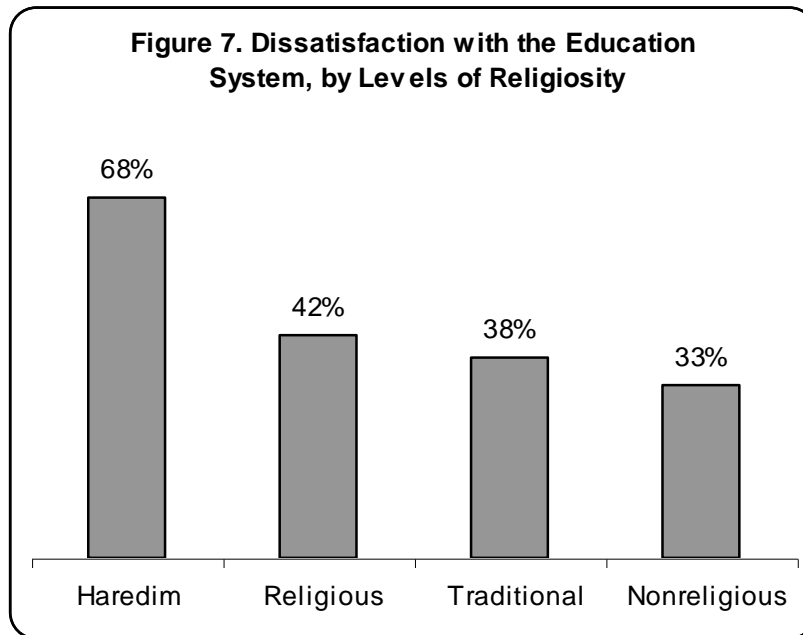
The distribution of the *haredi* responses differed relative to the sample at large. A large proportion of *haredim*, relative to other groups in the sample, favored the priority of extending the school day and improving physical conditions in schools. Improving the level of teaching was only their third-highest priority.

What Goal Should Be Given Top Priority in Education Budgets? (Percent)				
	Improving the level of teaching	Reducing class size	Adding classroom hours	Improving physical conditions
Population at large	42	30	17	12
Aged 65+	56	27	16	1
1990s immigrants	65	26	3	5
<i>Haredim</i>	26	26	22	26

Education and narrowing of disparities. The education system is supposed to create an equal starting point for everyone and to guarantee to all members of society equal opportunity as they prepare for their future. Thus, Israelis expect their education system to play a crucial role in narrowing social gaps. The

survey participants were asked to express their opinion about whether the education system is accomplishing this goal, i.e., narrowing gaps and bettering the lives of members of weaker social groups. The responses were not complementary to the education system: about one-fourth felt that the education system is not only failing to bridge the gaps but is actually widening them. A similar proportion of respondents in the previous two years' surveys gave this response. Few of the other respondents judged the education system favorably; a large proportion of them believed that the system is having no influence or only slight influence on the size of the socioeconomic gap. Few respondents (less than one-tenth) thought that the education system was narrowing the social gap to a large extent. Thus, the public regards as ineffective the instrument that is considered the universal solution to social problems.

Level of education. Last year's survey showed that public opinion regarding the level of education is not particularly enthusiastic. One-third of respondents felt it was "not good," one-third were satisfied, and one third gave it a "passing" grade only. A large percent of those dissatisfied with the education system belong to the "far below average" income category. A positive correlation was found between dissatisfaction with the education system and level of religiosity – a large majority of respondents who defined themselves as *haredim*, and many of the religious, defined the level of education in Israel as not good enough or not good at all. The nonreligious were less inclined to judge the level of education so negatively.

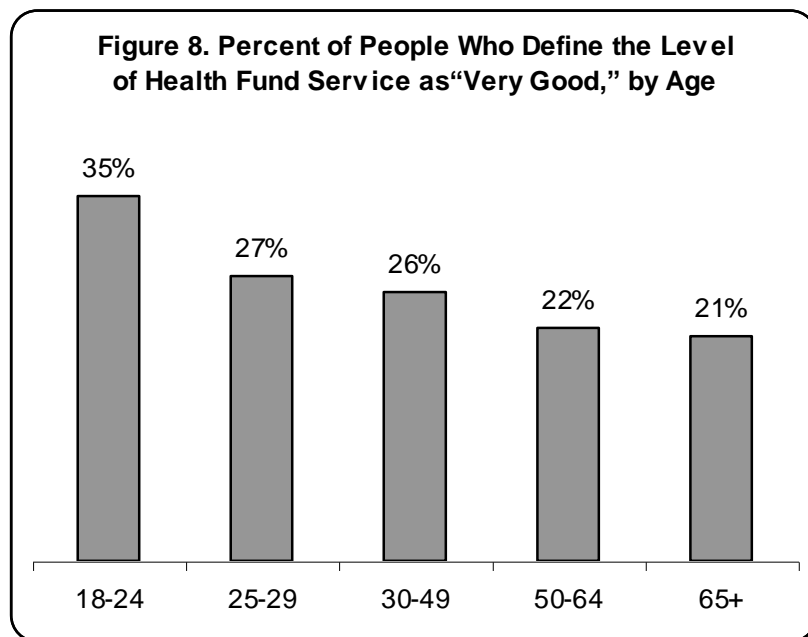


In sum, the results of the three surveys conducted by the CSPS show that the public views the level of education that the Israeli system offers as low. Most of the public also has a specific opinion about the source of the problem and what needs correction: the level of teaching. A rather large proportion of respondents feel that the problem lies in class size. The public's opinion that the education system is not doing enough to improve the social situation also deserves some attention. Thus, as one expects a closing of social gaps, the public no longer expects education to effect this change if the system continues as it is now.

4. The Health System

For the past six years, Israel's health services have been functioning under a new system – National Health Insurance. This change transformed individuals' elective payments to health funds into a tax remitted to National Insurance, which forwards the receipts to the health funds. To gauge the public's opinion of the health system, we focused on satisfaction with services received from the health funds, feelings about the change that the health services have undergone, and – in a newly added question – the topic of dental health.

Level of service. The survey results show that people give the service they receive from health funds a high score. The responses to the question, "Are you satisfied with the service you receive from your health fund?" show that a significant majority of the public is satisfied with these services. Two-thirds described the service they receive as very good or good, and



another one-fourth rated it as reasonable. The previous survey, conducted in 2000, inquired about the public's assessment of the health system as a whole. This assessment was also highly positive, although less so than the evaluation of services provided directly by the health funds. Slightly more than half of the respondents rated the overall level of health services in Israel as "very good" and only 14 percent regarded them as unsatisfactory. By comparing the responses to the question about health fund services and the public's assessment of the overall level of health services in Israel, we get the impression that even if Israelis' personal experience with their health care providers is favorable, they do not rate the health system as a whole favorably. The shapers of public opinion have apparently managed to instill critical feelings about the health system among the public regardless of what the individual's personal experience might be. Importantly, however, satisfaction with the level of health fund service decreases as the respondent's age rises. This means that the "heavy" users of health fund services (older people and age groups that usually have young children in the household) are less satisfied with the service than the public at large.

One group – 1990s immigrants from the former Soviet Union – stands out in particular for its dissatisfaction with the level of health fund service. The reason for this, evidently, is not the age factor (the proportion of elderly is higher among the immigrants than among the population at large, but the number of children per household is smaller) but differing patterns of use of health services and the fact that they may have less access to supplemental services.

