



The National Insurance Institute
The Research and Planning Administration

**Report on the Dimensions of Poverty and
Income Inequality -
2022**

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Introduction

Israel's socioeconomic situation is causing great concern. Income inequality and poverty rates are readily apparent and are very high when compared internationally. In 2022, there were 1.98 million individuals living below the poverty line, of whom 873.3 thousand were children and 152.5 thousand were senior citizens, reflecting poverty rates of 20.9%, 28.2%, and 12.7%, respectively.

Given the multidimensionality of poverty, manifesting not just in a low-income level but also in other dimensions such as health and housing, remedial action must be holistic and include many disciplines. Examination of the degree of investment in welfare indicates that the resources allocated to welfare expenses in Israel compared to developed countries are some of the world's lowest: in 2022, public social expenditure constituted 15.8% of the GDP compared to the OECD average of 22.4%, with only Korea and Ireland being rated lower than Israel.

One of the key and most important means for improving economic well-being and reducing poverty is promoting economic independence through expanding stable integration in the workforce and increasing earning power. The more earners a family has, the less risk it has of falling into poverty. Integration in the job market in general and well-paying employment in particular affects other dimensions of poverty, such as the family's status and dignity, in its own eyes and those of its surroundings. Owing to the connection between parents' economic situation and that of their children, an increase in economic independence is also of great importance in breaking the intergenerational cycle of poverty. An examination of active investment for employment in Israel compared to internationally reveals that, in this respect too, investment in Israel is very low: the average investment in developed countries is approximately 4 times higher than in Israel in terms of product percentages and the expenditure per unemployed individual is 2.5 times greater in product per capita percentages.

Another key and important tool for extrication from poverty is transfer payments, which help disadvantaged populations who cannot integrate into the job market or whose earning power is limited. The generosity of the transfer payments system in Israel is very low compared to that in developed countries: the contribution of transfer payments and taxes to directly reducing the incidence of poverty is not much higher than half of the OECD average. The direct contribution of transfer payments and taxes to reducing inequality in Israel is approximately 2/3 lower than the average in developed countries too.

Israel's bad socioeconomic situation and low social expenditure rate demand a change in budget priorities and an increase in welfare budgets, including budgets that help people reach a decent

wage in the job market and increase generously the proportion of transfer payments, such as income support benefits for working-age people.

In times of crisis, an additional increase in social security budgets is required. Increasing supports help populations who have been adversely impacted, and when it is channeled specifically to people who have been impacted and limited to the crisis period, the formation of chronic unemployment and permanent expansion of poverty need not be a cause for concern. Thus, for example, during the Covid-19 crisis, the state implemented various policy tools at a wide scale that focused on the unemployed and businesses, so while the economic incomes of large parts of the population, mostly in weaker populations, were negatively impacted by the crisis, the extensive support granted by the Government remedied the situation. Net income increased among most populations, particularly among populations who are less active in the job market, and the dimensions of poverty and inequality shrank. Upon recovering from the Covid-19 crisis, as of the second half of 2021, the special supports that were provided during the crisis period were reduced. Contrary to concerns, unemployed people rapidly returned to the job market and the 2022 unemployment rate reverted to its pre-crisis level. The result: despite the broad cuts in transfer payments, for example in 2022 an 11.5% real decrease in payments made by the National Insurance Institute, the 2022 incidence of poverty of individuals remained unchanged and income inequality decreased slightly.

In October 2023 the “Iron Swords” War broke out, with socioeconomic consequences that are still difficult to estimate. It is already clear today that these consequences will linger beyond 2023. One of the functions of the social security system is, as previously said, to assist during crises, and the Government increased its supports for impacted people during the war. Moreover, once the war ends and socioeconomic recovery occurs, welfare budgets must be increased and an educated socioeconomic policy applied, which alongside steps for encouraging growth will also support socioeconomically impacted populations.

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Summary of Findings

Standard of Living and Poverty Line

- In 2022, the median net income per standard person, which is also the source for the derivation of the poverty line, rose in real terms by 1.9%, and the poverty line reached NIS 3,076.
- The median economic income per standard person, which does not take into account Government intervention via taxation and transfer payments, rose significantly by 6.4%.
- The increase in income is a result of growth in the economy and an increase in employment and wages. The gaps between the pay costs in economic income and net income reflect the significant reduction in the volume of transfer payments, a result of the termination of most of the assistance that was provided during the Covid-19 crisis period.

Dimensions of Poverty

- In 2022, there were **1.98 million poor individuals** living in Israel, of whom 873.3 thousand were children and 152.5 thousand were senior citizens.
- From 2021 to 2022, the incidence of poverty among individuals remained unchanged at 20.9%. For families, the incidence of poverty decreased from 20.5% to 20.2%.
- Were it not for Government intervention through transfer payments and taxes, the incidence of poverty (measured by economic income) of individuals would have decreased from 32.1% in 2021 to 30.6% in 2022, and of families from 35.6% to 33.8%.
- In 2022, transfer payments and taxes reduced the poverty of individuals by 31.9% and families by 40.3%, a lower decrease than in the previous two years. However, the contribution of Government intervention to reducing poverty has been higher in 2022 than prior to the Covid-19 crisis.
- In 2022, the situation of the poor population worsened: there was an increase in the depth and severity of poverty, continuing the increases from the previous year. These increases were recorded for almost all population groups.
- The incidence of poverty among children increased from 28.0% in 2021 to 28.2% in 2022. The incidence of poverty of senior citizens decreased from 15% to 12.7%, because of an increase in the income support benefit to senior citizens and an expansion in eligibility.
- The incidence of poverty in Arab families remained almost unchanged at 38.9% in 2021 and 39% in 2022 and decreased for Haredi families from 34.4% to 33.7%. In 2022, the proportion of poor persons from Arab and Haredi society out of the total number of poor people reached 64.3% – 41.9% Arabs and 22.4% Haredi – double their proportion in the population.

- Poverty in working families constituting approximately half of poor families increased: in families headed by a self-employed individual, there was an increase in the incidence of poverty from 13.1% to 13.8%, and in families headed by an employee from 14.4% to 14.9%.
- The findings of poverty by geographic spread show that the dimensions of poverty of individuals in the **Jerusalem, Northern, and Southern Districts are higher than average**. The incidence of poverty among families reached 36.1%, 22.5%, and 22.9%, respectively. Contrastingly, in the Tel Aviv and Central Districts, the rates are lower than average.
- Among benefit recipients, the incidence of poverty is particularly high for families receiving income support benefits and maintenance (alimony) allowances – 53.7% and 37.3%, respectively.
- In 2022, the proportion of people feeling poor and the proportion of households unable to cover all their expenses increased, and the rate of people waiving a meal at least once every two days and leisure activities for economic reasons increased too. In contrast, the rate of people waiving medical care and prescription drugs for economic reasons is similar to that of the previous year.
- In the second and third quarters of 2023, 30.9% of the adult population lived in food insecurity for economic reasons: 12.6% in very low food security and 18.3% in low food security. The proportion of the adult population that could not afford food that was not harmful for economic reasons was 31.4%.
- Compared internationally, poverty in Israel is one of the highest in developed countries. Among people and children, Israel is rated second after Costa Rica, and among senior citizens, it also ranks high but after a few countries such as Japan, Australia, and the United States.

Income Inequality

- The Gini Index of net income inequality decreased by a moderate rate of 0.2% and fell when calculated according to economic income at a rate of 2% from 2021 to 2022.
- From 2021 to 2022 the net income in most deciles increased by 1.5% to 2.5% in real terms. In the upper decile, there was a lower-than-average increase of 0.7% and in the lower, there was a 6.0% decrease.
- In economic income, in 2022 there was an increase in all deciles, the increase being milder with the rise in deciles (except for the lower decile). The relatively high increase in the low

deciles in 2022 and 2021 arises from weaker populations returning to employment after losing their jobs during the Covid-19 crisis period.

- By international comparison, the inequality situation in Israel is less extreme than that of poverty but remains relatively high.

Contents

.1	Introduction	10
2.	Findings	13
A.	Standard of Living and Poverty Line	13
B.	Dimensions of Poverty in the General Population and the Contribution of Transfer Payments and Taxes to Reducing Poverty and Inequality	15
C.	Changes in Poverty Dimensions in the Various Populations	27
D.	Characteristics of the Poor	32
	Poverty Within Sectors	33
	Poverty by Family Composition and Age Group	34
	Poor Workers of Primary Working Age – 25-64	35
	Poverty Among Allowance Recipients	38
	Poverty by geographic distribution	40
E.	Income Inequality	43
3.	Dimensions of Poverty and Income Inequality in Israel by International Comparison	45
	Appendices	50

Schedules

Schedule 1: The Poverty Line and Incomes (current NIS per month) and the Real Change from Year to Year (Percentages), 2021-2022	14
Schedule 2: Poverty Line by Family Size, 2022.....	15
Schedule 3: Poverty Indices in the General Population, 2021-2022.....	19
Schedule 4: Incidence of Family Poverty by Economic Income and by Net Income, and the (Direct) Decrease in the Rate of Poor Families Following Government Intervention (Percentages), 2021-2022	28
Schedule 5: Depth of Poverty and Severity of Poverty (FGT index) for Individuals by Net Income, by Population Groups (Percentages), 2021-2022	31
Schedule 6: Incidence of Poverty of Families whose Head is of Primary Working Age, by Number of Earners (Percentages), Different Sectors, 2022	37
Schedule 7: Gini Index of Inequality in Economic Income and Standardized Per Capita Net Income, 2017-2022.....	43

Figures

Figure 1: Public Social Expenditure* as a Percentage of GDP (Percentages) – International Comparison, 2022.....	11
Figure 2: Change in Economic Income and Net Income (Percentages), 2021 and 2022.....	13
Figure 3: Poverty Incidence of Individuals, Children, and Senior Citizens (Percentages), 2010-2022..	16
Figure 4: Depth of Poverty and Severity of Poverty (FGT) in Individuals, by Net Income (Percentages), 2020-2022.....	17
Figure 5: Effect of Transfer Payments and Taxes in Reducing Poverty of Families and Individuals (percentages), 2010-2022	17
Figure 6: Contribution of Transfer Payments* To Directly Reducing the Incidence of Poverty of Families, by Allowance (Percentages), 2021-2022	20
Figure 7: Decrease in Incidence of Poverty as a Result of Direct Government Intervention (Percentages), 2022 Compared to 2021	29
Figure 8: Distribution of Population Compared to Distribution of Poor, Different Categories (Percentages), 2022	32
Figure 9: Poverty in Family Compositions by Number of Children (Percentages), 2021-2022.....	34
Figure 10: Families whose Head is of Primary Working Age – Proportion in the Population and Among the Poor by Number of Earners	36
Figure 11: Incidence of Poverty of Families whose Head is of Primary Working Age, by Number of Earners (Percentages), 2003-2022.....	36
Figure 12: Depth and Severity of Poverty of Individuals by Number of Earners in the Family (Percentages), 2022	37
Figure 13: Direct Contribution of Transfer Payments to Reducing the Incidence of Poverty in Families Receiving Allowances (Percentages), by Allowance Type in 2022	39
Figure 14: Poor Families Among Allowance Recipients (Percentages), 2021-2022.....	40
Figure 15: Poorest Cities Among Communities with More than 80,000 Residents – Incidence of Poverty of Families (Percentages).....	41
Figure 16: Real Change in Economic Income and Standardized Per Capita Net Income by Deciles (Percentages), 2022 Compared to 2021	44

Figure 17: Incidence of Poverty Among Individuals, Countries of the OECD (Percentages), Various Years ¹	46
Figure 18: Incidence of Child Poverty by Net Income, OECD Countries (Percentages), Various Years ¹	47
Figure 19: Incidence of Senior Citizen Poverty by Net Income, OECD Countries (Percentages), Various Years ¹	48
Figure 20: Gini Index for Net Income Inequality, OECD Countries (Percentages), Various Years ¹	49

Boxes

Box 1: Food Insecurity	21
Box 2: Subjective Poverty, Inability to Cover Monthly Expenses and Waiving Consumption and Treatments – Findings from the Central Bureau of Statistics Social Survey, 2022.....	24

Appendices

Appendix A (methodology): Clarifications on Data Sources for National Insurance Poverty Reports .	51
Appendix B: Key Definitions of Poverty and Inequality	53
Appendix C: Schedules	56
Appendix Schedule 1: Economic Income and Net Income for Year, by Family, for Population Groups	56
Appendix Schedule 2: Incidence of Poverty among Individuals, Children, and Seniors by Population Group, 2021-2022.....	57
Appendix Schedule 3: Number of Individuals, Children and Elderly, 2021-2022.....	58
Appendix Schedule 4: Incidence of Poverty Among Women Born Between 1960-1969 (Percentages)* 2021-2022.....	58
Appendix 64Schedule 5: Poverty and Inequality Indices of the Population, 2012-2022	59
Appendix Schedule 6A: Proportion of Selected Groups among General Population and Poor Population (Percentages), 2021	60
Appendix Schedule 6B: Proportion of Selected Groups among General Population and Poor Population (Percentages), 2022	61
Appendix Schedule 7: Incidence of Poverty, by District and Major Cities (Percentages), 2021-2022..	62

Appendix Schedule 8: Incidence of Poverty in Towns with More than 5,000 Residents (Percentages)*, 2022	63
Appendix Schedule 9: Maximum and mean Net Income per Standard Person by Decile and Family Size – 2022, According to the Israeli Equivalence Scale	68
Appendix Schedule 10: Maximum and Average Gross Income per Standard Person, by Deciles and Family Size – 2022	69
Appendix Schedule 11: The Incidence of Poverty and Average Gross Salary, Economic Branch of the Family Head, 2022	70
Appendix Schedule 12: Poverty Indices by Benefit Recipients (Percentages), 2021 and 2022	71

Introduction

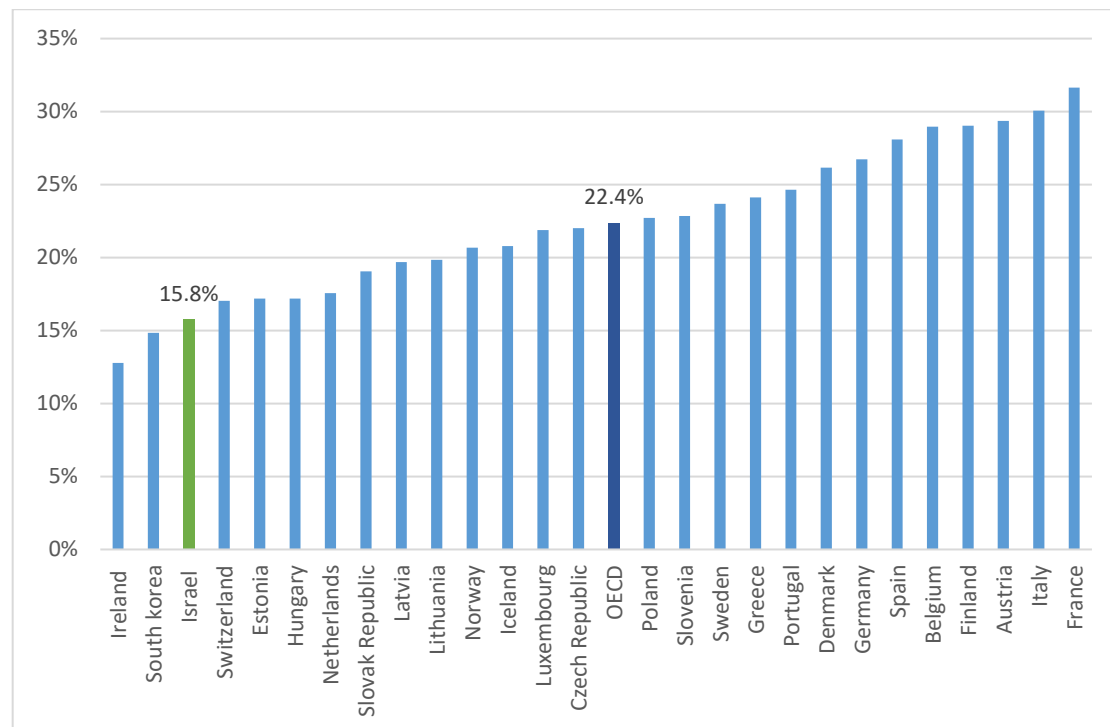
The report on the dimensions of poverty and inequality for 2022 is the fourth in a series of poverty reports showing the profile of poverty and income inequality according to administrative data¹, based on a methodology that was developed by the National Insurance Institute's Research and Planning Administration. The database includes existing incomes in the National Insurance's records, to which estimates of missing income components in these figures have been added, to ensure that the poverty lines reflect the incomes of households from all sources. Using the administrative figures offers many advantages: they refer to the entirety of the Israeli population, rather than to a small sample that has even shrunk over the years, allow comparisons also with small groups of the population, and are not based on answers given by interviewees.

As in every year, in 2022 socioeconomic developments were also affected by the national economic situation and social policy, particularly through transfer payments. 2022 was characterized by a continued expansion of activity in the economy after the economic crisis that broke out in 2020 following the Covid-19 pandemic that affected Israel and the rest of the world. The GDP increased by a high rate of 6.4%, and the rise in employment and downturn in unemployment continued, reaching, among 15-year-olds and older, 60.9%, and 3.8%, respectively— similar to the rates seen before the Covid-19 crisis broke out. At the same time, a significant decrease was recorded in the volume of transfer payments.

