

## 1. The Maintenance Law

The Maintenance Law assures payments to divorced, separated, or remarried women, as well as common law wives, who were awarded alimony by the rabbinical court, but not paid by the debtor. The payment amount is set by the court, or by provisions of the Maintenance Law Regulations – whichever is less. When maintenance payments mandated by court ruling are higher than those of the Regulations, the amount set by the latter will be paid subject to a means-test. The level of maintenance payments set by the Regulations equals the income support rate for single-parent families.

The NII is responsible for collecting court-awarded maintenance payments through execution proceedings taken against the debtor. Therefore, only a woman who is not taking steps for execution of the ruling herself, or who has stopped such proceedings prior to submitting an application to the NII, is eligible for the maintenance payment. Should the NII collect an amount higher from the debtor than the amount paid to the woman, she will be eligible to collect the difference.

Amendments to the Income Support Law's means-test have also affected this population. 2015 saw a continuation of the decline that began approximately a decade ago, in the number of women receiving maintenance payments from the NII – at a rate of approximately 4% each year up to 2008 and in subsequent years, the decreases were more moderate – approximately 2.5% on average per year. In 2015, maintenance payments were made to an average of 17,000 women per month – the lowest number in the last 20 years. Moreover, as noted below, there was a continued reduction in the number of women receiving both maintenance payments and income support benefits.

## 2. Recipients of Maintenance Payments

The demographic characteristics of the women receiving maintenance payments in 2015 continue the trends of recent years, approximately 67% of them were divorced, 13% lived

separately from their spouses although married, 9% remarried, and the rest, 11%, were common law wives (Table 1). It should be noted that the data indicate a clear trend of a slight drop in the percentage of divorcees out of the total of all recipients – from 72.8% in 2005 to 67.2% in 2015, while there has been a rise in the percentage of single women – from 5% in 2005 to 11% in 2015. In 2015, most of the women who received maintenance payments (approximately 77%) were mothers of one or two children and approximately 9% were mothers of four or more children (62% and 17% of all families with children in the population - accordingly).

In recent years, there has been a noticeable reduction in the number of maintenance payment recipients – from some 20,000 women in 2010 to 17,000 in 2015 (Table 2). This reduction is explained at least in part, by the transfer of collection to the execution authorities and increasing enforcement against those who do not pay maintenance payments to their spouses. Their distribution by court ruling and employment characteristics was affected in 2003 by the legislative amendments, but not in a significant manner. Maintenance payments were received by 76% of the women in accordance with a court ruling, 5% received the full amount stipulated in the Regulations, and approximately 19% received a reduced payment due to income from work. The average amount paid to women in 2015 was 21% of the average wage (NIS 1,927 per month). However, there is a large gap between the amount women received based on a court ruling versus the amount received according to the Regulations: Based on court rulings, the average amount was only 21% of the average wage, while according to the Regulations – 35% for those receiving the full amount, and 19% for those receiving a reduced amount (Table 3).

Table 1  
Maintenance Recipients by Family Status  
(Absolute Numbers and Percentages), 2011-2015

Year	Total		Married to Debtor	Divorced	Remarried	Other
	Absolute Numbers	Percentages				
2011	19,438	100.0	13.7	68.7	8.7	8.9
2012	18,745	100.0	13.2	68.2	9.2	9.4
2013	18,283	100.0	13.4	67.6	9.0	10.0
2014	17,736	100.0	13.0	67.3	9.2	10.5
2015	16,689	100.0	12.7	67.2	9.0	11.2

Approximately 44% of maintenance recipients in 2015 worked (in comparison with 64% of married women), but their economic condition was not satisfactory. The amount awarded to most of them by the court ruling was so low that there was no need to do

Table 2

### Maintenance Recipients by Payment Type (Absolute Numbers And Percentages), 2011-2015

Year	Total		Payment According To Regulations		Payment Based On Court Ruling
	Absolute Numbers	Percentages	Full	Reduced	
2011	19,438	100.0	5.2	21.7	73.1
2012	18,745	100.0	4.9	20.9	74.2
2013	18,283	100.0	5.3	20.5	74.2
2014	17,736	100.0	5.1	19.6	75.3
2015	16,689	100.0	5.0	19.4	75.6

Table 3

### Average Maintenance Payment as a Percentage of Average Salary, by Type of Payment and Work, 2011-2015

Year	Total	Type Of Payment			Work	
		Payment According To Regulations		Based On Court Ruling	Working	Not Working
		Full	Reduced			
2011	20.6	35.8	18.8	20.1	16.5	24.2
2012	20.7	35.6	18.9	20.2	16.6	24.1
2013	20.8	35.4	19.2	20.8	16.7	24.1
2014	20.9	35.5	19.1	20.4	16.9	24.0
2015	20.6	35.1	18.8	20.0	16.6	23.7

a means-test (since the court took the woman's income from work into account in its ruling). The average maintenance received by working women reached approximately 17% of the average wage. With the addition of work earnings, their overall income totaled an average of 40% of the average wage – an amount only 15% higher than the average amount of maintenance paid to women who received full payment as mandated by the provisions of the Regulations.

These data indicate that the Maintenance Law on its own does not assure a minimum income to all women in need, and therefore women who were awarded low maintenance in a court ruling, and have no other income, or whose income from other sources is very low, are eligible for income support from the NII by virtue of the Income Support Law, if they meet all the other conditions for eligibility. And indeed, in 2015, a monthly average of 3,430 women who received maintenance payments also received income support, in comparison with 6,892 in 2006 – a decrease of approximately 30% to 21% in 2015.