Those most satisfied with health fund service are members of Meuhedet Health Fund; 78 percent of them rated the service they receive as good or very good. Members of Clalit Health Services are the least satisfied, only 58 percent of them rated the service they receive as good or very good.

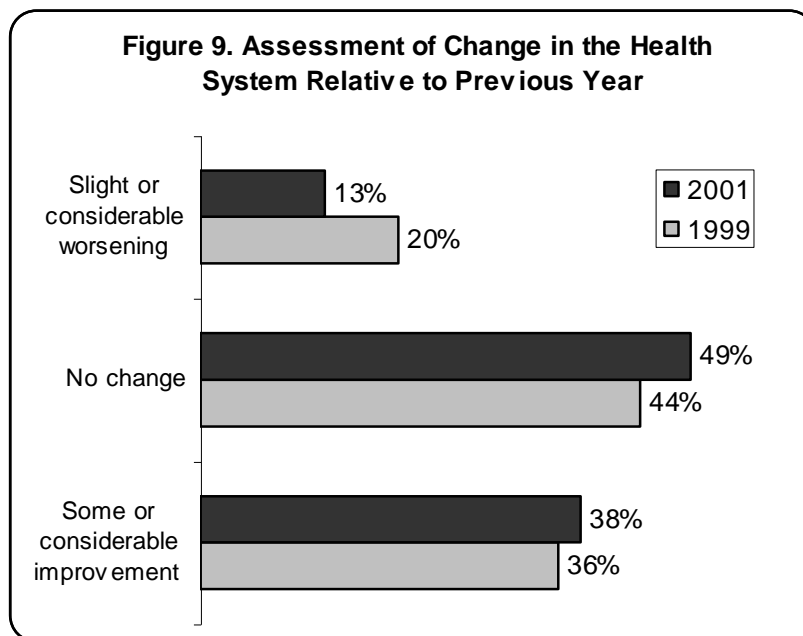
How Do You Rate the Services that You Receive from Your Health Fund? (Percent)					
	Very good	Good	Reasonable	Not so good	Not good
Population at large	26	38	25	8	3
<i>Age</i>					
18–24	35	41	18	5	1
25–29	27	43	18	9	4
30–49	26	37	29	7	2
50–64	22	34	29	10	5
65+	21	39	26	9	5
<i>Origin</i>					
Israel-born, by father's origin:					
Israel	30	41	22	5	1
Asia-Africa	27	39	25	7	2
Europe-America	27	39	24	8	2
Asian-African born	22	30	32	10	6
European-American born	23	41	23	9	5
1990s immigrants	10	40	37	7	6

Improvements over time. The respondents were asked whether they believed the health services had improved in the year or two preceding the survey. Half of the respondents felt that the situation had not changed in the past two years, but more than one-third felt that the system was improving over time. Only 12 percent thought that the level of service had declined in the previous two years. Overall, the respondents regard the

system as undergoing favorable long-term change, and the results were more favorable this year than in the survey performed in 1999.

The highly positive assessment was strongly influenced by the cohort of young people up to age 29, about half of whom felt that the system had improved. Again, young people usually have less need of health services than others do. Older age cohorts were less satisfied with the service.

Dental-health services. Israeli national health insurance does not include dental health care, and this topic often arises in public debate. We asked the respondents whether they think dental health services should be included in national health insurance



even if this would mean paying a higher rate of health tax. The responses show that a significant majority of the public (three-fourths of the sample) prefers to expand the insurance coverage to include dental health care. Similar results were obtained in the survey performed in 1999.

There is a correlation between respondents' age and their wish to include dental health services in national health insurance. People up to age thirty were less interested than others in covering dental care, those of middle age – 30 to 50 – were more willing, and willingness declines again after age fifty. To explain this, one may note that the frequency of visits to dentists is highest in middle age and much lower in younger and older cohorts. Hence, those adversely affected by the lack of dental health care coverage are mainly the middle-aged. Furthermore, there is evidently a negative correlation between the respondents' socioeconomic level and their willingness to include dental health care in national health insurance. A large majority of low-income respondents (those whose income falls below the national average) are willing to pay more for national health insurance if it includes dental health services.

In sum, respondents in this survey rate the health services highly. A large majority believes that the level of health services in Israel is very high, high, or at least reasonable. A large proportion of respondents over the past two years even feel that the level of service has improved, and in any case a large majority believe that it has not gotten worse. Above all, they are highly satisfied or satisfied with the direct services they receive from the health funds. Additionally, a large majority would like to include dental health services into national health insurance even if this would result in an increase in the health tax. This willingness is particularly high among low-income groups.

In Your Opinion, Should Dental-Health Services Be Included in National Health Insurance, Even If This Results in a Higher Rate of Health Tax?

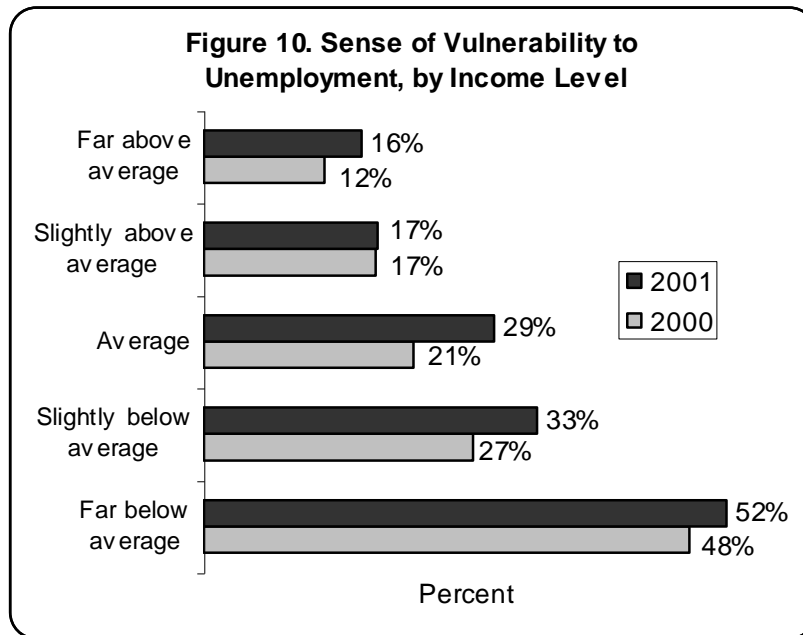
	Highly advisable	Advisable	Makes no difference	Not so advisable	Altogether inadvisable
Population at large	38	36	9	8	10
<i>Age</i>					
18-24	30	40	13	14	4
25-29	30	38	10	4	18
30-49	43	33	7	8	9
50-64	36	38	9	2	15
65+	42	33	10	8	8
<i>Income</i>					
Far below average	41	35	9	7	9
Slightly below average	38	38	11	4	10
Average	39	33	10	8	10
Slightly above average	32	40	7	11	10
Far above average	38	34	8	7	13

5. Employment and Unemployment

One of the important goals of social policy is to insure full employment and to maximize the potential of the labor force. To determine the public's subjective evaluation of the severe unemployment that Israel has been suffering, our survey devoted several questions to employment issues.