An international comparison of social expenditures as a percentage of the GDP shows that in Israel social expenditure relative to the GDP is one of the lowest in developed countries. In 2022, public social expenditure constituted 15.8% of the GDP, a rate 6.6 percentage points lower than the OECD average (**Figure 1**). Thus, the rate of expenditure relative to GDP reverted to the measures preceding the Covid-19 crisis, in which, over the years 2020-2021, there was a significant expenditure increase owing to the Government's involvement in assisting various populations affected by the crisis. The scope of assistance in the Covid-19 period was at a similar rate to the relief that was provided on average in developed countries.

¹ Until 2018, the reports on poverty of the National Insurance Institute were based on expenditure surveys (and before that on income surveys) of households by the Central Bureau of Statistics (see **Schedule 1 in Appendix C of this report**).

Figure 1: Public Social Expenditure* as a Percentage of GDP (Percentages) – International Comparison², 2022



Source: Processing of Central Bureau of Statistics figures updated to August 2023 and figures from the OECD.
 * Expenses on old age and survivors, disabilities, healthcare, support for families, unemployment and employment incentives, housing assistance, and income support.

Once the Covid-19 crisis ended, the Government reduced its support for families and businesses. In particular, in July 2021, unemployment benefits given to people sent on unpaid leave were discontinued and other reliefs in unemployment benefits were also canceled, which promoted the return to the job market as well. Regarding the older unemployed, the special assistance was stopped at a later stage, in October of 2021. The reliefs and grants offered in the Covid-19 period stopped almost completely in 2022. Conversely, in 2022, allowances to senior citizens receiving income supplement and the amounts of earnings qualifying for this supplement increased, and the amounts of allowances in general disability, attendance, disabled child, and old age were increased, with an increment for disability.

In this year’s report, an analysis of the characteristics of poor people has been added. Moreover, alongside the regular analysis of dimensions of poverty and inequality, the report includes two boxes that shed light on additional aspects of the socioeconomic situation: Box 1 shows data on food insecurity according to a survey conducted by the National Insurance Institute’s Research Administration; Box 2 shows data on subjective poverty and waiving of various

² Processing of Central Bureau of Statistics figures updated to August 2023 and figures from the OECD.

products, based on the Central Bureau of Statistics' Social Survey for 2022 and compared years; the Appendices attached to the report provide further information on poverty and inequality.

We should emphasize that because some of the administrative data such as work income are updated retroactively too, past data appearing in the report may differ slightly from the data published in previous reports covering the same years.

1. Findings

A. Standard of Living and Poverty Line

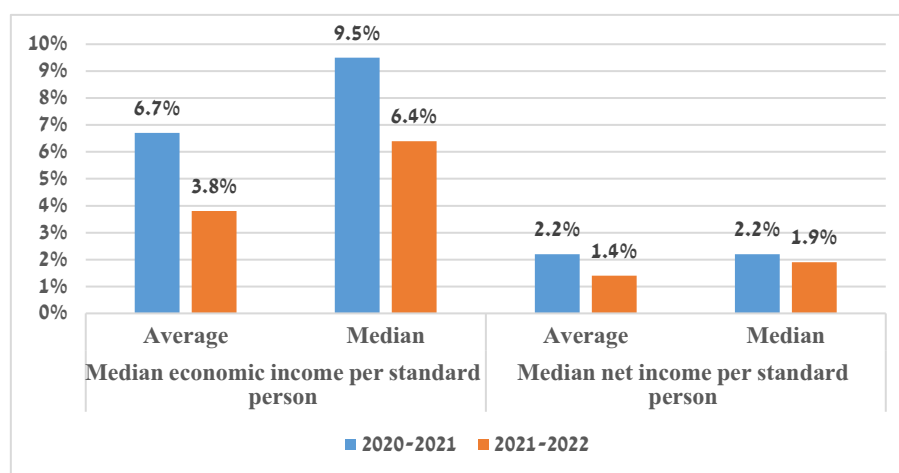
Standard of living – net income and economic income

In 2022, the net median income per standard person increased by 1.9%. This rate is lower than the long-term increase rate which was 4.3% on average from 2010. In contrast, the median economic income per standard person, which does not take into account direct Government intervention via taxation and transfer payments, rose in real terms significantly by 6.4% compared to 5.1% on average from 2010.

The gap in increased rates between economic income and net income was affected by the major decrease in transfer payments after the end of the Covid-19 crisis, mainly in unemployment benefits that were discontinued as of the second half of 2021. In total in 2022, national allowance payments³ were 11.5% lower in real terms compared to the previous year.

The median economic income increased at a higher rate than the mean income, because the effect of economic growth on the population in 2022, like 2021, was more notable in the lower part of the income scale. We see a similar phenomenon in net income, but to a milder degree, as the reduction of transfer payments was also greater among people with lower incomes (Figure 2).

Figure 2: Change in Economic Income and Net Income (Percentages), 2021 and 2022



³ Under the National Insurance Law and other laws and agreements

Poverty line

The poverty line calculated as half of the net median income per standard person increased in 2022 by 1.9% and reached NIS 3,076 per month⁴. Like the commonly used method in most Western countries, poverty in Israel is calculated relatively: it examines the situation of each family relative to the situation of the entire population and is based on objective measurement of money income.

Schedule 1: The Poverty Line and Incomes (current NIS per month) and the Real Change from Year to Year (Percentages), 2021-2022

Type of income	2021	2022	Real change between 2021-2022
Poverty line	2,892	3,076	1.9%
Average			
Economic income per family	16,736	18,036	3.2%
Economic income per standard person	6,928	7,509	3.8%
Net income per family	16,004	16,871	1.0%
Net income per standard person	6,918	7,320	1.4%
Median			
Economic income per family	10,254	11,326	5.8%
Economic income per standard person	4,795	5,325	6.4%
Net income per family	12,297	12,974	1.1%
Net income per standard person	5,784	6,151	1.9%

Poverty lines by family size for 2022 indicate that a family of single individual needs, NIS 3,845 per month in order to be above the poverty line, whereas a family of a couple with a child or a single parent with two children⁵ needs an income of NIS 8,150 per month, and a family consisting in a couple with two children will need approximately NIS 9,842 to be above the poverty line (**Schedule 2**).

⁴ This sum includes an imputation of the missing income components in the administrative data of the National Insurance, income from capital and income from supports other than from the National Insurance Institute, which stood at NIS 278 in 2022.

⁵ The definition of children in the report is – persons up to the age of 18.

Schedule 2: Poverty Line by Family Size, 2022

Family size	Number of standard persons	Poverty line (NIS per month)	Marginal increment in NIS
1	1.25	3,845	.
2	2.00	6,151	2,307
3	2.65	8,150	1,999
4	3.20	9,842	1,692
5	3.75	11,534	1,692
6	4.25	13,072	1,538
7	4.75	14,609	1,538
8	5.20	15,993	1,384
9	5.60	17,224	1,230

B. Dimensions of Poverty in the General Population and the Contribution of Transfer Payments and Taxes to Reducing Poverty and Inequality

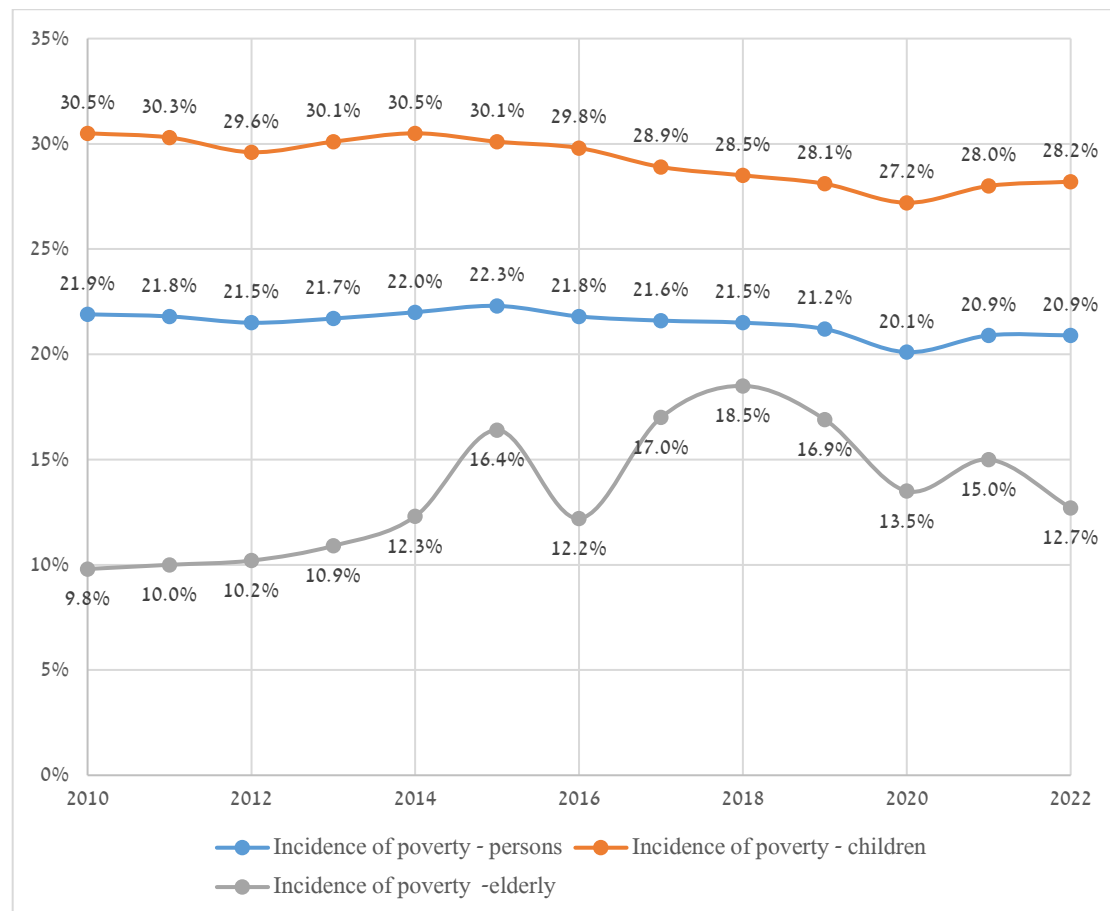
In 2022, there were 1.98 million poor individuals living in Israel, of whom 873.3 thousand were children and 152.5 thousand were senior citizens (**Appendix Schedule 3**).

The developments in the incidence of poverty from 2021 to 2022 were mixed. The incidence of poverty among individuals remained unchanged at 20.9%. The incidence of poverty of children rose slightly by 0.2 of a percentage point, reaching 28.2%. The increases in the incidence of poverty among children since 2021 curtail the trend of improvement that was recorded about them from the middle of the previous decade. Compared to children and individuals, for families, the incidence of poverty increased by 0.3 percentage points and reached 20.2%, and a remarkable decrease was recorded for senior citizens – from 15% in 2021 to 12.7% in 2022 (**Figure 3**).

The differences in change directions among the different populations are a result of a discrepancy in the effect intensity of economic growth compared to the intensity of the impact of reduced Government assistance to families and businesses. This, alongside the increase in some allowances, such as income supplement in old-age and disability, which affected only part of the population⁶.

⁶ See the 2022 Annual Survey of the National Insurance Institute, for further information on the changes made in allowances.

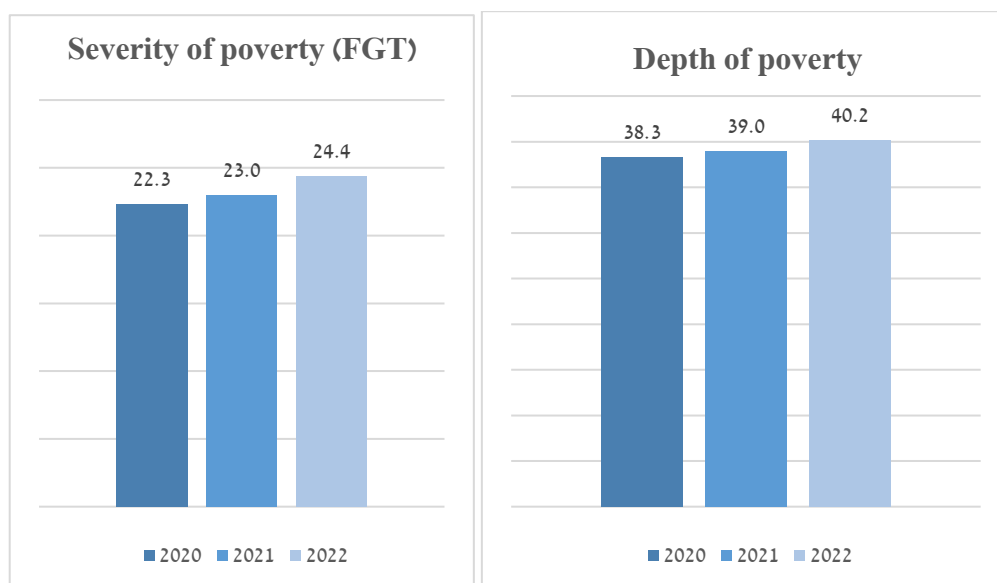
Figure 3: Poverty Incidence of Individuals, Children, and Senior Citizens (Percentages), 2010-2022



In 2022, the poor were poorer than in 2021, further to the previous year’s exacerbation. The depth of poverty, expressing the gap between the income of the poor and the poverty line, increased in net income terms by 0.3 percentage points – from 39% in 2021 to 40.2% in 2022 (Figure 4 and Schedule 3). An exacerbation of the severity of poverty was recorded⁷, from 23% to 24.4% between the two years.

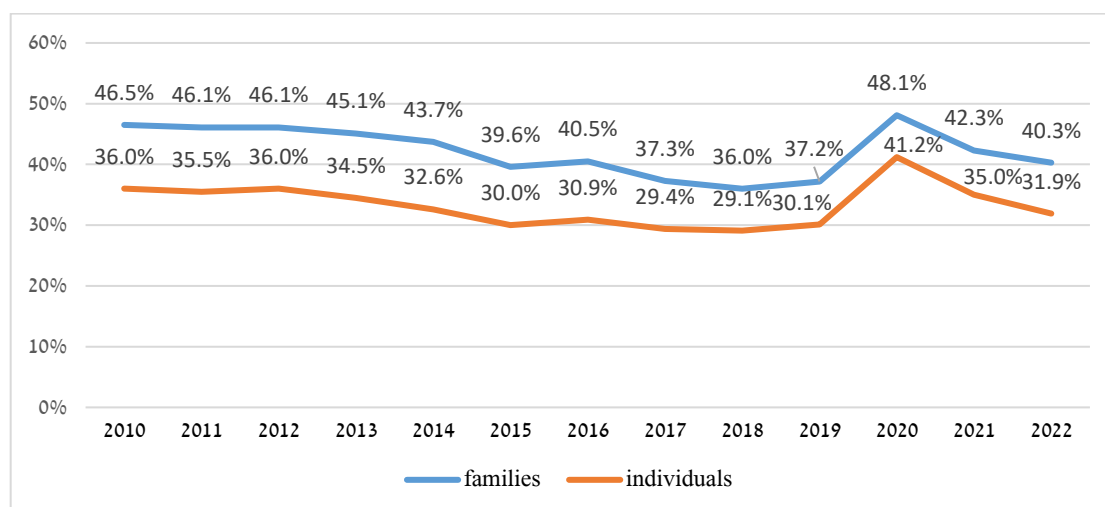
⁷ The severity of poverty (by FGT index) expresses the distance of the poor’s income from the poverty line squared. Therefore, the weight given to poorer people is greater than for the poverty depth index.

Figure 4: Depth of Poverty and Severity of Poverty (FGT) in Individuals, by Net Income (Percentages), 2020-2022



An examination of the dimensions of poverty by economic income clearly indicates a decrease in the dimensions of poverty from 2021 to 2022 (**Schedule 3**), mainly because of the return to the job market. Between the two years, the incidence of economic poverty among families declined from 35.6% to 33.8%, among individuals from 32.1% to 30.6%, and among children from 36.9% to 35.7%. At the same time, there was a decrease by economic income in the depth and severity of poverty. Among senior citizens, the decrease in the incidence of poverty by economic income was smaller, as the proportion of persons employed among them is somewhat low, making them less affected by positive developments in the job market.

Figure 5: Effect of Transfer Payments and Taxes in Reducing Poverty of Families and Individuals (percentages), 2010-2022



The main and most important tools of the Government for improving the socioeconomic situation of the population, mainly in the short term but with long-term effects as well, are transfer payments and taxes. Examining the direct effectiveness of Government intervention in reducing poverty and inequality through these means in 2022 shows a direct decrease in the poverty rate of individuals by 31.9% and of families by 40.3%, compared to 2021 when rates decreased by a greater proportion – 35% and 42.3%, respectively (**Schedule 3**) – and after seeing in 2020, the year of Covid-19 crisis, that the Government assistance led to poverty rates of 41.2% for individuals and 48.1% for families. However, although the effect of the poverty reduction policy decreased in 2021 and 2022, the contribution of Government intervention in 2022 was high compared to before the crisis – 30.1% for individuals and 37.2% for families in 2019 (**Figure 5**).

