

Maintenance Payments

Maintenance Law

The Maintenance Law guarantees payment to divorced, separated, common-law or remarried women, to whom the Rabbinical Court has awarded maintenance (alimony), yet its debtor fails to fulfill its obligation to them. The amount of payment is either determined by court judgment or by Maintenance Law Regulations – the lower of the two. The level of maintenance payment stipulated in the Regulations equals the rate of income support benefit for single-parent families.

The National Insurance Institute (NII) is also responsible for collecting maintenance payments awarded by court through execution proceedings taken against the debtor. Therefore, only a woman who does not initiate any proceedings of execution of the judgment, or who has discontinued such proceedings, before submitting a claim the NII is eligible for payment of maintenance from the NII. Should the NII collect from the debtor an amount higher than the sum paid to the woman, she is entitled to receive the difference.

Number of women recipients

Amendments to the Income Support Law's means test also affected the population of women receiving maintenance payments from the NII. In 2018, the number decreased by about 4% – a continuation of the downward trend that began in 2003 with a sharp drop of 8%, partly due to the cut in income support benefits prescribed under the Arrangements Law for 2002-2003, and a stabilization at 3% - 4% since 2011.

In 2018, maintenance payments were made to 14,756 women per month on average – approximately 4% lower than in 2017, and the lowest number in the last 25 years. Moreover, the number of women who received both maintenance payments and income support benefits continued to shrink (see below).

Women's characteristics

Family status

The distribution of women receiving maintenance payments from the NII in 2018 was similar to previous years: approximately 68% divorced, 12% divorced, 8% remarried, and the rest, about 12%, were common-law wives (Table 1). The distribution of women recipients by number of children also remained stable: most of them (75%) had 1-2 children and 9% four or more children – in comparison with, respectively, 61% and 17% of all women with children in the population.

Table 1: Maintenance Recipients by Family Status (Percentages), 2014-2018

Year	Total		Married to Debtor	Divorced	Remarried	Other
	Absolute numbers	Percentages				
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
2016	15,819	100.0	12.6	67.2	8.9	11.3
2017	15,410	100.0	12.4	.671	8.6	11.9
2018	14,756	100.0	12.3	.677	.82	11.9

Type of Payment (Judgment or Regulations)

In 2018, approximately 77% of the women entitled to maintenance from the NII received a payment based on court judgments and the rest according to Regulations: approximately 5% received the full rate and 18.5% the reduced rate due to work income (Table 2). The average amount paid to entitled women was NIS 2,035 per month (about 21% of the average wage in the economy), although the average paid according to court judgment was much lower than that according to the Regulations (full rate): NIS 1,957 compared to NIS 3,297 per month, respectively (about 20% compared to about 33% of the average wage, respectively). The reduced rate prescribed by the Regulations was NIS 2,034 (21% of the average wage).

Employment Status and Benefit Amount

In 2018, the number of working women among all women recipients of maintenance benefit increased by about 6% (as in 2017), reaching approximately 50% (in comparison with 65.5% among married

women). This rise in employment is also an effect of relaxing means test conditions for single mothers (single-parent family) who receive benefits from the National Insurance Institute, i.e. income support, maintenance or survivors' pension, with increment for income supplement: under a January 2017 temporary order (of two years, then two additional years), there was a modification to the offset rate of income disregard (work income not taken into account for purposes of benefit eligibility). Until the modification, 60% of income above the disregard offset from the benefit were taken into account, and afterwards, two offset rates were set in place: up to 33.81% of average wage (NIS 3,349 in 2018) 25% of the wage was offset from the benefit and, above that threshold, offset rate remained unchanged – at 60%¹.

Table 2: Maintenance Recipients by Payment Type (Percentages), 2014-2018

Year	Total		Payment according to Regulations		Payment based on Court judgment
	Absolute numbers	Percentages	Full	Reduced	
2014	17,736	100.0	5.1	19.6	75.3
2015	16,689	100.0	5.0	19.4	75.6
2016	15,819	100.0	5.5	19.8	74.7
2017	15,410	100.0	5.3	16.6	78.2
2018	14,756	100.0	4.9	18.5	76.6

The average payment received by working women amounted to NIS 1,770 – or 17.9% of the average wage (Table 3). Combined with their work income, which reached 33.4% of the average wage, their overall income reached, on average, 51% of the average wage – a rate 50% higher in comparison with non-working women who received the full payment provided by Regulations, approximately NIS 2,300 (less than one quarter of the average wage). Although the table doesn't show any clear trend of maintenance benefits as percentage of working women's average wage in years 2014-2018, but there

1 To learn more about the temporary order, see Box in Income Support Chapter.

is a downward trend among non-working women, we observe a downward trend among non-working women.

Women who were awarded low maintenance payments by a Rabbinical Court, and have no other income, or only scarce income from other sources, are eligible for income support from the NII pursuant to Income Support Law, if they meet all other conditions of eligibility. In 2018, 2,577 women per month on average (approximately 18% of all maintenance benefit recipients) also received income support, in comparison with 6,892 in 2006 (about 30% of all recipients).

Table 3: Average Maintenance Payments as a Percentage of Average Wage, by Type of Payment and Work, 2014-2018

Year	Total	Type of payment			Work	
		According to Regulations		Based on Court judgment	Working	Not working
		Full	Reduced			
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
2016	20.3	34.3	18.5	19.7	16.2	23.4
2017	21.1	33.8	21.5	20.2	18.4	23.5
2018	20.5	33.1	20.5	19.8	17.9	23.2

Payments and receipts

The number of debtors continued to decline, reaching about 50,000 in 2018. Overall, their number decreased by a cumulative rate of about 10% from 2012 to 2018 (Table 4). Total payments to women reached approximately 100 million NIS and total receipts from debtors approximately 50 million NIS, which represents, however, about a quarter of their 2012 level. The rate of receipts rate from deductions on debtors' benefits remained stable as of 2012, ranging from 16% to 17%, yet direct receipts from debtors increased from about 38% in 2015/6 to 48% in 2018 (Figure 1). It should be noted that receipts from debtors are not necessarily meant for the women to whom they are obligated, since some of them have debts incurred years ago and whose wives are no longer in the system, but the National Insurance Institute continues to collect these debts.

Table 4: Maintenance Payments – Recipients and Debtors: Total Payments and Receipts 2012–2018

Year	Women (NIS, Monthly average)	Male debtors (NIS, monthly average)	Payments (Thousand NIS)	Receipts (Thousand NIS)	Receipts in percentage of payments	
					Total receipts	Receipts from direct collection
2012	18,744	54,600	419,743	203,777	48.5	32.9
2013	18,283	54,925	419,565	204,187	48.7	32.3
2014	17,820	55,346	421,358	178,187	42.3	25.8
2015	17,038	50,879	436,504	165,210	38.0	22.3
2016	16,254	49,337	409,274	153,948	37.6	21.2
2017	15,589	50,001	417,363	190,830	45.7	29.5
2018	15,049	49,862	100,989	48,609	48.1	30.0

Figure 1: Receipts as Percentage of Payments, 2012 - 2018