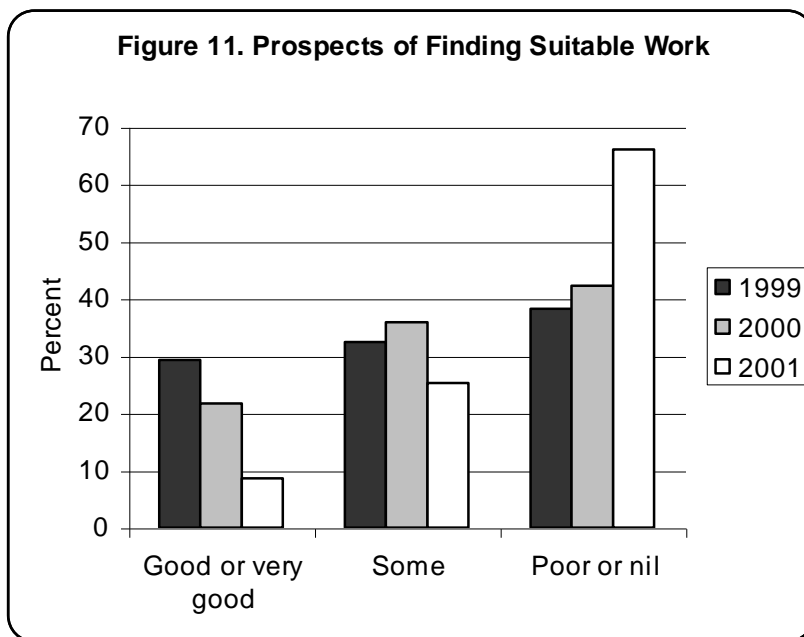
Threat of unemployment. Since Israel has been experiencing high unemployment rates in recent years, we wanted to examine the extent to which the phenomenon affects individuals' perceptions of job security. The results were even more serious than one would have expected even considering the grim state of the labor market. When asked, "Do you, or does a member of your close family, feel likely to become unemployed?" more than half of the respondents replied that they or family members perceived a real threat to their job security. One-third of the respondents replied that they felt severely or very severely likely to become unemployed, and one-fourth said that they were somewhat likely. Furthermore, several social groups feel more vulnerable than others to the threat of unemployment.

The survey results show clearly that the gap between rich and poor in Israeli society, which has been widening in recent years, is also reflected in the extent of perceived personal job security. Low-income persons are more concerned than high-income persons about the possibility of unemployment. Although they may be employed in occupations that are especially "unemployment-prone", this tendency also undoubtedly reflects their lack of reserves, which makes the risk of unemployment much more threatening. Comparison with data from the survey conducted in 2000 reveals an especially disquieting development: fear of unemployment has risen in all income groups.



The survey findings highlight the existing differences in the labor market among various origin groups. The Israel-born whose parents came from Asian and African countries are the group that feels most vulnerable to unemployment. Persons whose parents came from European and American countries feel less vulnerable to unemployment, but one-fourth of them also expressed this fear. The responses of former Soviet immigrants who reached Israel in the 1990s correspond to the higher unemployment rates among them: almost half of them feel threatened to a great or very great extent by the possibility of unemployment. Arabs were the most inclined to fear joblessness, and only a small percent of Arab respondents felt totally immune to unemployment. The results indicate that the fear of unemployment declines as the respondent's age and level of education rise.

Prospects of finding suitable work. The responses to the question about the likelihood of facing unemployment takes on an especially negative significance in view of people's lack of faith in the likelihood of finding suitable employment should they be fired. When asked, "What are the prospects today of finding work that corresponds to their qualifications?" fewer than one-third of the respondents answered "good" or "very good." Comparisons with the findings from previous surveys show that people's skepticism about the possibility of finding suitable work has increased sharply this year.



When we examined the results among different groups, we discovered a correlation in that those who felt that suitable work is difficult to find also felt more vulnerable to unemployment. Furthermore, like the sense of vulnerability to unemployment, there is a clear correlation between respondents' income level

and their feelings about the likelihood of finding suitable work. The higher a respondent's income level, the more likely he or she is to evaluate the prospects of finding work as positive. It is important to note, however, that there is a difference between the views of high-income persons in this year's survey and their responses last year. The percentage of people in that group who considered the prospects of finding suitable work "good" or "very good" fell sharply from 40 percent in 2000 to only 8 percent in 2001.

What Are the Prospects Today of Finding Work that Fits One's Qualifications? (Percent)

	Very good	Good	Some	Poor	Nil
Population at large	1	8	25	56	10
<i>Income</i>					
Far below average	0	5	18	61	16
Slightly below average	3	5	25	56	12
Average	1	7	30	56	6
Slightly above average	1	12	30	50	7
Far above average	0	8	38	47	7
<i>Origin</i>					
Israel-born, by father's origin:					
Israel	0	8	29	58	5
Asia-Africa	1	7	25	56	12
Europe-America	1	11	29	55	5
Asian-African born	1	5	22	62	10
European-American born	2	7	29	47	15
1990s immigrants	1	7	20	52	21
Arabs	3	8	19	62	9

Immigrants are one of Israel's most problematic groups with respect to employment in all senses. Acculturation in employment is one of the main paths to social integration. Apart from expressing a lack of job security, a large proportion of immigrants felt the prospects of finding suitable work in Israel were poor or nil. Members of the Asian-African origin group also gave disheartening responses; among this group there is evidently strong influence of education and age in terms of the ability to find suitable work. Some difference in this matter also exists between the national groups, as the Arabs in the sample were found to be more pessimistic than the Jews.

Job satisfaction. In the next question, respondents who are presently employed were asked about their job satisfaction. The large majority of respondents, it turns out, are "satisfied" and some are even "very satisfied." In this matter, no significant differences were found between women and men or among age groups. However, there was a clear correlation between respondents' income and their job satisfaction. Among respondents whose income far exceeded the average, only a small percentage were dissatisfied with their current work situation. However, even two-thirds of those whose income was far under the average expressed satisfaction with their work.

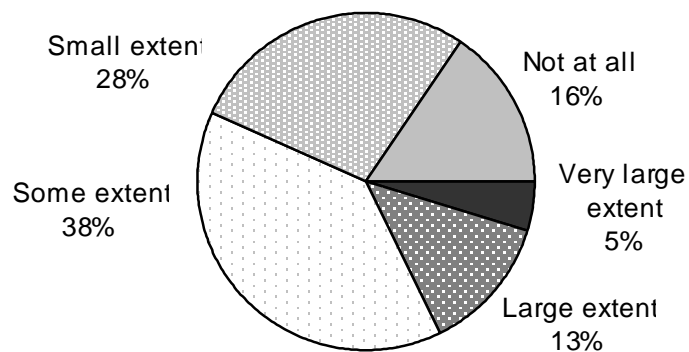
A significant correlation was found between years of education and the extent of job satisfaction: the more years of education people had, the greater job satisfaction they reported. Differences in education may be among the factors that partly explain the gap between Jews and Arabs in job satisfaction. More than one-third of 1990s immigrants responded "not so satisfied" or "altogether dissatisfied" with their work situations. This reflects the immigrants' overall negative feelings, as noted, about their acculturation in the labor market. Immigrants expressed these feelings even though they surpass the population at large in average years of education (one of the factors that affects job satisfaction, as mentioned). This is apparently related

to the difference between many immigrants' actual employment and their occupational training and previous occupations in their countries of origin.