Schedule 3: Poverty Indices in the General Population, 2021-2022

	2021	2022
By economic income		
Poverty (Percentages)*		
Incidence of poverty among individuals	32.1%	30.6%
Incidence of poverty among families	35.6%	33.8%
Incidence of poverty among children	36.9%	35.6%
Incidence of poverty among the elderly	43.5%	42.9%
Depth of poverty	59.7%	58.5%
Severity of poverty index	46.5%	45.1%
Inequality**		
Gini index	0.5084	0.4977
By net income		
Poverty (Percentages)*		
Incidence of poverty among individuals	20.9%	20.9%
Incidence of poverty among families	20.5%	20.2%
Incidence of poverty among children	28.0%	28.2%
Incidence of poverty among the elderly	15.0%	12.7%
Depth of poverty	39.0%	40.2%
Severity of poverty index	23.0%	24.4%
Inequality**		
Gini index	0.3753	0.3747
Direct decrease in scope of poverty as a result of government intervention		
Poverty (Percentages)*		
Incidence of poverty among individuals	35.0%	31.9%
Incidence of poverty among families	42.3%	40.3%
Incidence of poverty among children	24.1%	20.6%
Incidence of poverty among the elderly	65.6%	70.5%
Depth of poverty	34.6%	31.2%
Severity of poverty index	50.6%	46.0%
Inequality**		
Gini index	26.2%	24.7%

* All rows refer to individuals except for the row referring to families.

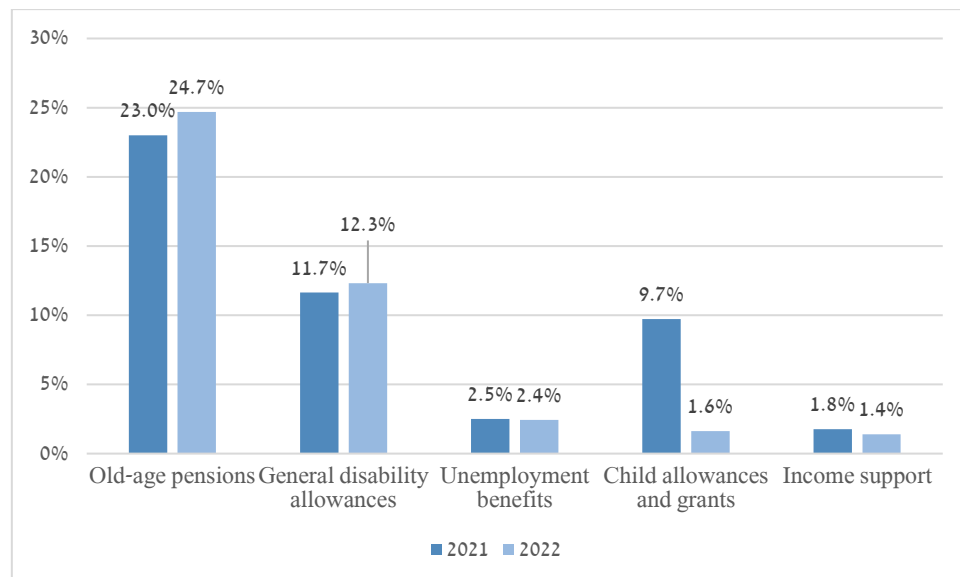
** Families by income per standard person.

An examination of the contribution of the various allowances to reducing poverty shows that the allowance given to senior citizens and survivors is the most efficient in reducing poverty in

Israel, followed by the disability pension – 24.7% and 12.3%, respectively (**Figure 6**). In contrast, the effect of income support benefit, which is given to a relatively small share of the population, and of child allowances, is low – 1.4% and 2.4%, respectively.

The contribution of the general disability and old-age pensions to reducing poverty in 2022 was high compared to 2021 due to the significant increase in these allowances during that year. In contrast, the contribution of unemployment benefits to reducing poverty decreased greatly, owing to the cancellation of reliefs in unemployment benefits that were given in the Covid-19 period from July 2021, and for individuals aged 45 and older they were subsequently canceled that year. In 2022, all reliefs granted during the Covid-19 period ceased almost completely.

Figure 6: Contribution of Transfer Payments* To Directly Reducing the Incidence of Poverty of Families, by Allowance (Percentages), 2021-2022



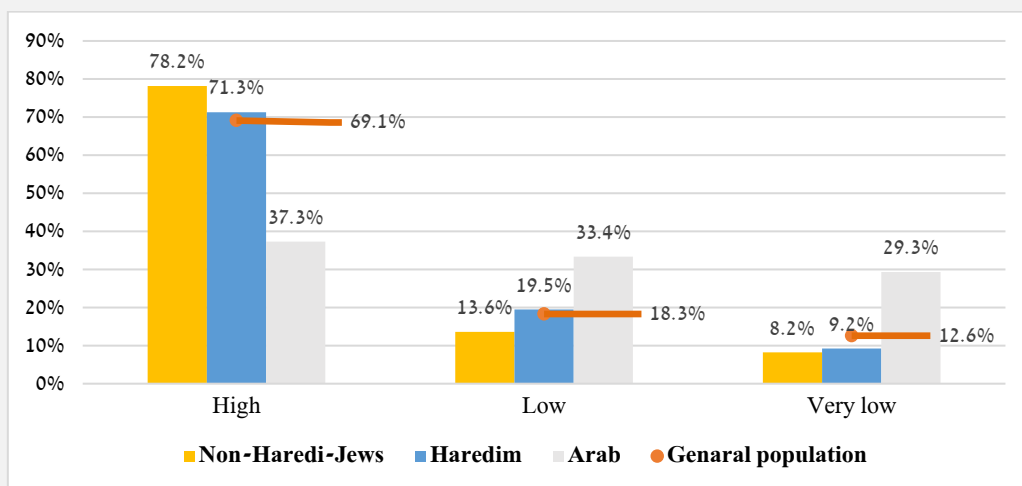
* In this figure, the old-age pension includes income and disability supplement. An income supplement for working-age people is included in the income support benefit.

Box 1: Food Insecurity

Food security is a state in which a household has regular access to food that satisfies its basic and active needs. The Research and Planning Administration of the National Insurance Institute conducted in the second and third quarters of 2023 another survey in a series of surveys that it conducts from time to time on this subject. The survey aimed to assess the rate of people living with food insecurity for economic reasons, while characterizing and comparing it to other forms of distress. The questionnaire on which the survey was based this year is the U.S. Department of Agriculture's abridged questionnaire⁸ containing 6 structured questions⁹. 1,214 adult individuals from households representing more than 6 million adult individuals (18+) answered the survey (according to inflating coefficients that were calculated and corrected biases in the respondents' population on which the findings are based). As mentioned, the respondents were asked about their food security level according to a structured questionnaire, plus background questions on their socioeconomic characteristics.

This box shows the main findings of food security level in the adult population and its various categories. The findings from the survey show that in the reviewed period, 30.9% of adult individuals lived in food insecurity for economic reasons: 18.3% in low food security and 12.6% in very low food security. The findings of the survey reveal that being in poverty greatly increases the chances of food insecurity for economic reasons. However, some poor people live in food security and vice versa.

Figure 1.1: Food Security by Population Group (Percentages)

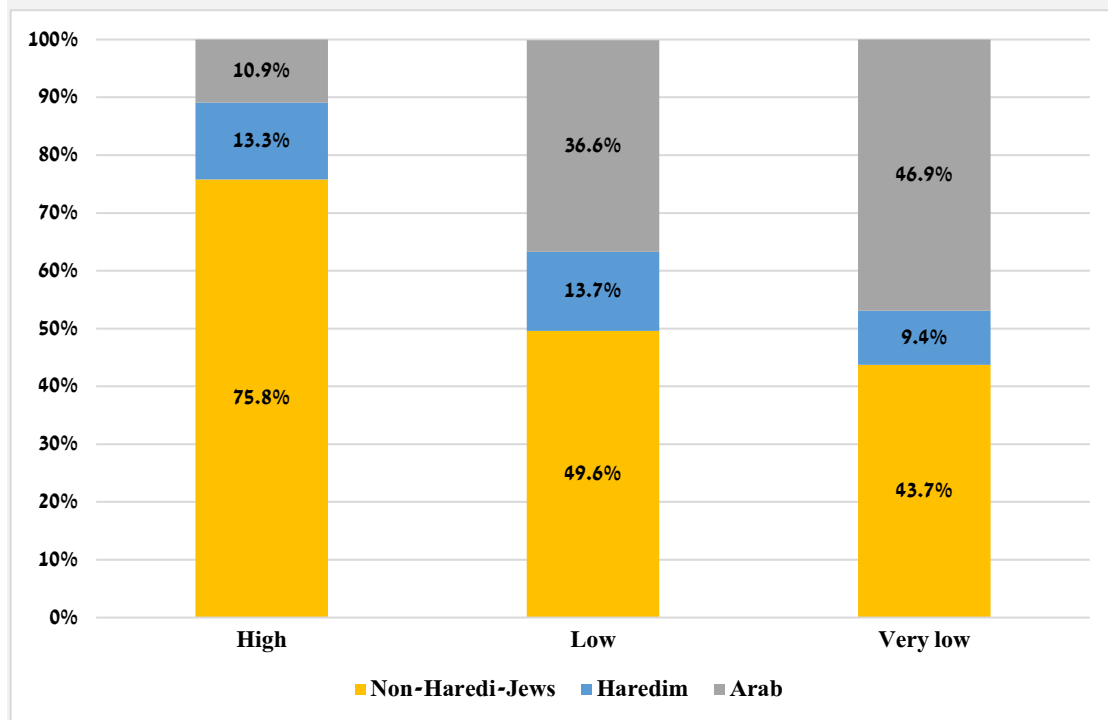


⁸ <https://www.ers.usda.gov/media/8282/short2012.pdf>

⁹ There is difficulty comparing the answers of the abridged questionnaire with those of the long one, owing to differences in definitions and questions.

Figure 1.1 shows food security by population sectors: non-Haredi Jews, Haredi Jews, and Arabs. The highest rate of living in food insecurity is in Arab society - 62.7% - almost half of whose members live in very low food security and constitute 40% of those living in food insecurity (Figure 1.2). In contrast, in Haredi society, although its poverty rate is similar to that of Arab society, the rate of those living in food insecurity is lower - 28.7%, and at a level similar to that existing throughout the population. Among non-Haredi Jews, 21.8% are living in food insecurity, of whom 8.2% live in very low food security.

Figure 1.2: Distribution of Food Security by Population Group (Percentages)

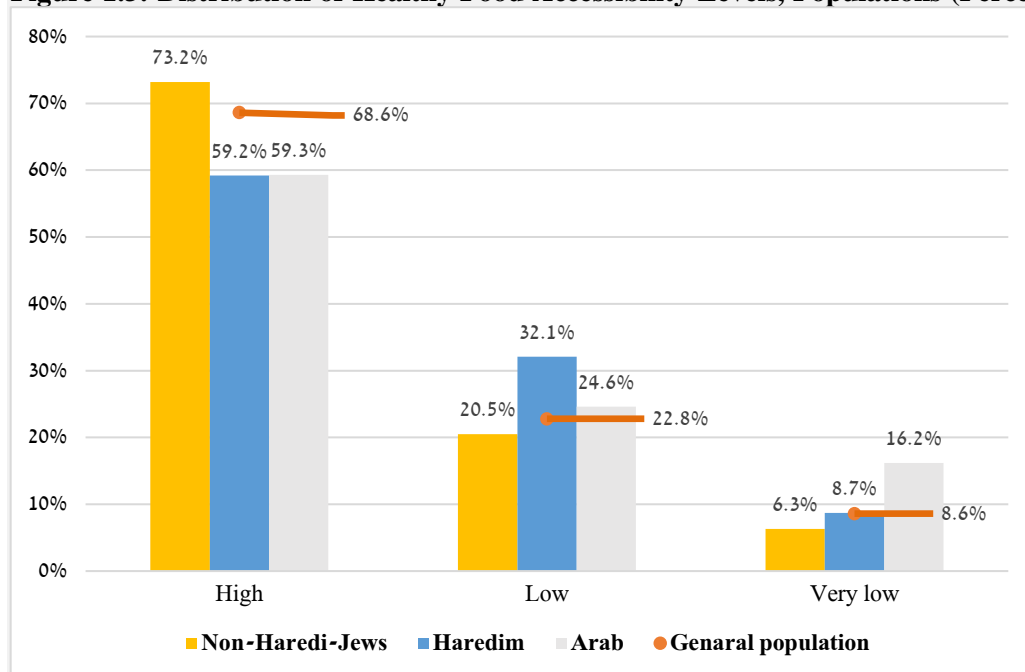


This year a supplementary index has been added to the survey – the economic ability of the household to afford food that is not harmful to health (hereinafter healthy food accessibility index), an index that has been validated by the U.S. National Institute of Food and Agriculture (NIFA). The rate of adult individuals reporting being unable to afford non-harmful food is 31.4%, of whom 22.8% have low access to healthy food and 8.6% have very low access to healthy food (Figure 1.3).

There is a correlation between the two food security indices, the general index and the healthy food accessibility index. In populations with a high rate of people living in food security, a high rate of those living in security according to the healthy food accessibility index is found too. However, the two indices do not necessarily overlap: some people are living in food security but with healthy food accessibility insecurity, and there is the opposite occurrence of people who live in security according to the healthy food accessibility index but without food security.

The findings by sectors show that the rate of individuals in Arab society and Haredi society who cannot afford food that is not harmful to health is similar – approximately 41%, but among Arabs, the situation is worse – 16.2% live with very low healthy food accessibility, compared to 8.7% for the Haredi. In the Jewish population, Haredi and non-Haredi alike, the rate of those reporting a lack of access to healthy food is higher than the rate of reporting nutritional insecurity. The opposite is true for the Arab population: the rate of people being unable to afford healthy food is much lower than the rate of those living in nutritional insecurity (Figure 1.3).

Figure 1.3: Distribution of Healthy Food Accessibility Levels, Populations (Percentages)



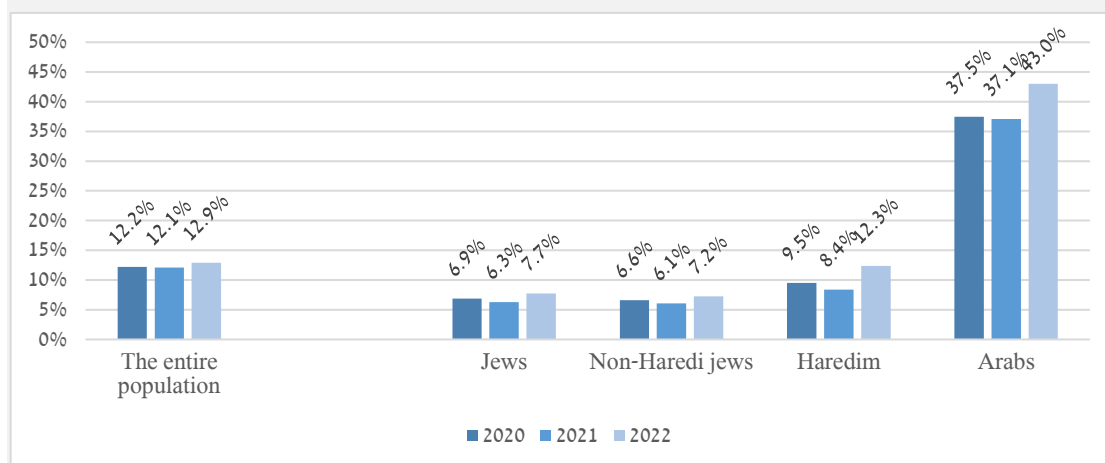
Box 2: Subjective Poverty, Inability to Cover Monthly Expenses and Waiving Consumption and Treatments – Findings from the Central Bureau of Statistics Social Survey, 2022

This box shows figures for 2022 compared to the preceding years, about subjective poverty (perceived poverty) and waiving consumer goods and services owing to economic difficulty. The figures are calculated from the social surveys conducted by the Central Bureau of Statistics.

Subjective poverty

In 2022 the rate of adult individuals perceiving poverty increased. It grew in both the Arab and the Jewish populations (non-Haredi and Haredi) alike. The rate of Arabs feeling poor is 5.6 times higher than the rate of Jews doing so – a marked increase of 5.9 percentage points compared to 2021. An increase in the perceived poverty rate was also recorded for the Jewish population, by 1.4 percentage points. Within the Jewish population, the most prominent increase is among the Haredi, at 3.9 percentage points. However, the proportion of individuals who felt poor in Haredi society is much lower than the objective poverty rate (calculated using a relative financial income measurement method).

Figure 2.1: Rate of Individuals Feeling Poor in the Last Year, by Sector (Percentages), 2020-2022*



* In 2021, due to changes in the demographic composition of the survey (a relatively high increase in the portion of the Arab population), the decline in the entire population is lower than the declines in each of the populations. In 2022, due to a relatively high decrease in the proportion of the Arab population in the survey, the increase in the entire population is low compared to decreases in the various groups

Inability to Finance Expenses and Waiving Consumption and Treatments Due to Economic Difficulty

On the question of whether the household was unable to cover all their expenses, in 2022 30.5% answered affirmatively, a rate remarkably higher than in the previous year, and further to an

increase that was recorded between 2020 and 2021 (Schedule 2.1). The findings from the survey relating to waiving consumption and treatments also indicate exacerbation in 2022. The rate of individuals waiving a hot meal for economic reasons increased from 2021 to 2022 from 5.2% to 6.1%; and a significant increase was recorded between the two years in the rate of people waiving leisure activities and hobbies because of economic difficulties – from 27.5% to 36.4%. In contrast, in the healthcare field, the number of people waiving services remained stable, both for those waiving prescription drugs for economic reasons and the rate of those waiving medical care.

Schedule 2.1: Proportion of Individuals Waiving Consumption and Treatments Due to Economic Difficulties (Percentages), 2020-2022¹

	2020	2021	2022
Proportion of households unable to cover all monthly expenses	25.8	26.4	30.5
Waiving consumption and treatments			
Rate of individuals who waived medical treatment due to financial difficulties ²	9.8	10.6	10.7
Rate of individuals who waived prescription drugs due to financial difficulties ³	5.9	6.9	6.8
Rate of individuals who waived hot meals at least once every two days due to financial difficulties	5.4	5.2	6.1
Rate of individuals who waived a hobby or leisure activity due to financial difficulties	30.0	27.5	36.4

¹ Processing by the Research and Planning Administration for Social Surveys of the Central Bureau of Statistics; only the first question (coverage of expenses) was asked at the household level.

² Out of those needing medical treatment.

³ Out of those who needed prescription drugs.

Schedule 2.2: Waiving of Products by Sector (Percentages), 2020-2022

Waiving of	Sector	2020	2021	2022
Medical Treatment	Arabs	16.2	18.3	16.1
	Jews	8.5	8.8	9.7
	Non-Haredi Jews	8.1	8.4	9.7
	Haredim	13.5	14.8	9.2
Prescription drugs	Arabs	12.3	16.5	17.5
	Jews	4.6	5.0	5.1
	Non-Haredi Jews	4.4	4.9	5.2
	Haredim	7.9	6.1	4.3
Hot meal	Arabs	10.7	12.8	15.9
	Jews	4.3	3.5	4.5
	Non-Haredi Jews	4.0	3.3	4.0
	Haredim	6.8	5.2	8.3
Hobbies	Arabs	48.3	41.6	58.6
	Jews	26.2	24.3	32.6
	Non-Haredi Jews	24.5	23.0	31.5
	Haredim	41.6	35.4	42.5

A division by population groups (Schedule 2.2) indicates that the increase in waiving hot meals occurred in all populations, as well as the increase in the rate of those waiving hobbies or leisure activities after a decrease for Arabs and the Haredi in 2021. Regarding healthcare expenses waiving, the trends in the various populations were not homogeneous: the rate of Haredi individuals who waived medical care or prescription drugs due to their economic situation decreased. The rate of Arabs who waived medical care for the same reasons also decreased, but the proportion of those waiving prescription drugs increased. In contrast, the rate of non-Haredi Jews who waived medical care and those waiving prescription drugs also increased.

The rate of those waiving consumption and treatments in Arab society is high compared to Jewish society for all components tested, which corresponds with their higher poverty rates. In contrast, in Haredi society, where the poverty rates are higher, the rate of waiving healthcare for economic reasons is similar to that of non-Haredi Jews. Waiving a hot meal and hobbies is higher than for non-Haredi Jews but less than what would be expected according to the poverty gaps between the groups.

C. Changes in Poverty Dimensions in the Various Populations

The decrease that was recorded in the entire population in the incidence of poverty of families **by net income**, from 20.5% in 2021 to 20.2% in 2022, did not cover all populations, and in most population categories there was even an increase, usually a mild one, or stability. The incidence of poverty increased particularly for families headed by 30-44-year-olds – from 20.6% to 21.4%. Increases of 0.5-0.8 percentage points were recorded for families whose head was working: self-employed or salaried employee, and for families with one earner and two earners. These increases are probably a result of their return to employment at initial pay levels of workers who lost their jobs in the Covid-19 crisis alongside a reduction of the support system provided by the state. An increase of 0.6 percentage points was also recorded among families with 1-3 children. In contrast to these groups, the proportion of poor families in Jewish society decreased from 16.5% to 15.9%. A greater decrease occurred for families headed by a senior citizen – from 17.1% in 2021 to 14.4% in 2022¹⁰, following the changes in income supplement for senior citizens.

The incidence of poverty as measured **by economic income** recorded a decline for families in all population groups as a result of the significant economic recovery in 2021-2022. In most groups, the decline ranged from 1.5 to 2 percentage points. A lower decline was registered for families with a head of family of working age (18 to retirement age) and not working – only 0.6 percentage points (**Schedule 4**).

The differences in development between poverty measured by economic income and poverty measured by net income are also decreasing as reflected by the rate of poor families as a result of Government intervention through transfer payments and taxes (the third numbers column in **Schedule 4** and **Figure 7**). As set forth, in 2022, there was a decrease in the contribution of Government policy: whereas in 2021 the policy reduced the rate of poor families by 42.3%, in 2022 this rate decreased to 40.3%. The decline in the number of poor families owing to the contribution of transfer payments and taxes covered all population groups in the schedule except for senior citizens. The decrease was prominent for families headed by an individual aged from 45 to retirement age (by 7.3 percentage points) and in families with a working head of family (by 6.2 percentage points) – particularly for families with two earners (by 9.3 percentage points).

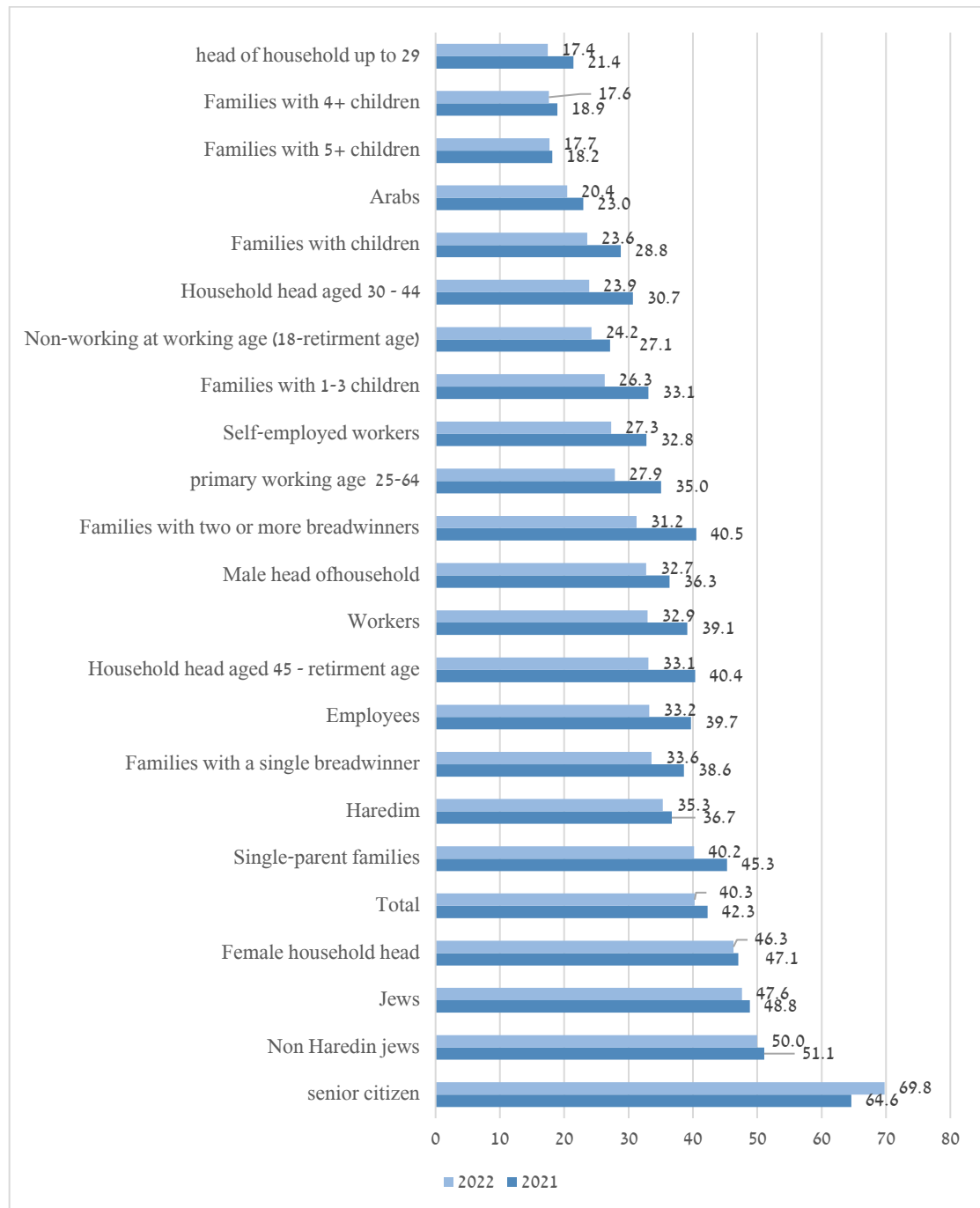
¹⁰ And for senior citizens from 15% to 12.7%.

Schedule 4: Incidence of Family Poverty by Economic Income and by Net Income, and the (Direct) Decrease in the Rate of Poor Families Following Government Intervention (Percentages), 2021-2022

Population groups	2021			2022		
	Decrease in rate of poor families	Poverty by net income	Poverty by economic income	Decrease in rate of poor families	Poverty by net income	Poverty by economic income
General population	35.6	20.5	42.3	33.8	20.2	40.3
Head of family's ethnicity						
Jewish	32.3	16.5	48.8	30.4	15.9	47.6
Non-Haredi Jewish	30.1	14.7	51.1	28.1	14.0	50.0
Haredi	54.3	34	36.7	52.1	33.7	35.3
Arab	50.6	38.9	23.0	49.0	39.0	20.4
Family composition						
With children	30.4	21.7	28.8	28.9	22.1	23.6
With 1-3 children	25.7	17.2	33.1	24.1	17.8	26.3
With 4 or more children	52.5	42.5	18.9	51.3	42.2	17.6
With 5 or more children	63.6	52.1	18.2	62.7	51.6	17.7
Families headed by one parent (single-parent family)	42.2	23.1	45.3	39.4	23.5	40.2
Family head's labor market status						
Working	24.5	14.9	39.1	22.9	15.4	32.9
Employee	23.9	14.4	39.7	22.3	14.9	33.2
Self-employed	19.5	13.1	32.8	18.9	13.8	27.3
Working-age not working (18 – retirement age)	92.0	67.1	27.1	91.4	69.2	24.2
Number of breadwinners in the family						
One breadwinner	36.1	22.1	38.6	34.0	22.6	33.6
Two or more breadwinners	13.2	7.9	40.5	12.3	8.5	31.2
Family head's age						
Up to 29	53.0	41.6	21.4	50.4	41.6	17.4
30-44	29.6	20.6	30.7	28.1	21.4	23.9
45 - retirement age	23.7	14.1	40.4	22.0	14.7	33.1
25-64 (primary working age)	28.1	18.2	35.0	26.3	19.0	27.9
Senior citizen	48.3	17.1	64.6	47.5	14.4	69.8
Family head's gender						
Man	28.5	18.2	36.3	26.9	18.1	32.7
Woman	44.4	23.5	47.1	42.6	22.9	46.3

For senior citizens, the decrease in the rate of poor families as a result of Government activity increased from 64.6% in 2021 to 69.8% in 2022. This is a result of changes in income supplement for senior citizens. As in previous years, in 2022 as well this population category headed the groups in which poverty was reduced as a result of Government intervention.

Figure 7: Decrease in Incidence of Poverty as a Result of Direct Government Intervention (Percentages), 2022 Compared to 2021



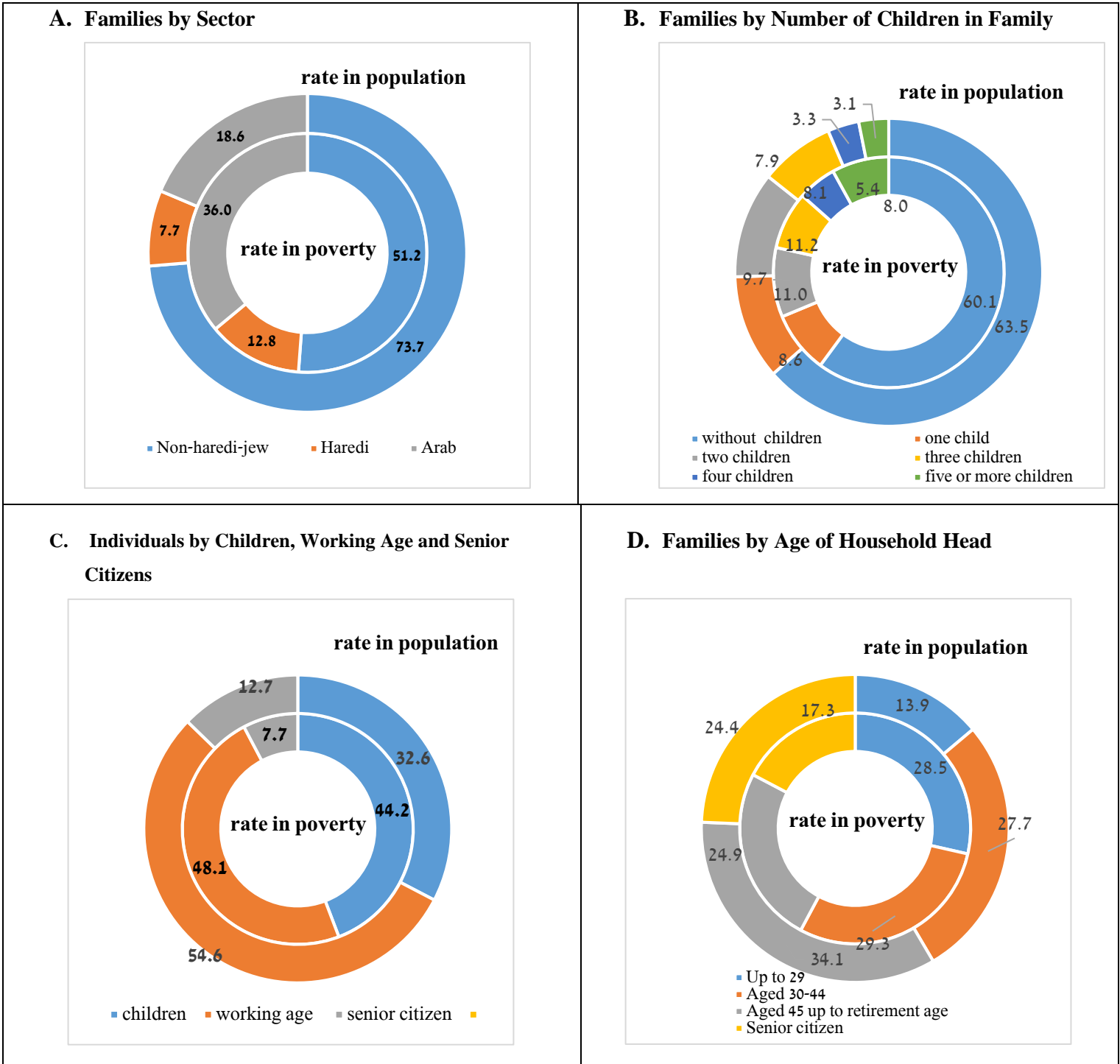
An examination of the depth of poverty – which measures the distance of family income from its corresponding poverty line according to its size, shows that for people of working age (18 years to retirement age) who are not working, poverty is deeper (**Schedule 5**). In 2022, this rate was 64.6%, compared to 40.2% for the entire population. The depth of poverty in the young population (head of family up to the age of 29), which was 47.4% in 2022, was high compared to the entire population too. However, poverty among families with two or more earners and families of single parents is less deep than the general population: 28.9% and 37%, respectively. From 2021 to 2022 there was an increase in the depth of poverty in almost all population groups. Trends in the poverty severity index that grants higher weight to poor people whose income is further away from the poverty line are similar to those of poverty depth. An increase was recorded for all groups except for families headed by a self-employed worker, Haredi families, and families with 4 or 5 children or more.