Workers' rights. Since so many people feel threatened by unemployment, we asked respondents whether they think trade unions such as the Histadrut protect workers' rights. It turned out that a large share of respondents believed these organizations provides little if any protection. Only 18 percent expressed a belief in the effectiveness of trade unions.

The survey results show that young people aged 18 to 24 who are at the beginning of their professional careers give the Histadrut more credit than long-time workers do. Reality evidently "cures" young people of their optimism, since their faith in trade unions decreases with age. At retirement age, however, the trend reverses direction.

Figure 12. To What Extent Do Trade Unions such as the Histadrut Protect Workers' Rights?



There are differences among origin groups in this matter. The most skeptical about protection by trade unions are the 1990s immigrants. None of them responded that these organizations protect workers' rights to a very large extent and only one-tenth said that they do so to a large extent. The rates of belief in the effectiveness of trade unions among those born in Europe and America are lower than among the Asian-African born. The disparity between the two origin groups is even wider in the second generation. Interestingly, self-employed respondents – who do not need the services of trade unions – also believe that these unions do little to protect workers, although at a lower rate than wage-earners.

To What Extent Do Trade Unions such as the Histadrut Protect Workers' Rights? (Percent)					
	Very large extent	Large extent	Some extent	Small extent	Not at all
Population at large	5	13	39	28	16
Wage-earners	5	12	37	31	15
Self-employed	4	17	37	26	15
<i>Origin</i>					
Israel-born, by father's origin:					
Israel	4	15	42	27	12
Asia-Africa	7	14	36	24	19
Europe-America	4	10	41	32	14
Asian-African born	3	14	35	24	24
European-American born	3	8	43	28	19
1990s immigrants	0	10	42	35	13

Policy on foreign workers. The employment issue has many implications in a variety of social and economic areas. One issue closely related to employment is that of foreign workers, who have moved into the Israeli labor market in large numbers in recent years. The survey respondents were asked about the policy that should be adopted in regard to foreign workers. Their responses fell into three groups of almost equal size: one-third believed that foreign workers should not be allowed to enter the country and that those in the country should be deported, one-third proposed allowing the status quo to persist, and the remainder thought foreign workers should be offered terms equal to those of other workers in Israel.

We noted that, by origin, respondents born in Asia-Africa took the toughest line toward foreign workers and that the European-American born, including former Soviet immigrants, were the most liberal. The percent of respondents who advocated the deportation of foreign workers was substantially lower among 1990s immigrants than among other groups in the sample. This apparently indicates that, to some extent, the immigrants sympathize with foreign workers, who are perceived as a vulnerable group in society. Their responses may also be a reaction to attitudes in the Israeli society towards non-Jews, since many immigrant families face a similar problem. This sympathy does not exist among Arabs, half of whom advocated the deportation of foreign workers.

Much like the correlation between respondents' years of education and income level, and their feelings of vulnerability to unemployment and prospects of finding work, we observed a correlation between respondents' education level and income and their opinion on the foreign workers issue. The higher education and income the respondent has (two factors that are interrelated), the more inclined he or she is to be in favor of offering foreign workers equal terms.

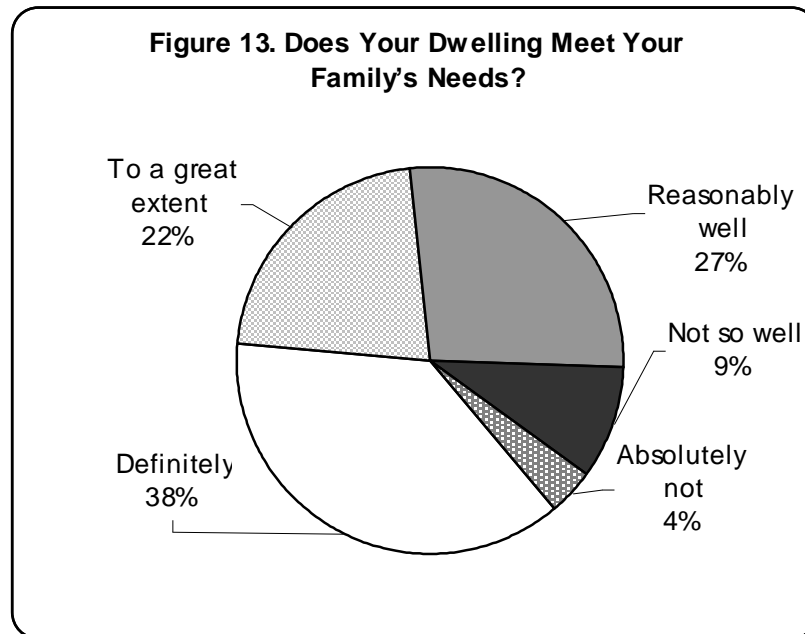
When we compare the results of the two previous surveys with those obtained this year, we find a significant change in the Israeli public's attitude toward foreign workers. This year, as noted above, public opinion was divided almost equally among the three options. Two years ago, in contrast, more than half of the respondents believed that foreign workers should be barred and deported, and only one-fourth thought they should be given the same terms that other workers receive. The increase in tolerance toward foreign workers this year was observed over all population groups.

Two years ago there was a clear correlation between respondents' opinion on the desired policy toward foreign workers and the extent of their job security and their estimation of the prospects of finding suitable work if fired. The more threatened respondents felt about the possibility of unemployment and the less confident they were about their prospects of finding suitable employment, the more strongly they expressed the preference of expelling foreign workers. Today, although this correspondence still exists, it is less clear-cut. This change in the attitude toward foreign workers can be explained by the domestic security situation and the feeling that the alternative – Palestinian workers from the occupied territories – is unsafe.

In sum, the survey gives us a more focused look at Israelis' severe distress in regard to employment. To the direct adverse effects of unemployment – the harm caused to people who lose their jobs – are added the indirect and adverse effects of anxiety about and fear of personal likelihood to face unemployment. Along with this impact is the assessment that the Israeli economy does not offer good prospects to those seeking work or who wish to change jobs, and the belief that trade unions are not fulfilling their role in the struggle for workers' rights. Concern about unemployment is much more intense this year than last. Although employed members of the sample expressed satisfaction with their jobs, this contentment was dwarfed by the concerns they expressed. The responses of many participants concerning foreign workers may also be traced to their level of anxiety. More than two-thirds of respondents opposed the importation of foreign workers and one-third expressed the extreme demand of deporting them. Notably, the incidence of extreme attitudes has declined in the past year.

6. Housing

House ownership is so widespread in Israel as to be the dominant model; 70 percent of households countrywide dwell in privately owned housing. This forces every couple that wishes to establish its home in Israel to make a special effort. People who rent their housing are limited in their ability to fulfill their housing wishes due to the scarcity of rental dwellings on the market. Thus, one might expect many Israelis to be troubled by housing problems. The respondents were asked whether their dwellings meet their families' needs and whether they consider appropriate housing hard to find. To complement this question, they were also asked how much of a burden they feel it is to pay for their housing.



Level of housing. Judging by the results of the survey, most Israelis seem to be satisfied with their housing. Two-thirds of respondents answered that their dwellings definitely meet their families' needs, and most of the others stated that their housing does so "reasonably" well. The results of the previous surveys strengthen the conclusion that most Israelis are satisfied with their dwellings.

However, the survey revealed a correlation between housing dissatisfaction and lower socioeconomic status. Dividing the sample by income levels, we found that one-fourth of low-income respondents expressed dissatisfaction with their housing

and that the proportion of dissatisfied respondents falls steadily (to about 4 percent) in an inverse relation to income.

Analysis of the data by origin group shows that Israel-born respondents of Asian-African origin and 1990s immigrants from the former Soviet Union are the two groups least satisfied with the housing in which they dwell; their housing satisfaction is far below average. The European-American born (excluding the new immigrants, of course) and the Israel-born of European-American origin are the most satisfied with their housing.

The most recent survey, like that performed in 2000, found differences in housing satisfaction among age groups: the most satisfied were the elderly, and the next most satisfied group were those aged 18 to 24. This may be related to household size, which in both groups tends to be one or two persons per dwelling. An additional factor among the elderly is that their current situation reflects the accumulation of previous years, i.e., they confronted their housing problems in earlier phases of their lives. The middle-aged cohorts are less satisfied, apparently because they are still dealing with their housing issues.

Prospects of finding housing. The next question asked was, "What prospects do people in socioeconomic circumstances such as yours have of finding suitable housing?" One-third of the respondents stated that people in a socioeconomic situation similar to theirs cannot find appropriate housing or have little prospect of doing so. The other respondents defined their prospects as "very good," "good," or "reasonable." These responses seemingly contradict those given to the previous question. The respondents may have understood the question about housing satisfaction as relating to dwelling size and interior conditions and the second question as a more comprehensive one relating to the general housing environment. However, it may also reflect a difference between people's assessments of their own situation and their assessment of the situation of others who resemble them in their socioeconomic

traits. These responses may express people's pessimism about the current economic situation and their fear that the situation will worsen. Some evidence of this may be found in the fact that a much smaller proportion of respondents gauged the prospects of finding appropriate housing as poor or nil in 2000 than in 2001.

A deterioration in personal economic circumstances is undoubtedly one explanation for the especially high proportion of retirees who believe it altogether impossible to find satisfactory housing. The situation among former Soviet immigrants is even gloomier; only one-fourth of them consider it at all possible to find appropriate housing. Let us bear in mind that the community of 1990s immigrants from the former Soviet Union has a higher proportion of elderly than in the nonimmigrant population and that many of them rely on income maintenance benefits as their sole source of income. The shortage of sheltered housing in Israel is a very real problem for them. (However, when asked about the dwelling that they occupy, many immigrants expressed satisfaction.)

Respondents with master's or Ph.D. degrees were more likely than others to judge the prospects of finding appropriate housing as good or very good, but even among them one-third considered the prospects poor or nil. A higher percentage of respondents with low levels of education – one-half – felt this way. The distribution by income level, a variable that corresponds strongly with education level, illustrates this: low-income respondents were the most skeptical about the prospects of finding appropriate housing, whereas the majority of high-income respondents considered their prospects as good or very good.

Does Your Dwelling Meet Your Family's Needs? (Percent)					
	Definitely	Largely	Reason- ably	Not so well	Not at all
Population at large	38	22	27	9	4
<i>Age</i>					
18–24	38	26	29	4	2
25–29	31	19	40	8	2
30–49	36	19	27	12	6
50–64	43	24	21	9	3
65+	42	22	24	10	2
<i>Income</i>					
Far below average	24	17	36	15	9
Slightly below average	32	20	31	14	3
Average	46	21	23	8	2
Slightly above average	46	25	25	4	1
Far above average	59	25	9	4	4
<i>Origin</i>					
Israel-born, by father's origin:					
Israel	43	21	27	8	2
Asia-Africa	34	18	30	10	7
Europe-America	49	21	22	7	2
Asian-African born	30	28	31	8	3
European-American born	54	17	25	3	2
1990s immigrants	16	37	23	20	5

Paying for housing. Israelis devote much of their current income to rent, mortgage payments, and home-upkeep expenses. When we asked the survey participants how seriously these expenses burden their family's welfare, we found that half the population considers them very severely burdensome or at least

severely so. One-fourth of the respondents termed these expenses somewhat burdensome; the remaining one-fourth considered them slightly burdensome or not burdensome at all.

An apartment entails large expenses. The extent of the burden declines as the respondents' age rises, but the trend changes upon retirement at age sixty-five; from then on, housing expenses again consume much of the household budget. An especially large proportion of the elderly, however, were found to be wholly unconcerned about housing expenses. The adult population is divided almost equally between those who have managed to overcome the problem of housing finance and those for whom it remains acute. Persons whose income is far below the average described housing related expenses as very severely or severely burdensome to their households' welfare. Housing related expenses are also significantly burdensome to middle-income respondents.

To What Extent Are Housing Related Expenses a Burden to Your Household's Welfare? (Percent)

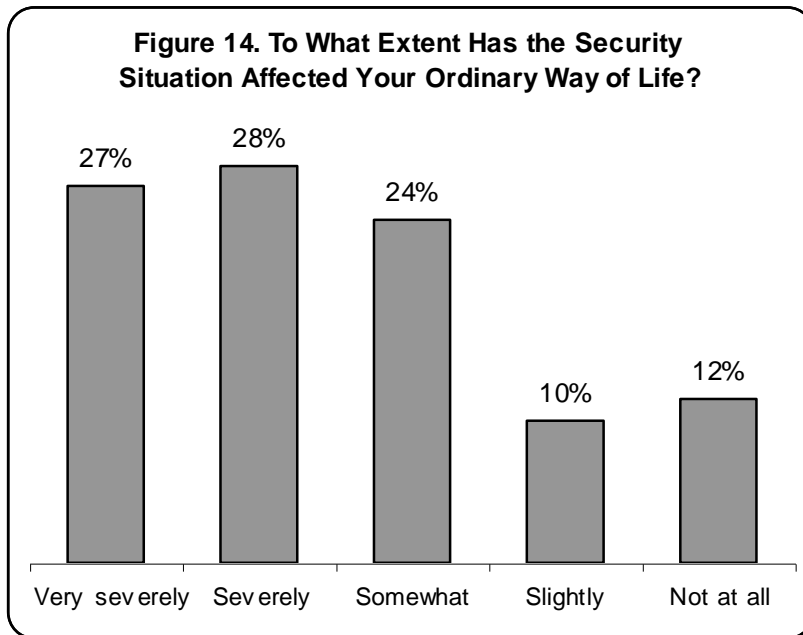
	Very severely burdensome	Severely burdensome	Somewhat burdensome	Slightly burdensome	Not burdensome
Population at large	21	30	26	11	13
<i>Age</i>					
18-24	15	35	31	10	9
25-29	25	38	21	14	3
30-49	27	32	24	10	7
50-64	13	20	32	13	22
65+	17	25	18	10	31
<i>Income</i>					
Far below average	40	26	19	9	6
Slightly below average	18	31	29	11	12
Average	16	36	27	11	10
Slightly above average	10	34	32	9	15
Far above average	7	22	20	27	23

To sum up, Israelis are more satisfied with their housing than with other areas of social welfare, although certain groups attested to severe difficulties in this matter. A majority of respondents asserted that their quality of housing definitely meets their households' needs. However, in contrast to the results of the 2000 survey, the proportion of people who considered appropriate housing very hard to obtain exceeded the percent who found their current dwellings inadequate.

7. Personal Security

Israeli society has been coping with harsh acts of terror for many years. Furthermore, the number of violent crimes reported to police has risen steeply in recent years. These phenomena are severely damaging to broad sectors of the public and have led many people to fear the possibility that they themselves will become victims of acts of crime or terror.