Schedule 5: Depth of Poverty and Severity of Poverty (FGT index) for Individuals by Net Income, by Population Groups (Percentages), 2021-2022

Population groups	2021		2022	
	Depth of poverty	Severity of poverty	Depth of poverty	Severity of poverty
General population	39.0	23.0	40.2	24.4
Head of family's ethnicity				
Jewish	36.7	21.1	37.5	21.9
Non-Haredi Jewish	37.3	22.6	38.6	24.0
Haredi	35.6	18.5	35.7	18.5
Arab	42.4	25.7	44.0	27.8
Family composition				
With children	38.5	21.5	39.3	22.4
With 1-3 children	37.1	20.8	38.7	22.5
With 4 or more children	39.9	22.3	40.0	22.3
With 5 or more children	40.5	22.6	40.3	22.4
Families headed by one parent (single-parent family)	36.0	19.6	37.0	20.6
Family head's labor market status				
Working	35.0	18.0	36.0	18.9
Employee	34.5	17.6	35.6	18.6
Self-employed	33.4	16.4	33.2	16.2
Working-age not working	61.5	47.7	64.6	52.4
Number of breadwinners in the family				
One breadwinner	39.8	22.0	41.1	23.3
Two or more breadwinners	28.1	12.1	28.9	12.7
Family head's age				
Up to 29	46.6	30.4	47.4	31.4
30-44	39.1	22.2	40.2	23.4
45 - retirement age	38.0	22.3	38.9	23.5
25-64 (primary working age)	38.9	22.4	40.0	23.6
Senior citizen	25.6	13.4	27.2	15.6
Family head's gender				
Man	38.3	22.2	39.3	23.4
Woman	39.7	23.8	41.1	25.3

D. Characteristics of the Poor

Figure 8: Distribution of Population Compared to Distribution of Poor, Different Categories (Percentages), 2022



The dimensions of poverty in Israel are heterogeneous. By sectors, poverty is particularly high in the Arab population and in the Haredi population. According to demographic and occupational characteristics, the incidence of poverty is high for families with few earners, among those with low education¹¹, for large families, families living in the geographic periphery, young families, and children. The incidence of poverty is also high for families receiving income support and maintenance (alimony) benefits. For some groups, there is a correlation among some of the characteristics and they act in unison to intensify poverty. The poverty problem in some categories in which the incidence of poverty is high is greater than expressed by this index since the intensity and severity of poverty are usually greater in those categories.

Poverty Within Sectors

A check by sectors reveals that poverty is more apparent in Arab and Haredi families, with a poverty incidence of 39% and 33.7%, respectively. These rates are more than double the rate for non-Haredi Jews – 14% in 2022 (**Schedule 4 and Appendix Schedule 2**). The poverty rates for individuals are 38.9% in Arab society, 39.5% in Haredi society, and 11.3% for non-Haredi Jews (**Appendix Schedule 2**). In Arab and Haredi society, about half the children are poor. The main cause of high poverty in these societies lies in the job market – a low number of earners combined with low wages. In Haredi society, there is an additional factor – a high number of children: a Haredi woman’s fertility rate is 6.6 births, more than double Israel’s average.

In Arab society, poverty is also very deep and severe. Government intervention has contributed to increasing Arabs’ income by approximately 7% in 2022 and approximately 10% in 2021 (**Appendix Schedule 1**). However, the effect of transfer payments and taxes on reducing poverty was lower in this category than in others – 20.4% in 2022. For Haredi people too, Government intervention reduced poverty less than the average, 35.3% in 2022 and 36.7% in 2021.

Due to the high poverty rates for Haredi and Arab societies, their proportion of the total number of poor is very high (**Figure 8A and Appendix Schedule 6B**). Whereas the proportion of families of these categories out of all families was 26.3% (18.6% Arabs and 7.7% Haredi), their rate out of the total number of poor families was almost double, 48.8% (36% Arabs and 12.8% Haredi). Due to differences in family size between the three sectors and primarily because

¹¹ The administrative figures in the possession of the National Insurance Institute do not include data on education. The connection between education and poverty is based on a calculation that was made from Central Bureau of Statistics household expenditure survey data. See the National Insurance Institute’s Annual Surveys in the welfare, poverty and social gaps chapters for further information.

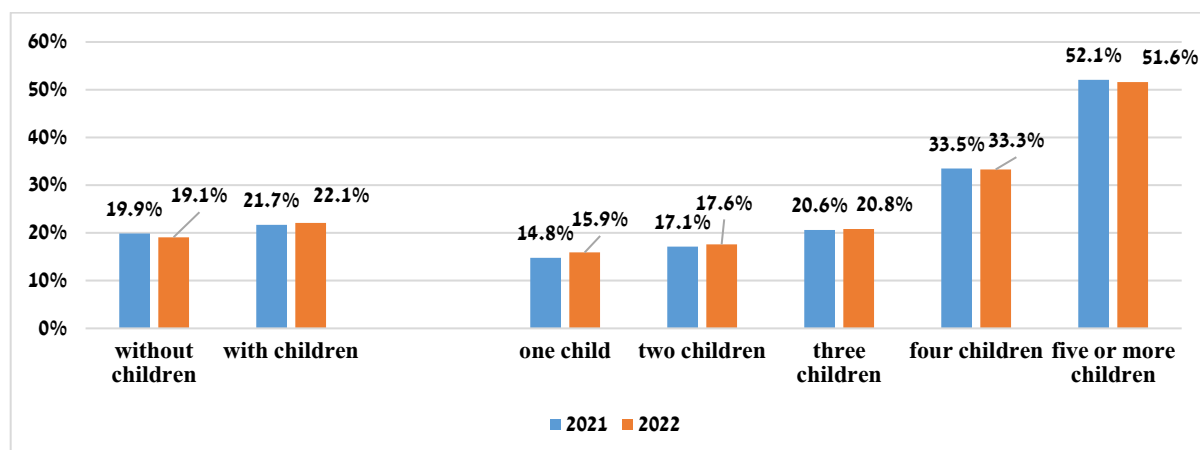
Haredi families are large, the number of poor individuals in these categories out of all poor is especially high – 64.3%: 41.9% Arabs and 22.4% Haredi.

Despite the similarity in the poverty rates of Arabs and Haredi, as officially measured, the poverty in these two categories is fundamentally different. Additional indices (Boxes 1-2) show a lower rate of Haredi perceiving themselves to be poor, who waive the consumption and services such as food, drugs, and medical care less, and whose rate of living in food insecurity for economic reasons is lower – inter alia owing to the unique cultural characteristics of this population: whose low work incomes often arise from preferring the spiritual (religious studies) over the material, which increases familial benefit and well-being. In Haredi society, there is also strong mutual help and unique economic and financial community systems (such as Gemach few loan funds, Tzedakah (charity) funds, help funds for orphans and widows, and community shopping).

Poverty by Family Composition and Age Group

Large families have a high incidence of poverty. The more people are in the family, the greater the probability of poverty (**Figure 9**). The incidence of poverty in families with 4 children or more was 42.2% in 2022, twice the rate for smaller families with 1-3 children – 17.8%. Families with 4 children or more constitute 13.5% of all poor families, more than double their proportion in all families in Israel – 6.4% (**Appendix Schedule 6B**). The contribution of direct Government intervention for reducing poverty in large families reached 17.6% – a low rate compared to the rest of the population categories. A high poverty rate in large families has consequences not just for them but also at the macro level, on the total poverty rate – owing to a high birth rate and the proportion of large families in Israel, which are the highest for developed countries.

Figure 9: Poverty in Family Compositions by Number of Children (Percentages), 2021-2022



The incidence of child poverty is especially high, including by international comparison

(**Figure 17** in the international comparisons chapter). Children constitute 32.6% of the population and 44.2% of the poor (**Figure 8C**). High poverty among children is harmful not just to their current living standards but also to their process of human capital formation, which is important for their future earning ability.

In contrast to children whose poverty incidence is higher than average, 28.2%, the poverty incidence of people of working age and senior citizens – whose activity in the job market is low and whose poverty incidence is strongly affected by the generosity of the transfer payments system – is lower than average, at 18.3% and 12.7%, respectively. As a result, the proportion of all poor people is lower than their share of the total number of individuals (**Figure 8C**). The incidence of poverty for children and seniors by population group is shown in **Appendix Scdule 2** .

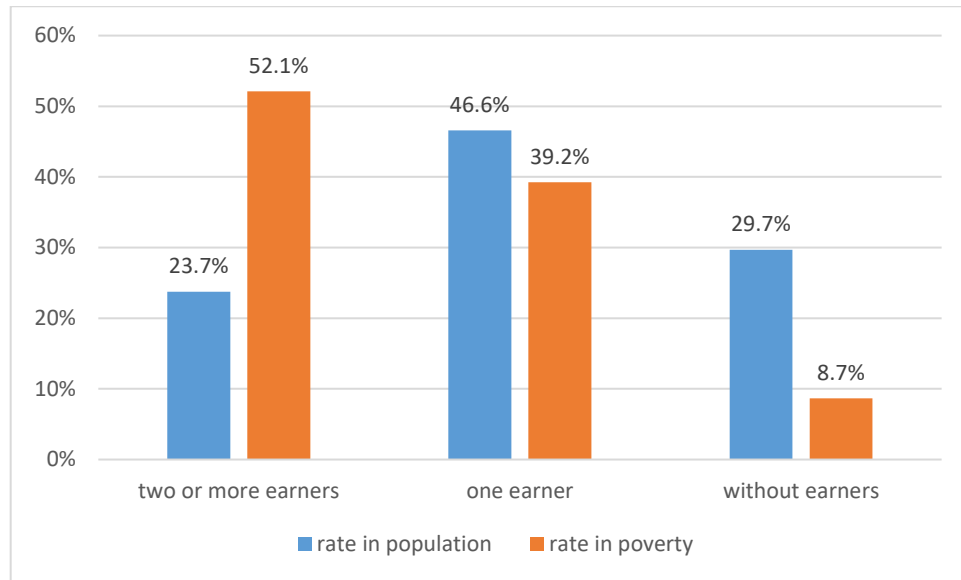
A view by age of head of household shows that unlike families headed by a senior citizen, the incidence of poverty for young families up to the age of 29, many of whom are at the beginning of their professional careers, is high – they constitute 13.9% of all families and 28.5% of poor families. The contribution of the Government to reducing poverty in these families is relatively low – 17.4% (**Figure 8D**).

Poor Workers of Primary Working Age – 25-64

Employment is one of the key means of extrication from poverty. The category of families whose head is of primary working age (25-64) and not working represents the category with the highest poverty dimensions, with a poverty incidence of 66.4% and a poverty depth of 62.9% in 2022 (**Figure 12**). However, employment does not necessarily extricate poor families from poverty, particularly when their earning level is low. Poverty in families of workers has become increasingly common – 22.5% of families with a single earner and 8.6% of families with two or more earners. This is inter alia due to the increase in the employment rate over the years and the definition of poverty as being relative.

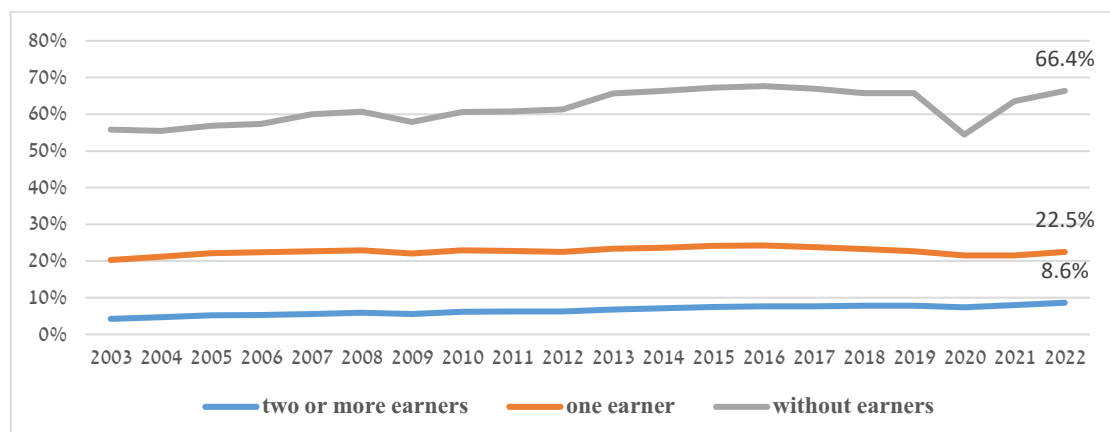
In 2022, in about half of poor families of working age, there was at least one earner. Whereas in the entire population, families with two or more earners constitute 52.1%, 39.2% with one earner, and 8.7% without earners, for poor people, the distribution was 23.7%, 46.6%, and 29.7%, respectively (**Figure 10**).

Figure 10: Families whose Head is of Primary Working Age – Proportion in the Population and Among the Poor by Number of Earners



A check of the incidence of poverty by number of earners indicates that the clear connection between the number of earners in a family applies in all years (**Figure 11**), the fewer earners, the greater the incidence of poverty, whereby families with a single earner have a poverty incidence that is approximately the mean poverty incidence. Over time, the incidence of poverty has mildly increased in families with two earners. In contrast, in families with a single earner and families without earners, the rising trend continued until the middle of the previous decade and has, since then, reversed with mild decreases registered until 2020, then in 2021 and 2022 there was an increase – like the developments in the mean poverty incidence in Israel.

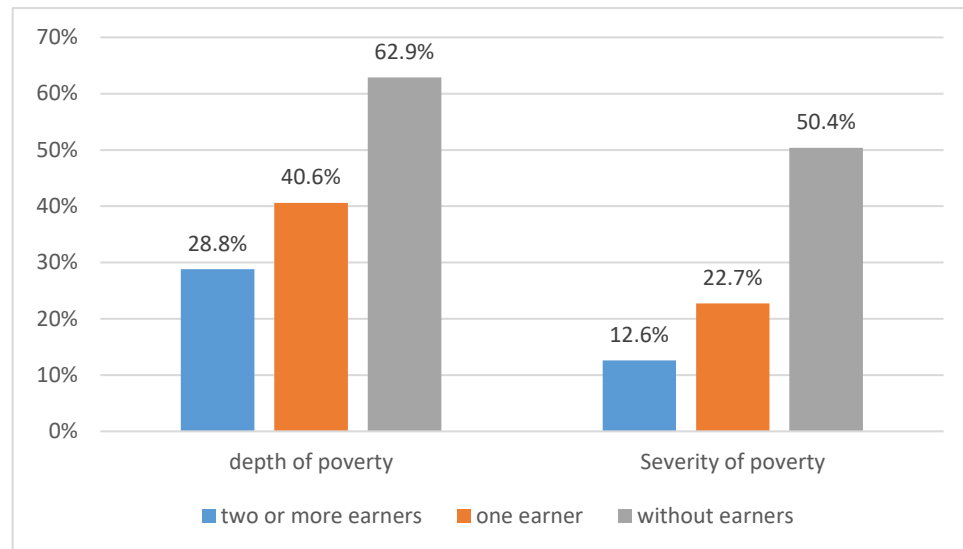
Figure 11: Incidence of Poverty of Families whose Head is of Primary Working Age, by Number of Earners (Percentages), 2003-2022



The increase in the number of earners has a substantial effect on reducing poverty: in the transition from the category of families without earners to the category with one earner, poverty

decreased threefold, and the same applies in the transition from one earner to two or more earners. An increase in the number of earners not only mitigates the dimensions of poverty but also the situation of those who remain poor – by reducing the depth and severity of poverty (Figure 12).

Figure 12: Depth and Severity of Poverty of Individuals by Number of Earners in the Family (Percentages), 2022



In each of the sectors – non-Haredi Jews, Haredi Jews, and Arabs – the increase in the number of earners greatly reduces poverty (Schedule 6). However, the contribution is more apparent in the non-Haredi Jewish population compared to the Haredi and Arab populations, both in the transition from families without earners to families with one earner and in the transition from one earner to two earners – primarily due to gaps in the level of work income between the sectors reflecting inter alia differences in income per work hour and fractions of full-time jobs.

Schedule 6: Incidence of Poverty of Families whose Head is of Primary Working Age, by Number of Earners (Percentages), Different Sectors, 2022

	Without earners	One earner	Two or more earners
General population	66.4	22.5	8.6
Jew	62.3	16.6	5.9
Non-Haredi Jew	62.2	13.9	3.9
Haredi	63.3	43.2	22.5
Arab	75.1	48.0	19.3

For families headed by a worker, there was a prominent poverty rate – 36.5% – for those employed in the economic sector ‘households as employers, households producing a range of

goods and services for their own use'. In contrast, incidences of poverty are lower than 5% when the employment of the head of the family is in one of the following three sectors: supply of electricity, gas, steam, and air conditioning; local and public administration, national insurance and security; and high tech (**Schedule 11**).

The phenomenon of poor workers is also common in other developed countries. An international comparison indicates that in families of working age without earners, the incidence of poverty by economic income in Israel is similar to that in other countries, but is one of the highest by net income, i.e., the contribution of transfer payments and taxes to reducing poverty in Israel for families without earners of working age is low relative to other countries. In families with a single earner of working age, Israel's situation is even worse, and like the poverty dimensions for the entire population, it ranks at the top. The gap between economic poverty and net poverty, i.e., the extent to which Government intervention reduces poverty, is also one of the lowest in compared countries. In families in which there are at least two earners, Israel is in a slightly better place, although the poverty level is still higher than the average in compared countries¹².