The security situation. The survey findings reflect the deterioration in security that has occurred in the past year, that has severely damaged Israelis' quality of life. When asked how severely the security situation has affected the ordinary way of life of themselves or their families, only one-tenth of the survey participants replied that the security situation has not affected them at all.



Men and women, and people in different age cohorts, gave somewhat different responses when asked about the security situation. Women felt more vulnerable than men and respondents in the middle age cohorts – 24 to 50 – felt more affected than those in the younger and the older groups.

The origin groups differed in their assessment of the personal threat that the security situation poses to them. People of Asian-African origin and 1990s immigrants felt the most vulnerable, an above-average percentage of them considered themselves very vulnerable. Notably, however, former Soviet immigrants were also strongly represented at the opposite extreme, i.e., the proportion of them who felt that the security situation had no adverse effect at all on their ordinary way of life exceeded the average for the population at large. Among respondents of European-American origin, the percent who felt vulnerable was below the average. The findings also show that Arabs feel especially strongly that the security situation has harmed their ordinary way of life. Only a small percent of Arab respondents denied any effect of the situation on their lives. Furthermore, a correlation was found between individuals' socioeconomic level and their level of fear: respondents of low income and low education felt more vulnerable than the higher income/higher educated populations groups in this regard.

Violence and crime. In addition to the picture described above, the data on vulnerability to criminal violence and other crime is also serious. More than 70 percent of respondents feel at least to some extent vulnerable to crime.

The picture last year was quite similar but the results were grimmer in the preceding poll (1999), in which one-third of respondents reported that they or members of their families felt severely or very severely vulnerable to violence. At the other extreme – those who believe themselves totally immune – an improvement has occurred: their proportion was twice that of 1999.

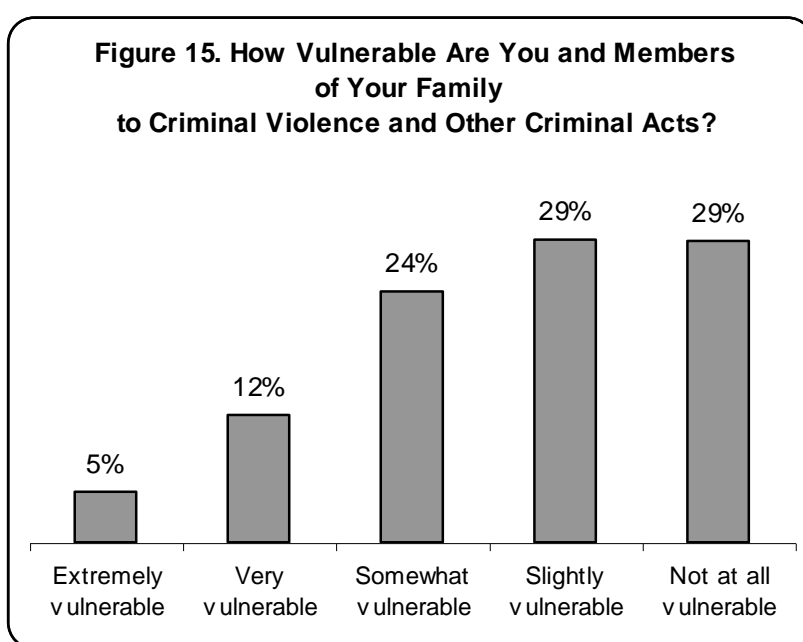
To What Extent Do You Feel that the Security Situation Has Harmed Your Ordinary Way of Life or That of Your Family? (Percent)					
	Very severely	Severely	Some-what	Slightly	Not at all
Population at large	26	38	25	8	3
Men	23	23	22	16	16
Women	29	31	26	6	8
<i>Origin</i>					
Israel-born, by father's origin:					
Israel	24	25	26	17	8
Asia-Africa	36	27	20	6	11
Europe-America	16	29	27	12	15
Asian-African born	39	27	17	6	12
European-American born	27	21	34	7	12
1990s immigrants	21	39	18	3	19
Arabs	32	25	25	14	4
<i>Age</i>					
18–24	23	25	22	18	13
25–29	27	28	27	9	9
30–49	32	28	23	9	8
50–64	21	28	29	9	14
65+	26	31	20	5	18

No difference between men and women was observed this year but, as in the question concerning the security situation, there was a difference among age groups. Here, too, the middle-aged felt the most threatened by crime and the younger and older cohorts felt safer.

Several subgroups displayed especially high levels of “immunity” feelings – the Asian-African born, *haredim*, and,

conspicuously, former Soviet immigrants, nearly half of whom reported that they are totally unexposed to criminal acts, as against 29 percent of respondents at large. The immigrants may have given this response after comparing the state of crime in Israel with that in the former Soviet Union.

In respect to crime, as with the security situation, the Arab respondents reported an above-average rate of distress in personal security. More than 80 percent of Arabs felt vulnerable to crime and one-fourth reported a sense of being very severely vulnerable to violence.



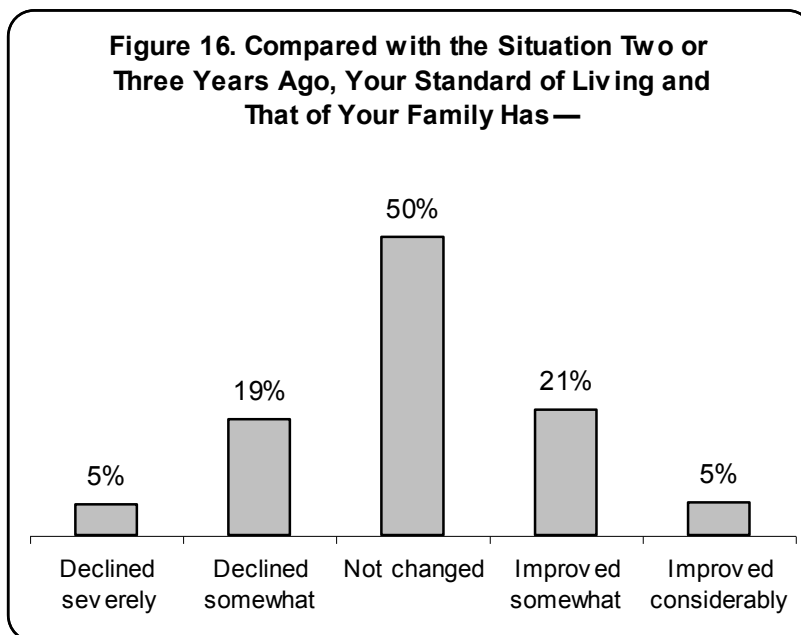
In sum, Israelis are finding it difficult to cope with the risks to their in personal security. The daily reality is causing many to feel vulnerable to acts of terror and criminal violence. Although the public feels that the level of crime is decreasing – relative to

the survey performed in 1999 – some 90 percent feel severely affected by the security situation.

8. Standard of Living

The “standard of living” concept includes various components. The Central Bureau of Statistics releases many indicators of living standards but obviously every household and every individual defines his standard of living differently. Some of these criteria have already been reviewed in this article. Here we relate to people’s estimation of the change that has occurred in their overall standard of living, their ability to meet perceived basic needs, their estimate of their standard of living upon retirement; and the quality of life of the elderly population.

Change in standard of living. The respondents were asked to compare their standard of living with their situation two or three years ago. The responses were divided symmetrically, half of the population noticing no change in its standard of living, one-fourth replying that its standard of living had declined, and one-fourth noting an improvement.



When we analyzed the results by levels of income, we found that a large share of low-income persons reported a decline in their standard of living in recent years. In contrast, those of above-average income reported an improvement.

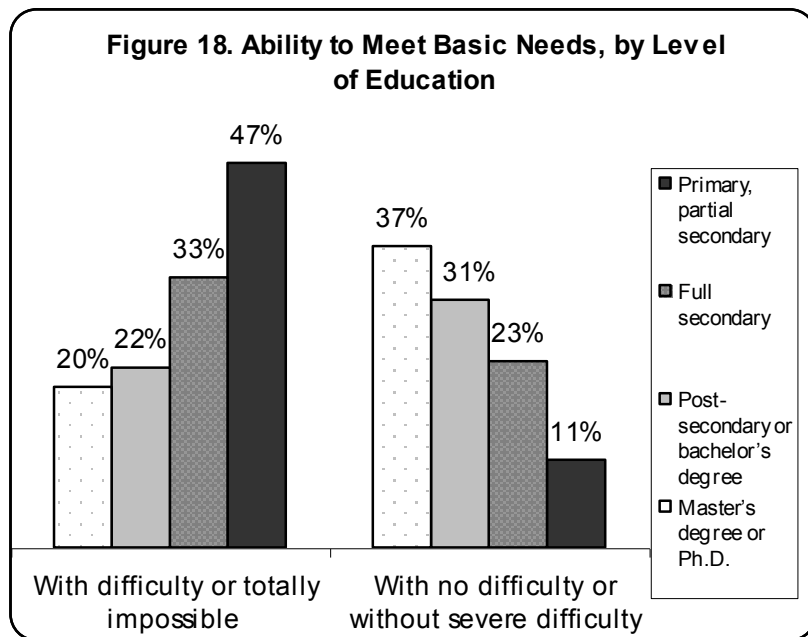
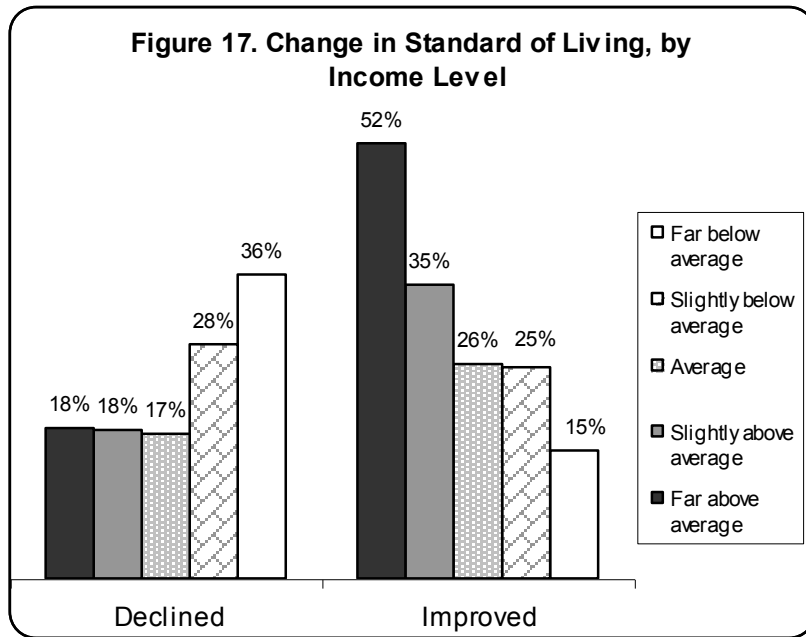
The results also show that the people's perceived standard of living declines as their age rises. People up to age thirty reported, at above-average rates, an improvement in their standard of living, whereas those aged 30–49 approximated the average for the sample at large. A decline was found among those approaching retirement, as nearly one-third of respondents in the 50–64 cohort reported a decline in their standard of living in recent years. Retired respondents, those in the 65+ age groups, reached an equilibrium of sorts, a majority reporting that their situation had not changed and the percent of those who felt a decline resembling that of the respondents at large.

Among the country of origin groups, the second generation Israel-born feel the best and the Asian-African born and the European-American feel the worst. The distribution of 1990s immigrants approximates that of the survey participants at large.

In addition to low-income persons and those in the 50–64 age cohort, several population groups – Arabs, *haredim*, the self-employed, the unemployed, and persons with low levels of education – reported a decline in their standard of living at above the average rates.

Basic needs. In the next question, the participants were asked to estimate the extent to which their income suffices to meet their families' basic needs. Half of the respondents replied that they manage to meet these needs to a reasonable extent. The other half was divided almost equally between those whose income enables them to support their families with difficulty and those who can do so without difficulty. The distribution resembles that of the responses to the previous question.

Compared with the Situation Two or Three Years Ago, Your and Your Family's Standard of Living –					
	Improved consider- ably	Improved somewhat	Not changed	Declined somewhat	Declined severely
Population at large	5	21	50	19	5
<i>Age</i>					
18–24	7	28	48	14	3
25–29	8	27	42	21	3
30–49	7	20	46	19	7
50–64	2	18	51	25	5
65+	1	11	63	20	5
<i>Origin</i>					
Israel-born, by father's origin:					
Israel	9	24	48	17	2
Asia-Africa	6	20	47	18	9
Europe-America	5	25	47	19	6
Asian-African born	0	15	58	16	11
European-American born	2	18	60	20	1
Haredim	1	19	60	12	7
Arabs	3	20	44	27	7
Self-employed	8	25	33	27	7



Education and income are very closely correlated; the more education a respondent had, the better able he or she was to meet the family's basic needs. Only one-fifth of persons with an academic education reported difficulty in supporting themselves, as against almost half of the poorly educated.

Among the population groups, the European-American born showed the highest rates of satisfaction with their income levels, followed by second-generation Israel-born and Israel-born whose fathers were born in Europe or America. The situation of 1990s immigrants resembled that of the Asian-African born; both of these groups, along with the Arab population, reported having more difficulties in financing their basic needs than the survey participants at large.

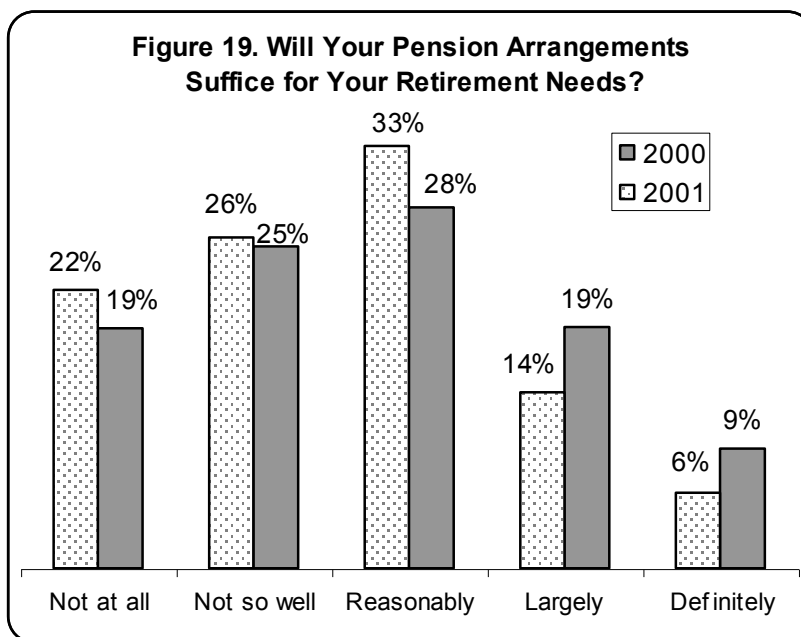
Young people up to age 24 are in a rather good state; three-fourths of them have incomes on which they feel they can live. The 50–64 year old age cohort approximates that level, whereas the 25–49 group is worse off. Surprisingly, an above-average share of seniors state that they can live on their income without much difficulty.