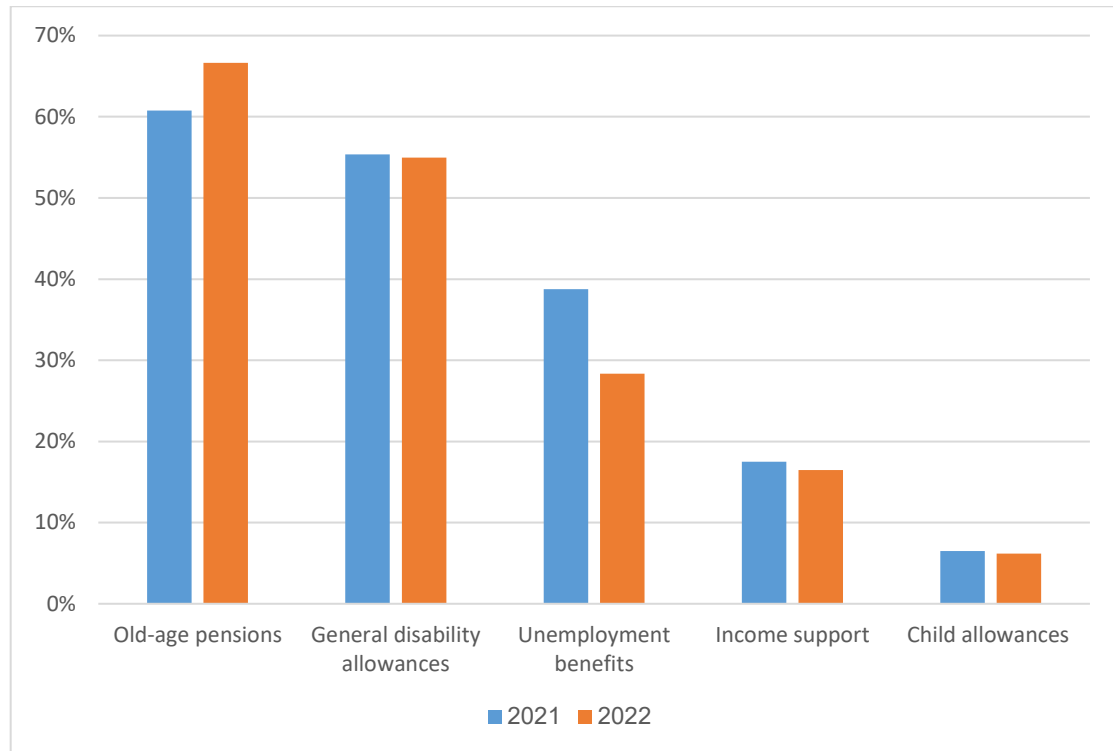
Poverty Among Allowance Recipients

Allowances paid by the National Insurance Institute have a genuine contribution to reducing the dimensions of poverty. The effect of the various allowances on reducing the dimensions of poverty for the receiving population is shown in **Figure 13**. The data indicates that the allowance given to senior citizens is one of the highest in terms of effectiveness in reducing poverty for its recipients, followed by disability pension – 66.6% and 55.0%, respectively. In contrast, the contribution of child allowances to reducing poverty in families with children is lower, reaching 6.2%.

The contribution of general disability and old-age pensions for reducing poverty in 2022 was high compared to 2021 due to the significant increase in these allowances during that year. In contrast, the contribution of unemployment benefits for reducing poverty decreased greatly, due to the cancellation of reliefs in unemployment benefits that were given in the Covid-19 period from July 2021 (for individuals aged 45 and older they were subsequently canceled that year). In 2022, all reliefs practiced during the Covid-19 period ceased almost completely.

¹² The comparison refers to the most available data existing in the LIS (Luxembourg Income Study) database. The data refers to the period before the Covid-19 crisis. For further information, see Chapter 2, in the 2022 National Insurance Survey.

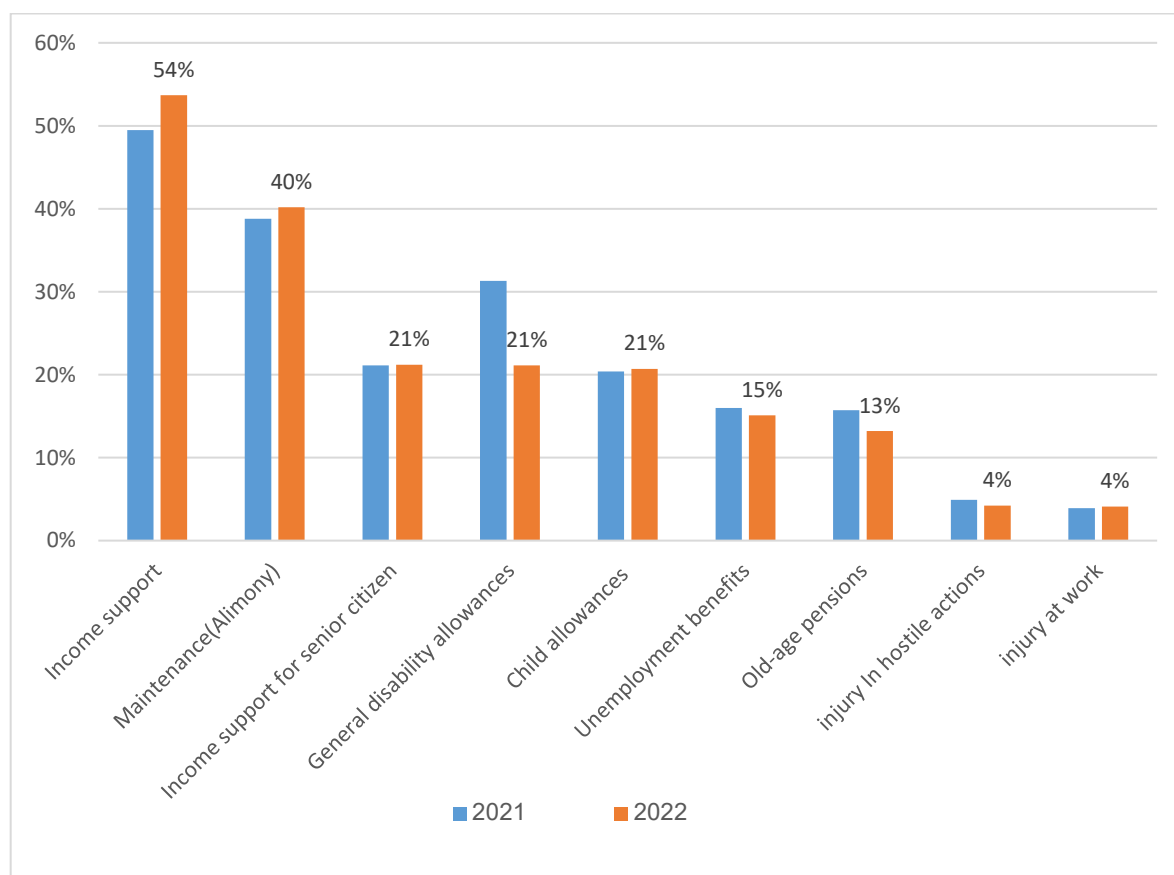
Figure 13: Direct Contribution of Transfer Payments to Reducing the Incidence of Poverty in Families Receiving Allowances (Percentages), by Allowance Type in 2022



* In the figure, the old-age pension includes income supplement and disability increment. Income supplement at working age is included in the income support benefit.

Figure 14: shows the incidence of poverty among families receiving allowances. For income support and alimony recipients, the rate of poor people is particularly high – approximately 54% and 40%, respectively, corresponding with the low contribution rate of these allowances to reducing poverty. For general recipients of disability pension, child allowance, and income supplement for senior citizens, the incidence of poverty is 21%. A low incidence of poverty of approximately 4% may be found among work injury allowance and hostile action casualty allowance recipients (**Appendix Schedule 12**) .

Figure 14: Poor Families Among Allowance Recipients (Percentages), 2021-2022



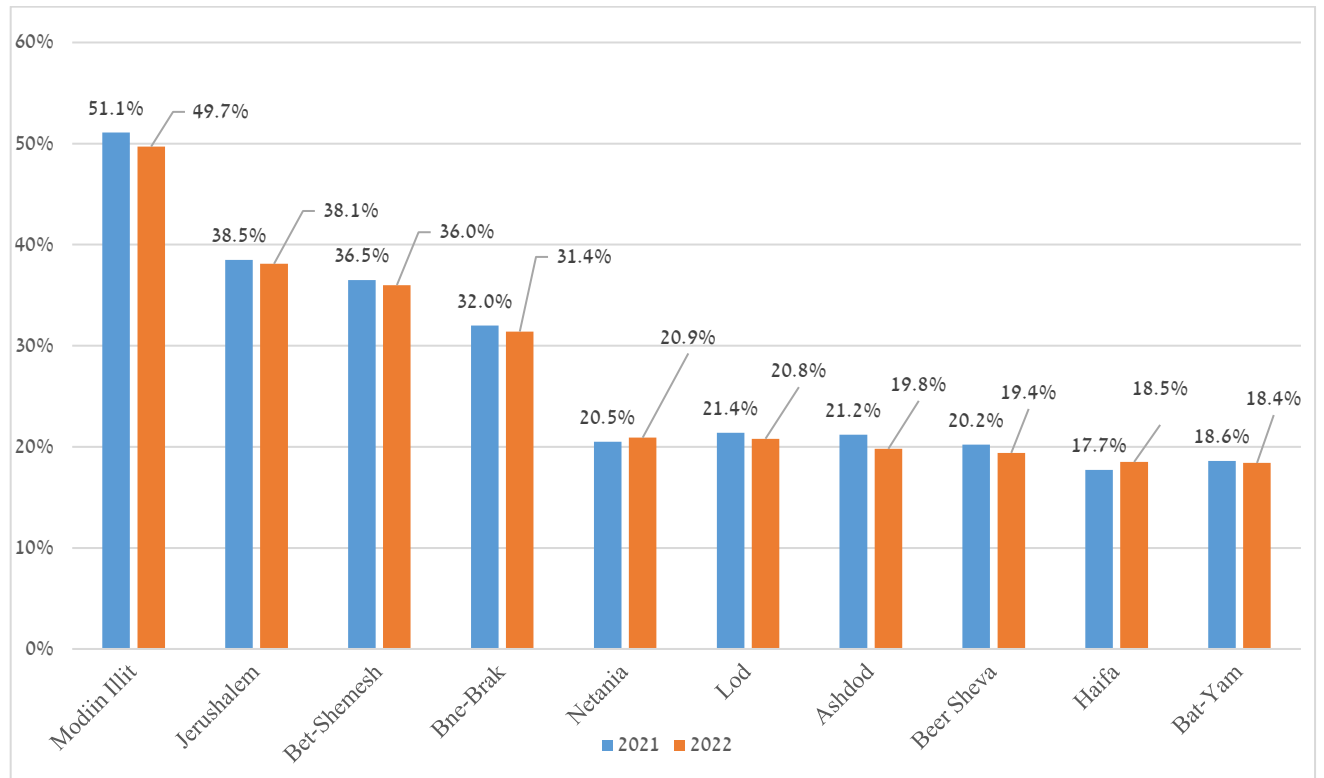
Poverty by geographic distribution

The findings of poverty by **geographic spread** show that the dimensions of poverty in the Jerusalem, North, and South Districts are higher than average - the incidence of poverty of families in these districts reaches 36.1%, 22.5%, and 22.9%, respectively (**Appendix Schedule 7**). In the Central District and Tel Aviv District, the incidence of poverty is much lower than the national average with 13.9% and 15.3% respectively.

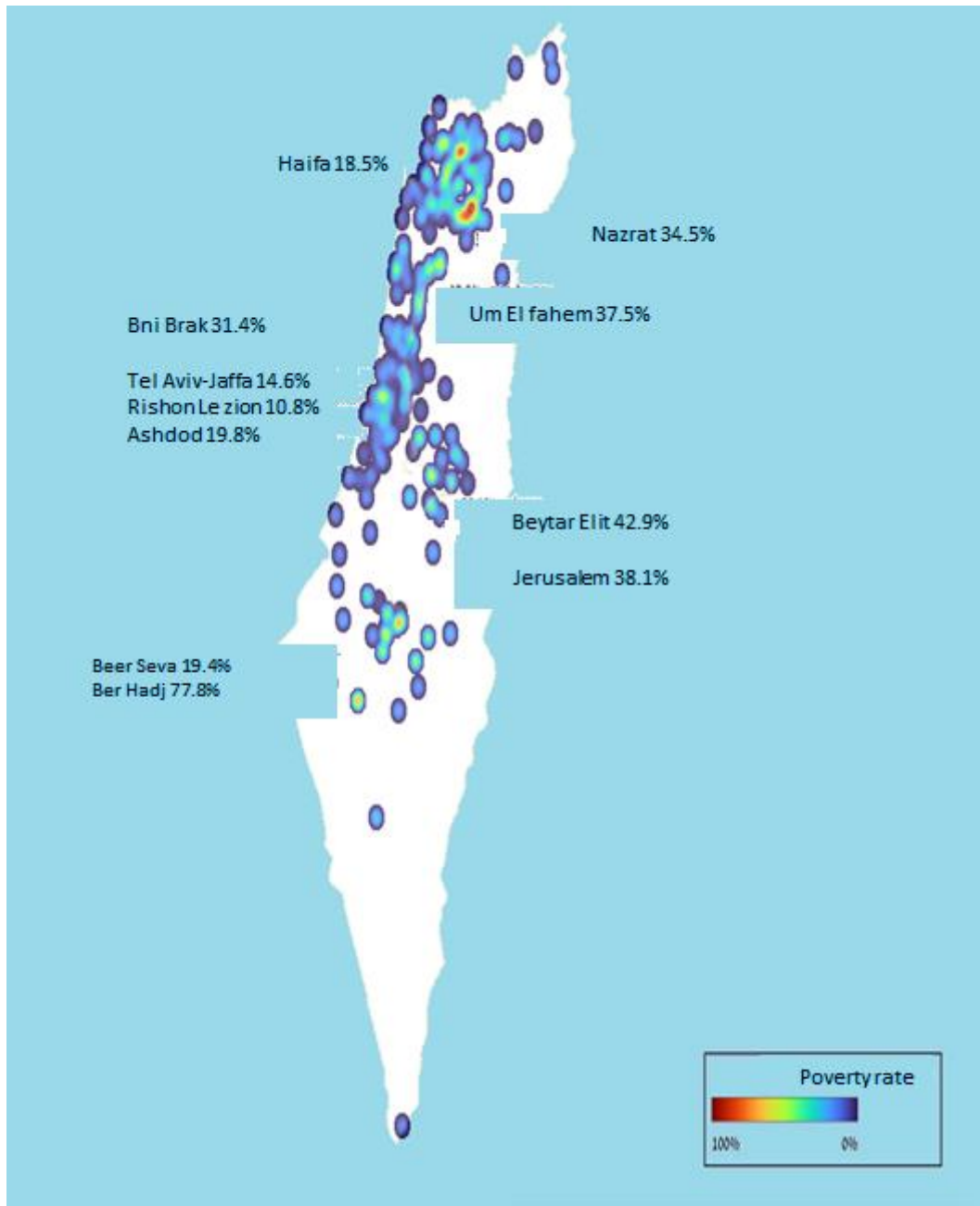
A check by towns indicates that the poorest city out of towns of more than 80,000 residents is Modiin Illit – the incidence of poverty in it reaches 49.7%, followed by Jerusalem, with a poverty incidence of 38.1%. The ten towns with more than 80,000 residents that are the poorest are shown in **Figure 15**. Detailed information on the dimensions of poverty in the list of all towns having more than 5,000 residents in 2022 is provided in **Appendix Schedule 8** and a heat map.

The scale of the poverty in the various communities is of course affected by the composition of the population living in them. A high frequency of poverty exists in districts and communities in which there is a high proportion of an Arab or Haredi population and in the geographic periphery.

Figure 15: Poorest Cities Among Communities with More than 80,000 Residents – Incidence of Poverty of Families (Percentages)



Heat map: Incidence of Poverty Among Families in Towns with More than 5,000 Residents (Percentages), 2022



E. Income Inequality

The Gini index for economic income and net income inequality¹³ by calculation based on administrative data, is shown for 2017 to 2022 in **Schedule 7** below. The changes from 2021 to 2022 are similar in directions to the findings arising from an analysis of poverty dimensions: the index according to net income decreased a little by 0.2% from 2021 to 2022 and decreased greatly according to economic income – a decrease of 2% between the two years. In comparison to 2019, before the outbreak of the Covid-19 crisis, the Gini Index per net income remained at a high level (a 0.1% increase), while the index by economic income indicates an increase of 0.8%.

Schedule 7: Gini Index of Inequality in Economic Income and Standardized Per Capita Net Income, 2017-2022

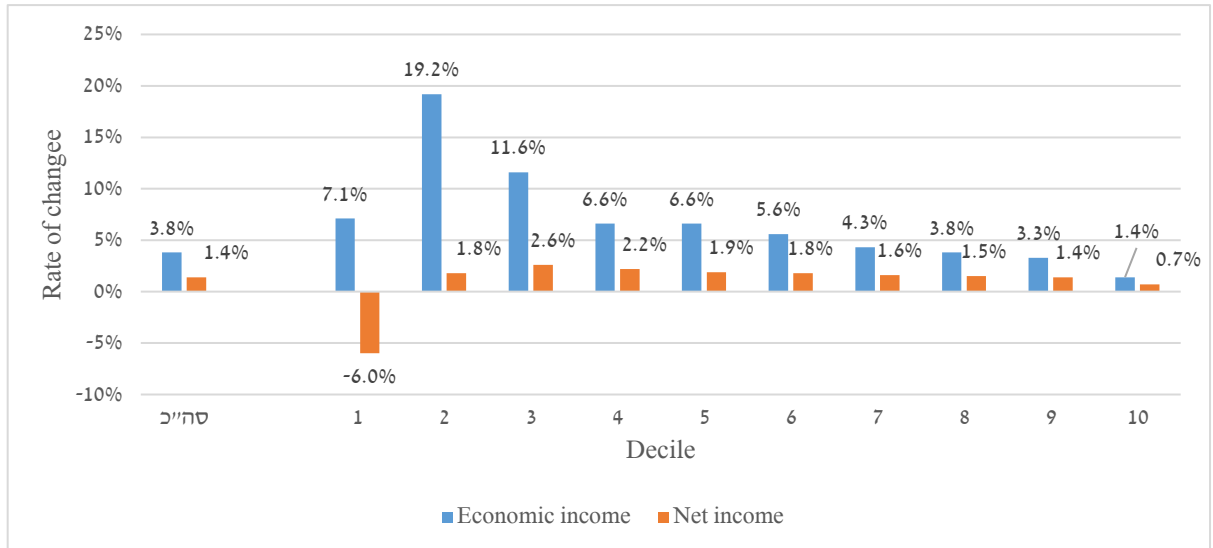
Year	By economic income	By net income
2022	0.4977	0.3747
2021	0.5084	0.3753
2020	0.5164	0.3711
2019	0.4939	0.3744
2018	0.4938	0.3754
2017	0.4980	0.3800
Change percentages in 2022		
Relative to 2021	-2.1	-0.2
Relative to 2020	-3.6	1
Relative to 2019	0.8	0.1
Relative to 2018	0.8	-0.2
Relative to 2017	-0.1	-1.4

An examination of the level of economic income by decile (**Figure 16**) underlines these differences. Economic income in all deciles increased, where the increase in general (except in the bottom decile) shrank with the rising decile (and therefore affected the decrease in the Gini Index of inequality for economic income). The relatively high increase in the low deciles in 2022 and 2021 arises from populations that are disadvantaged in the job market returning to employment after losing their jobs during the Covid-19 crisis period.

¹³ The Gini index is a common index for measuring income and expenditure inequality, and ranges from 0 to 1: 0 indicating complete equality and 1 complete inequality.

In contrast, the changes in net income range in most deciles from 1.5% to 2.5% in real terms, although in the upper decile (10th decile) The increase was lower than average – 0.7%, and in the lower decile (1st decile) there was a 6% decrease.

Figure 16: Real Change in Economic Income and Standardized Per Capita Net Income by Deciles (Percentages), 2022 Compared to 2021



2. Dimensions of Poverty and Income Inequality in Israel by International Comparison

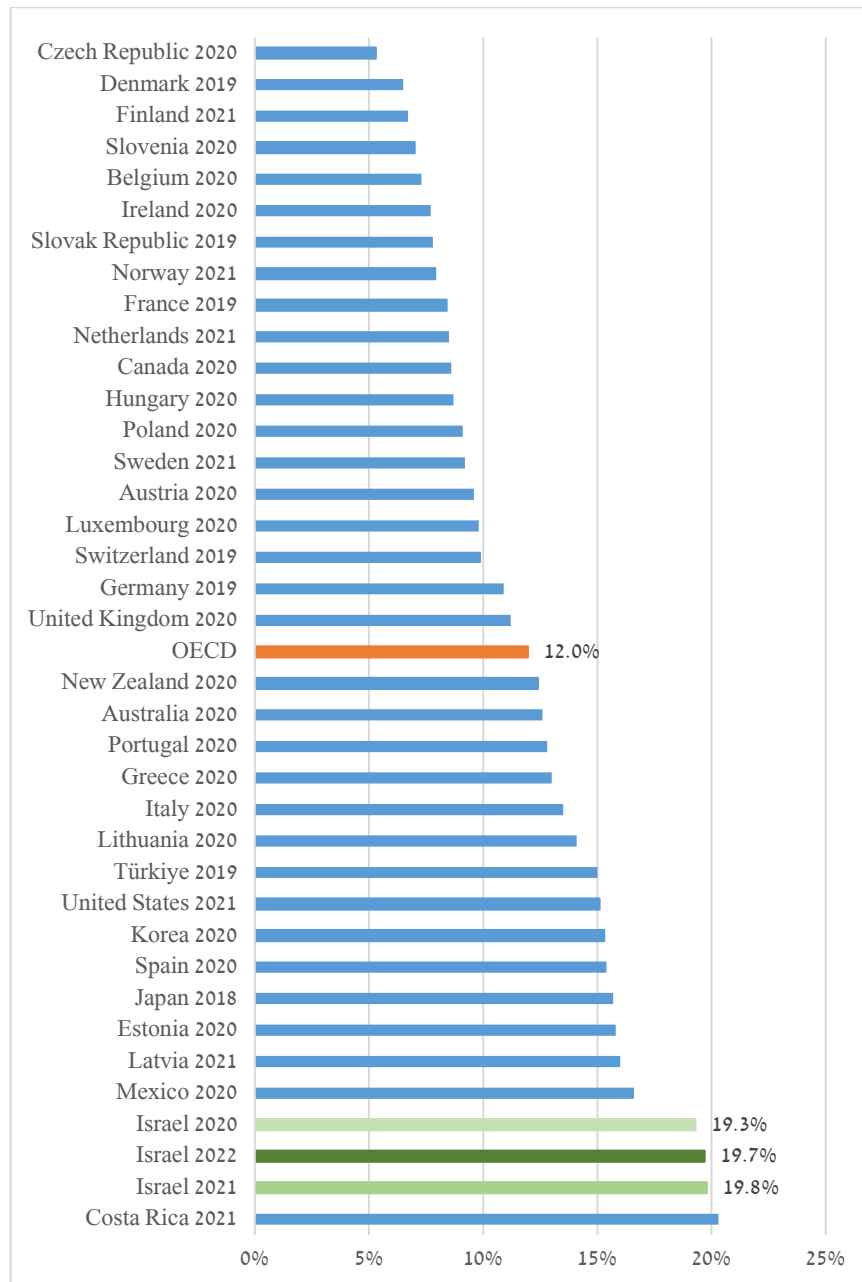
The sources of the data for the calculation of poverty and inequality in OECD countries are household surveys with data on income, which are usually conducted by the Central Bureau of Statistics. This chapter shows the comparisons, the measurement in Israel being based on administrative data, like in all other parts of this report. The data shown in this chapter, for each state, refers to the latest year for which data is available – 2018-2021 – and usually to 2020. In Israel, data is shown for each of the years 2020 to 2022. The comparisons were made using the approach of treating data that the organization uses, mainly its equivalence scale, which embodies more economy of scale (see Appendix B for further information).

Incidence of Poverty

The approach for calculating the common poverty in Israel is similar to that of the OECD – both define the median net financial income as an indicator of the standard of living and use it to define the poverty line. The OECD calculates dimensions of poverty according to 40%, 50%, and 60% of the net median income. The comparisons here were made according to the poverty line, which is defined as 50% of the median net income per standard person.

The state of poverty in Israel is bad by international comparison. The findings show that in terms of incidence of individual poverty, Israel leads the OECD countries after Costa Rica, with a gap of approximately 8 percentage points from the average in the United States and approximately 2/3 higher than the average (**Figure 17**).

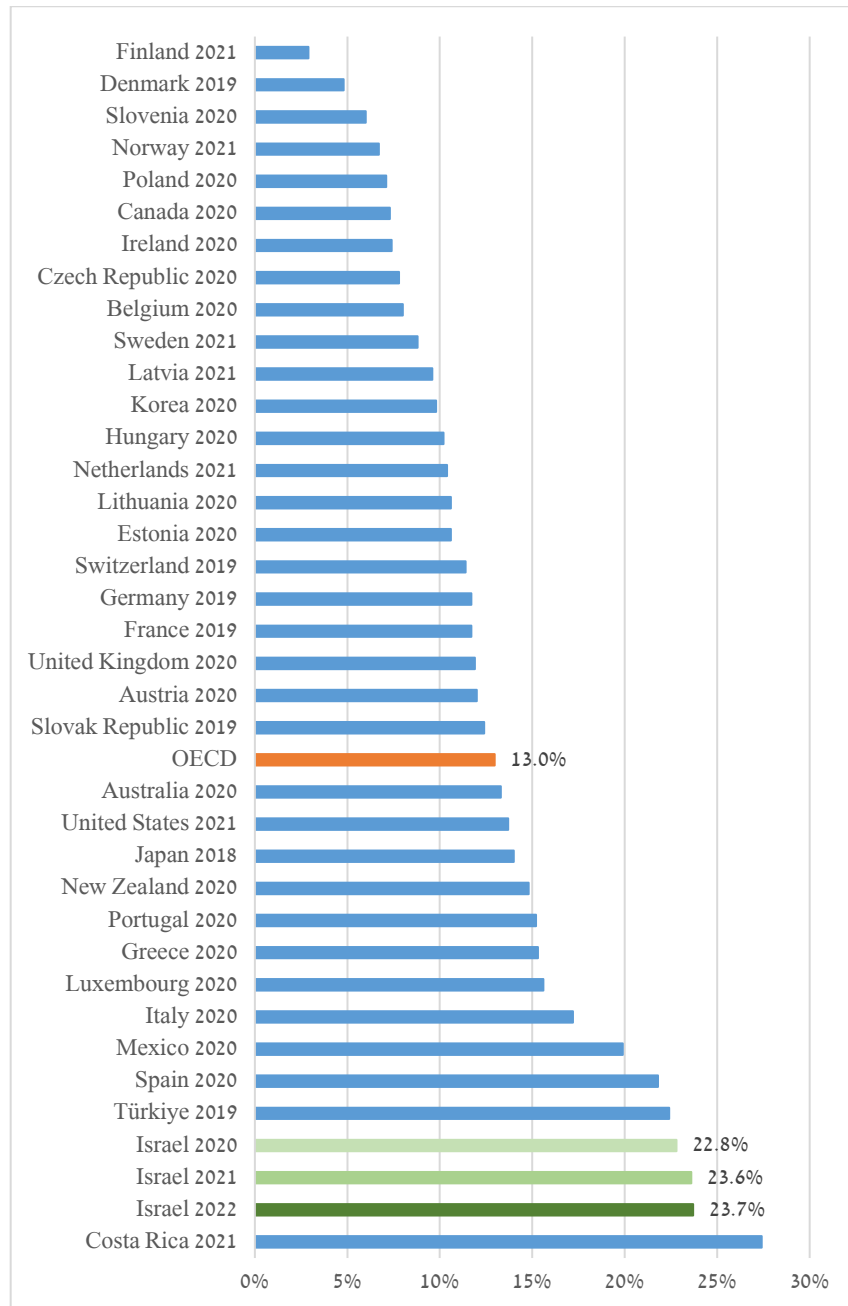
Figure 17: Incidence of Poverty Among Individuals, Countries of the OECD (Percentages), Various Years¹



¹ For each country, the latest year for which data is available is shown. The data in Israel is shown for 2020-2022.
 * Calculation based on administrative data.

A comparison of the incidence of poverty in children by net income shows that like poverty among individuals, the state of poverty of children in Israel is very bad by international comparison too (**Figure 18**). Israel is at the top of the list, except for Costa Rica, and is approximately 10 percentage points from the average in the United States. The incidence of child poverty in Israel is more than 50% higher than the average.

Figure 18: Incidence of Child Poverty by Net Income, OECD Countries (Percentages), Various Years¹



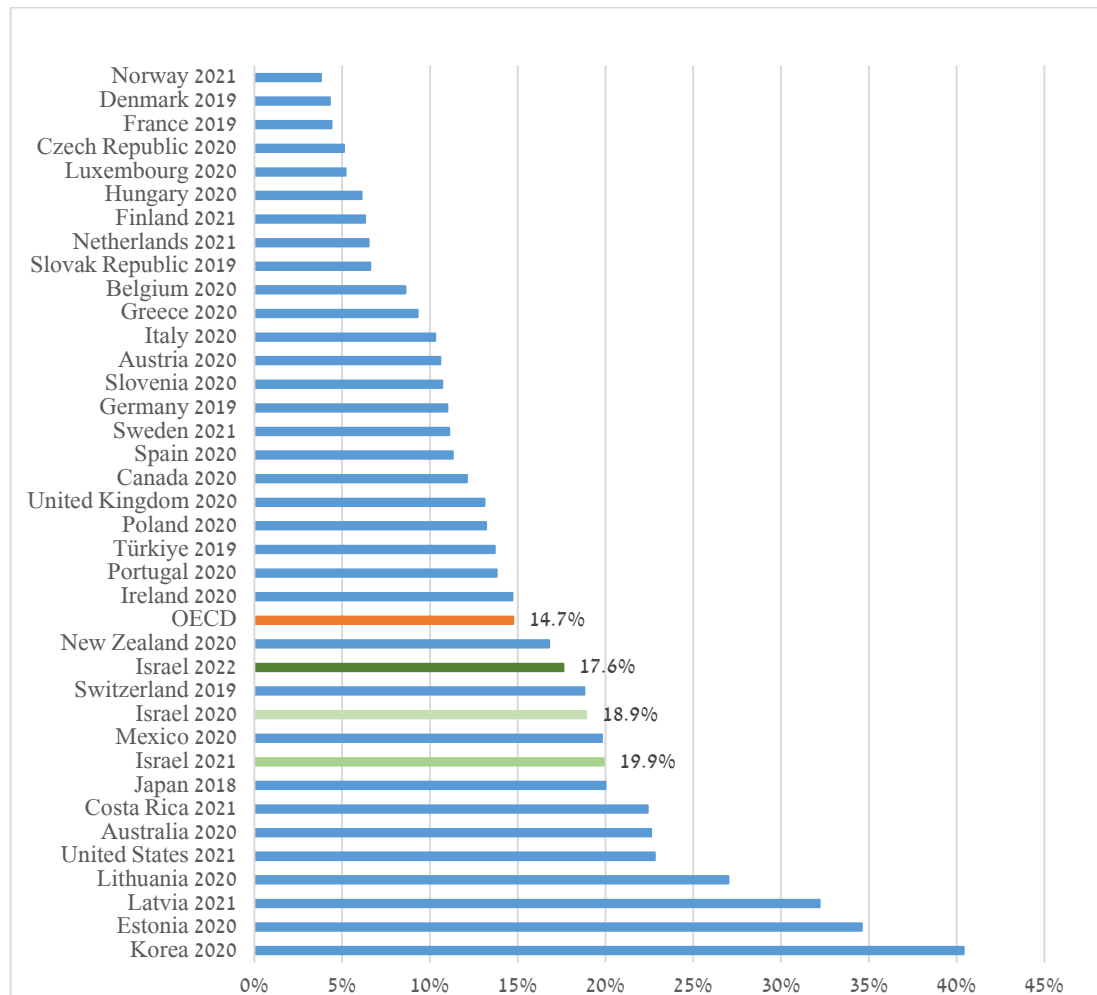
¹ For each country, the latest year for which data is available is shown. The data in Israel is shown for 2020-2022.
 * Calculation based on administrative data.

Poverty among senior citizens in Israel is high by international comparison (**Figure 19**), but compared to the poverty of individuals and children, the situation is less severe. In the case of senior citizens, Israel is not at the top of the poverty rate ranking – the United States, Japan, Australia, and South Korea rank above it. In 2022 there was a decrease in the dimensions of poverty of senior citizens, following an increase in allowances for those receiving income supplement to their allowance at approximately NIS 500 for an individual and approximately

NIS 800 for a couple, as well as an increase in earning amounts qualifying for an increment of income supplement to this allowance. However, even after these changes, the incidence of poverty among senior citizens is still high compared to OECD countries.

It should be noted that poverty levels among senior citizens that are calculated according to the equivalence scale that the OECD uses are higher than according to the Israeli index because the organization’s equivalence scale embodies more economy of scale for families with more persons in them. This means that using it reduces the incidence of poverty measured in large families and increases that measured in small families, with most families of senior citizens being included in it.