Pension arrangements. In another question about individuals' standard of living – this time pertaining to the future – we asked the participants whether they felt their pension arrangements sufficed to meet their retirement needs. Only one-fifth of participants characterized their pension arrangements as very or extremely satisfactory. Most respondents felt that their pension arrangements would not meet their needs. Last year, a higher percent of respondents were satisfied with their pension arrangements.

To What Extent Does Your Income Level Suffice to Meet Your Family's Basic Living Needs? (Percent)

	With no difficulty	Without much difficulty	Reason- ably	With diffi- culty	Not at all
Population at large	12	15	45	25	3
<i>Age</i>					
18–24	11	20	43	20	6
25–29	4	13	54	25	4
30–49	8	14	48	29	2
50–64	17	14	44	23	3
65+	24	13	34	24	5
<i>Origin</i>					
Israel-born, by father's origin:					
Israel	14	19	46	19	3
Asia-Africa	8	14	48	28	2
Europe-America	17	11	55	14	3
Asian-African born	14	4	41	34	7
European-American born	22	14	50	13	0
1990s immigrants	8	21	24	39	9
Arabs	1	14	37	44	4

Respondents' feelings about their pension arrangements varied with age. Young people, those up to age twenty-four, and the elderly, 65+, are the least concerned about pension arrangements. Those in the 25–29 cohort are the most concerned, followed by the 30–49 age group and the “pre-retirement” (50–64) group.



The analysis by levels of education and income (in which we found a strong correlation in other areas) shows that even the well educated, those with master's or doctoral degrees, felt that they had not made satisfactory pension arrangements. Respondents in the very high income group felt better off; they expected to have a satisfactory income upon retirement. However, if one may judge by their reports about their pension arrangements, those who are poor today will be poor in old age, too.

Among the population groups, the 1990s immigrants take the dimmest view of their pension arrangements, two thirds of them characterizing them as unsatisfactory.

In Your Opinion, Will Your Pension Arrangements Suffice for Your Retirement Needs? (Percent)					
	Definitely	Largely	Reasonably	Not so well	Not at all
Population at large	6	14	33	26	22
<i>Education</i>					
Primary, partial secondary	3	5	29	26	38
Full secondary	5	16	31	24	24
Post-secondary or bachelor's degree	7	17	37	25	18
Master's degree or Ph.D.	7	17	29	31	16
<i>Income</i>					
Far below average	2	4	25	26	44
Slightly below average	5	13	32	27	24
Average	4	7	41	32	17
Slightly above average	8	24	35	20	14
Far above average	20	21	33	18	7

The analysis by type of employment shows that the self-employed feel less "provided for" than wage-earners. Almost two-thirds of the self-employed indicated that they lack adequate pension arrangements.

Institutional arrangements for the elderly. In another question addressing the standard of living of the elderly we asked respondents, "Do the existing institutional arrangements for the elderly (such as old-age homes, sheltered housing, and long-term care hospitals) meet the needs of this population group?" The answers we received bring the gravity of the situation in this field into greater focus. A large majority of respondents felt that the existing arrangements do not meet needs satisfactorily or at all. Only one-tenth deemed them satisfactory.

Figure 20. Do the Existing Institutional Arrangements for the Elderly—Old-Age Homes, Sheltered Housing, Long-Term Care Hospitals—Meet the Needs of This Population Group?

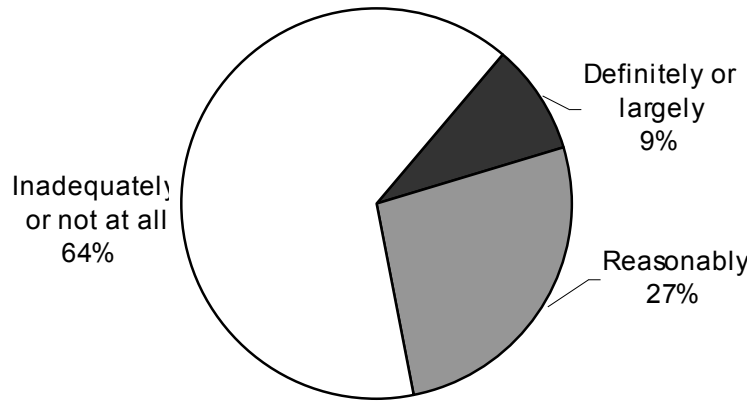
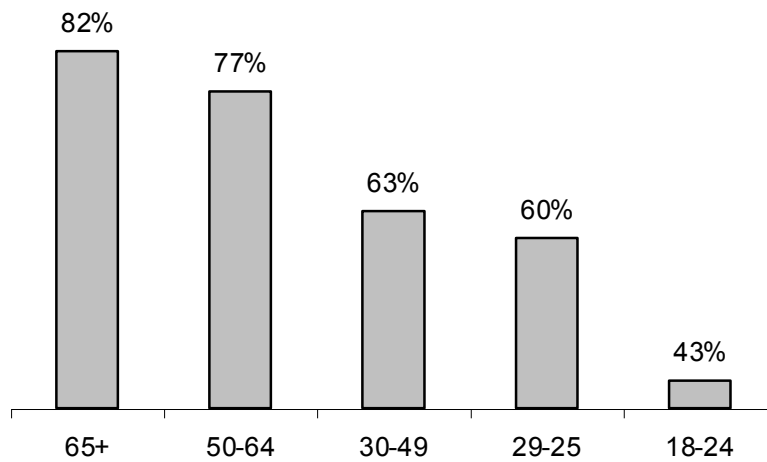


Figure 21. Percent of Respondents Who Believe that the Existing Institutional Arrangements for the Elderly Do Not Meet Needs, by Age



Respondents' dissatisfaction rises with age, probably due to exposure to the harsh reality in this field. More than 80 percent of retirees characterized the existing arrangements as unsatisfactory; the 1990s immigrants did much the same.

Importantly, the percent of those responding that available institutional arrangements for the elderly are inadequate is lower

in population groups that tend to maintain traditional living patterns (residence within an extended family) than in other groups. Below-average rates of dissatisfaction were found among Arabs, *haredim*, and the Asian-African born.

In sum, most people feel their standard of living has not changed in the past two or three years but one-fourth of felt there had been a decline in their living standard. As for income, most people state they can live reasonably well on their income but one-fourth, including one-fourth of the very well-educated, find this hard to do. People's pension arrangements are perceived as insufficient, according to respondents. In this regard, people on the verge of retirement and those with low education and low income express greater concern than others. Additionally, a large majority of the public finds existing institutional arrangements for the elderly unsatisfactory and concern about the problems in this field rises commensurate with age.