Figure 19: Incidence of Senior Citizen Poverty by Net Income, OECD Countries (Percentages), Various Years¹



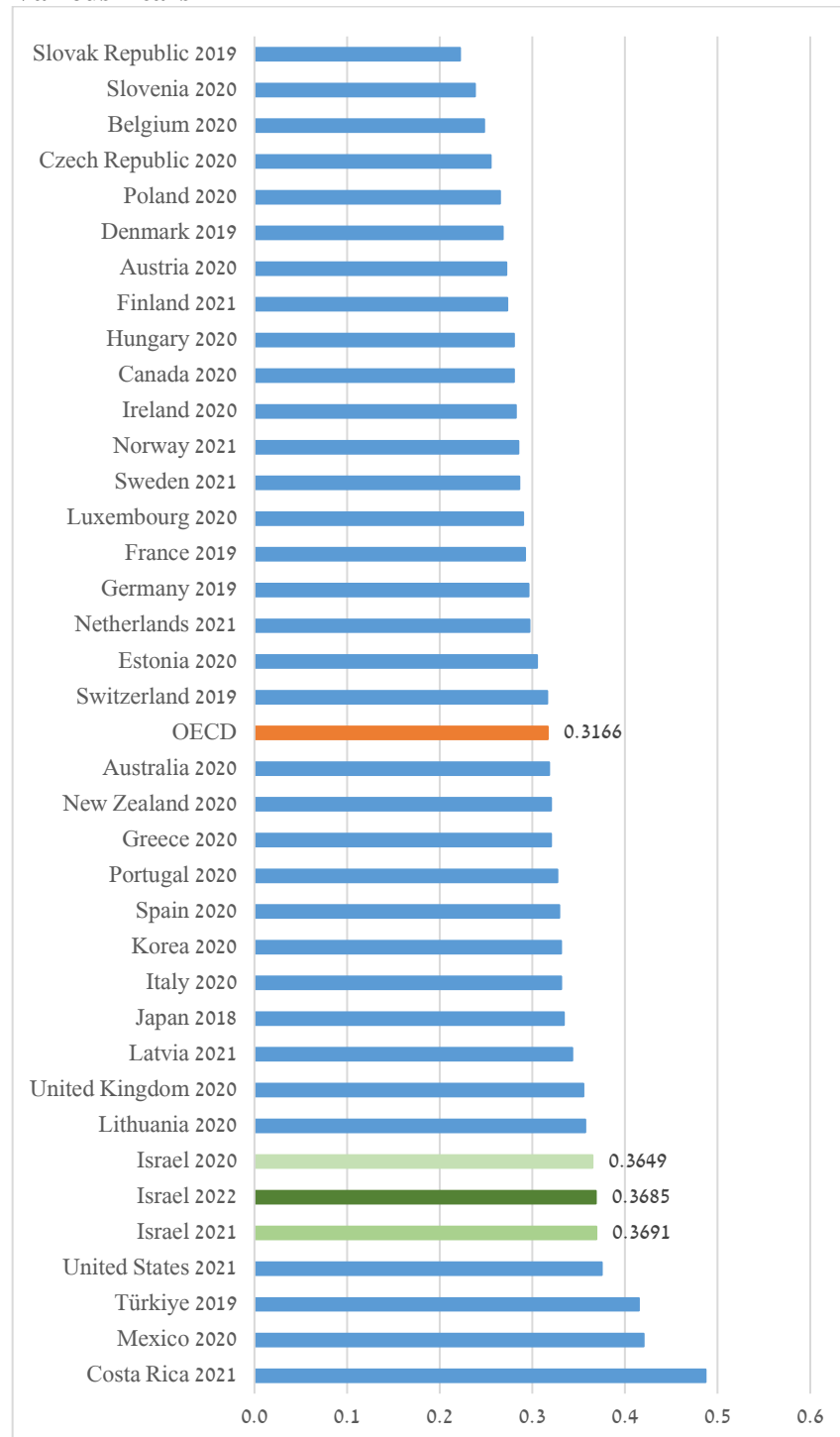
For each country, the latest year for which data is available is shown. The data in Israel is shown for 2020-2022.
 * Calculation based on administrative data.

Income Inequality – Gini Index

Figure 20 shows a comparison of the level of inequality between countries as reflected in the Gini index of net income per standard person. The calculation is made using the OECD’s

equivalence scale. One may see that, here too, Israel ranks relatively high on the inequality index. A higher inequality level exists only in the United States, Turkey, Mexico, and Costa Rica. The Gini index in Israel is higher than the mean for OECD countries by 15%-16%.

Figure 20: Gini Index for Net Income Inequality, OECD Countries (Percentages), Various Years ¹



¹ For each country, the latest year for which data is available is shown. The data in Israel is shown for 2020-2022.

* Calculation based on administrative data.

Appendices

Appendix A (methodology): Clarifications on Data Sources for National Insurance Poverty Reports

Since 2019, the National Insurance Institute reports on poverty and inequality have been based on the administrative figures kept by the National Insurance Institute with adjustments via imputations of incomes absent from its databases to calculate poverty and income inequality.

Using administrative figures offers numerous advantages. As they cover Israel's entire population rather than just a small sample of it, these figures permit comparisons even to small groups of the population. Moreover: work income and allowance data is "real data" insofar as it faithfully reflects the official incomes from these sources for families in each year of the report and is not based on interviewees. Regarding incomes that are not included in the administrative figures (income from capital and income from support from sources other than the National Insurance Institute) – incomes were added based on research conducted by the Institute's Research Administration, within which income was estimated or imputed to various families, according to their characteristics¹⁴.

Because there are different databases with different definitions, a different method for gathering data, and different sizes, it is **difficult to compare the results that each of the databases provides**. Therefore, when comparing the findings from the two sources, each source must be considered on a standalone basis, and only the years studied within it should be compared¹⁵.

One of the key causes for the discrepancies between the income surveys and administrative data besides differences in sources and characteristics of the data is the differences between the definition of a household in the survey data compared to the definition of a family in administrative data. The latter identifies a family according to an algorithm of an individual or couple living with or without children, without identifying other members of the household who do not belong to the nuclear family. This difference means that the number of families according to administrative data is greater than the number of households according to Central Bureau of Statistics surveys.

In this report, the data is based on administrative employee income data existing for 2022 and figures on National Insurance allowances for that year. Assessments of self-employed

¹⁴ See Heller Oren and Endeweld Miri, "**Imputation of Missing Income Components in Administrative Data**" (2021). Publication No. 138 in the "studies for discussion" series on the National Insurance Institute website. https://www.btl.gov.il/Publications/research/Documents/mechkar_138.pdf

¹⁵ It should be noted that key data regarding poverty and inequality for 2019-2021 is from **Central Bureau of Statistics surveys** received (late, as stated), processed and published in the Annual Surveys of the National Insurance Institute for 2021 and 2022 in the welfare, poverty and social gaps chapters. The data is accessible on the website of the National Insurance Institute, under the "Publications" tab. Regarding the comparison between findings from both sources of data, see the breakdown in the 2020 report.

individuals are received gradually over approximately 3-4 years. Incomes of self-employed individuals are based on an optimal income set that is the set selecting the most current and relevant income for the tax year from independent reporting. Optimal income is based on a self-employed individual's assessment for 2022 or the last assessment submitted and its advancement to 2022. Advancement of assessments for 2022 was done according to the price index. 51% of the income in the report refers to 2022 and the rest is divided by a rate of 18%, 22%, and 10% for 2019, 2020, and 2021 respectively¹⁶.

Given that work income data is also updated retroactively¹⁷, **past** data appearing in reports based on administrative figures are updated and likely to be slightly different from figures published in previous reports for those years.

¹⁶ In 2020-2021, Covid-19 grants were given to self-employed individuals. In 2021, no estimates were added for the grants received, given that these are included in the assessments of some 60% of self-employed individuals (for 2020-2021) and the remaining assessments refer to years before the Covid-19 crisis, namely income that was unaffected by the crisis.

¹⁷ This year, refinements were made to the estimation of the old-age pension not on the basis of the law and dependents of the work-injured, tax updates were made and prisoners of Zion and hostile action casualty allowances were added.

Appendix B: Key Definitions of Poverty and Inequality¹⁸

Within the studies performed in Israel on the topic of poverty and income distribution, the **relative approach** for measuring poverty was first formed in the 1970s, according to which poverty is a state of relative distress that should be assessed in relation to the quality of life that characterizes each society. Given that no agreed index reflects all aspects of distress and cash income is relatively available, the measurement of poverty in Israel and most Western countries refers to the cash income aspect only, whereas the representative income is **net income, i.e., income from all sources with direct taxes deducted.**

The poverty line per standard person in Israel is defined as a level equal to 50% of the net median income per standard person. A family in Israel is associated with the poor population if its net income divided among the number of standard persons in that family is lower than the poverty line for standard persons. The poverty line for families can be calculated in a similar fashion – by multiplying the poverty line per standard person by the number of standard persons in a family.

The term “per standard person” reflects the adjustment of the poverty line to the size of the family. The assumption is that family size has advantages in terms of consumption: the needs of a family that grows by one member do not increase at a similar rate, but at a lower rate, so that the additional income required for the family to retain a constant quality of life shrinks with the rising number of family members.

The calculations are also performed on **economic income** – which is income from markets and does not include Government intervention directly: income from the job market, pension from work, and capital. The gaps between poverty according to this income and poverty according to net income serve as an indicator of the effect of social policies in the field of financial support.

The various indices of poverty and inequality are derived from these calculations, the key ones being:

Incidence of poverty – The rate of poverty reflecting the proportion of families/individuals or any other unit living in families whose income is below the poverty line.

Depth of poverty (“poverty gap ratio”) – the distance (in percent) of the income of poor individuals from the poverty line income (calculated by persons in a family and income per standard person of each family), as an average of all poor individuals in the economy. The index of depth of poverty of individuals is calculated according to this formula:

¹⁸ For further information, see the “**Definition of Poverty and Data Sources Appendix**” appearing in the National Insurance Institute’s Annual Surveys.

$$\frac{1}{q} \sum_{i=1}^q \left(\frac{z_i - y_i}{z_i} \right)$$

where “ q ” is the number of poor individuals, “ z_i ” is the poverty line income, and “ y_i ” is the income per standard person of a poor family.

Severity of poverty – this index is similar to the calculation of depth of poverty, but the distance of income of poor individuals is squared, so that it increases the poorer a person is. The index may be assigned values from 0 (if poor people’s income is linked to the poverty line) to the incidence of poverty (if poor people’s income is zero). The index of severity of poverty of individuals is calculated according to this formula:

$$\frac{1}{q} \sum_{i=1}^q \left(\frac{z_i - y_i}{z_i} \right)^2$$

Gini Index – An index of income inequality ranging from 0 (absolute equality) to 1 (absolute inequality).

Differences in the Calculation of Poverty Indices Between Israel and the OECD

The method that the National Insurance Institute uses to calculate poverty in Israel is similar to that of the OECD – both define the median net cash income as an indicator of the standard of living and use it to define the poverty line. However, there are certain differences between the two calculation methods.

A key difference lies in the calculation of the economies of scale of household size. The meaning of economy of scale is that family expenditure increases with the number of persons; however, the larger the family, the smaller the required addition per person becomes. The method of translation of the number of persons in the family to the number of standard persons (the “equivalence scale”) is different. The National Insurance Institute uses an equivalence scale based on a calculation made using the Engel method: families whose size is different but whose rate of food expenses in the total expenditure on consumption is identical are equivalent in terms of family well-being. In contrast, the OECD’s equivalence scale is based on the square root of the family size. The choice of equivalence scale affects not only the poverty line but also its composition. Because the OECD’s calculation method assumes more economy of scale

(**Appendix Schedule B1**), poverty in large families is lower using this calculation method and the opposite applies to small families.

Appendix Schedule B1: Number of Standard Persons by the Equivalence Scale in Israel and According to the OECD Equivalence Scale

Family size	Number of standard persons	
	Israeli scale	OECD scale
1	1.25	1
2	2	1.41
3	2.65	1.73
4	3.2	2
5	3.75	2.24
6	4.25	2.45
7	4.75	2.65
8	5.2	2.83
9	5.6	3

Appendix C: Schedules

Appendix Schedule 1: Economic Income and Net Income for Year, by Family, for Population Groups

Population groups	Economic income			Net income		
	2021	2022	Change between 2021 and 2022	2021	2022	Change between 2021 and 2022
General population	83,139	90,108	3.8%	83,019	87,843	1.4%
Family head's ethnicity						
Jewish	90,972	99,134	4.4%	89,809	95,567	1.9%
Non-Haredi Jewish	95,545	104,165	4.4%	93,170	99,199	2.0%
Haredi	46,092	50,828	5.6%	56,814	60,692	2.3%
Arab	47,084	50,733	3.2%	51,768	54,143	0.2%
Family composition						
With children	81,575	88,076	3.4%	73,043	77,168	1.2%
With 1-3 children	88,985	96,144	3.5%	78,576	82,948	1.1%
With 4 or more children	46,948	50,440	2.9%	47,190	50,208	1.9%
With 5 or more children	34,678	37,163	2.7%	38,960	41,481	2.0%
Families headed by one parent (single-parent family)	61,572	67,933	5.7%	65,552	69,589	1.7%
Family head's labor market status						
Working	99,495	107,058	3.1%	89,776	94,459	0.8%
Employee	99,864	107,715	3.3%	89,846	94,676	0.9%
Self-employed	113,884	117,858	-0.9%	97,288	99,776	-1.8%
Working-age not working (18 – retirement age)	8,769	9,991	9.1%	34,095	34,680	-2.6%
Number of breadwinners in the family						
One breadwinner	84,522	92,075	4.4%	81,605	86,364	1.4%
Two or more breadwinners	113,996	121,431	2.0%	97,689	102,225	0.2%
Family head's age						
Up to 29	46,215	52,602	9.0%	50,505	54,419	3.2%
30-44	85,235	93,139	4.7%	77,378	81,980	1.5%
45 - retirement age	110,477	117,747	2.1%	96,081	100,066	-0.2%
25-64 (primary working age)	94,151	101,983	3.8%	84,661	88,997	0.7%
Senior citizen	65,128	69,320	2.0%	90,351	96,420	2.2%
Family head's gender						
Man	97,689	105,275	3.2%	89,681	94,595	1.0%
Woman	64,852	70,931	4.8%	74,644	79,305	1.8%

**Appendix Schedule 2: Incidence of Poverty among Individuals, Children, and Seniors
by Population Group, 2021-2022**

Population groups	2021			2022		
	Persons	Children	Senior citizens	Persons	Children	Senior citizens
General population	20.9	28.0	15.0	20.9	28.2	12.7
Family head's ethnicity						
Jewish	15.8	21.2	12.6	15.6	21.4	10.2
Non-Haredi Jewish	11.6	13.2	12.3	11.3	13.3	10.1
Haredi	40.1	47.3	16.9	39.5	46.7	11.6
Arab	38.8	48.9	37.3	38.9	49.1	34.5
Family composition						
With children	24.2	28.0	.	24.5	28.2	.
With 1-3 children	16.6	18.1	.	17.1	18.6	.
With 4 or more children	44.4	45.6	.	44.0	45.3	.
With 5 or more children	53.1	54.0	.	52.6	53.5	.
Families headed by one parent (single-parent family)	25.3	28.3	.	25.6	28.6	.
Family head's labor market status						
Working	17.5	25.0	3.6	18.0	25.6	2.9
Employee	16.7	23.8	3.4	17.2	24.3	2.6
Self-employed	15.7	23.3	4.9	16.5	24.6	2.9
Working-age not working (18 – retirement age)	73.2	83.2	.	74.5	83.7	.
Number of breadwinners in the family						
One breadwinner	33.2	51.7	4.3	33.8	53.3	3.9
Two or more breadwinners	10.3	14.7	2.4	10.9	15.5	1.0
Family head's age						
Up to 29	42.9	49.6	.	43.2	50.5	.
30-44	25.5	29.7	.	26.0	30.1	.
45 - retirement age	13.2	18.9	5.7	13.6	18.9	6.0
25-64(primary working age)	20.5	27.6	10.4	20.9	27.8	10.1
Senior citizen	14.3	.	15.2	12.3	.	12.9
Family head's gender						
Man	17.5	22.4	12.8	17.4	22.3	11.5
Woman	26.0	37.4	17.1	26.2	38.1	13.8

Appendix Schedule 3: Number of Individuals, Children and Elderly, 2021-2022

Number of persons	2021	2022
Total population		
Persons total	9,298,843	9,474,489
Children	3,050,320	3,092,958
Working age	5,041,933	5,177,039
Senior citizens	1,209,205	1,204,492
Poor population		
Persons total	1,938,909	1,975,473
Children	854,702	873,319
Working age	905,939	949,611
Senior citizens	180,883	152,543

Appendix Schedule 4: Incidence of Poverty Among Women Born Between 1960-1969 (Percentages)* 2021-2022

Economic income			Net income		
2022	2021	Change between 2021 and 2022 (percentage points)	2022	2021	Change between 2021 and 2022 (percentage points)
20.1%	21.0%	-1.0	12.0%	11.3%	0.7

*Women whose retirement age has risen since January 2022 according to an amendment to the Retirement Age Law and for whom a obligatory report on change in the incidence of poverty was added to the Law.

Appendix Schedule 5: Poverty and Inequality Indices of the Population, 2012-2022

Year	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
By economic income											
Poverty (percentages)											
Incidence of poverty among families	37.6	37.0	36.6	35.8	34.8	34.1	33.7	33.8	37.7	35.6	33.8
Incidence of poverty among individuals	33.5	33.1	32.7	31.8	31.4	30.7	30.3	30.3	34.1	32.1	30.6
Incidence of poverty among children	51.9	50.8	49.4	48.1	44.9	44.4	43.5	43.2	44.5	43.5	42.9
Incidence of poverty among the elderly	38.5	38.3	37.8	36.8	36.6	35.7	35.4	35.1	39.0	36.9	35.6
Depth of poverty	64.3	63.5	63.0	62.3	61.1	59.6	58.9	58.8	59.8	59.7	58.5
Inequality											
Gini index	0.5310	0.5234	0.5210	0.5128	0.5069	0.4980	0.4937	0.4940	0.5163	0.5084	0.4977
By net income											
Poverty (percentages)											
Incidence of poverty among families	20.3	20.3	20.4	21.7	20.7	21.4	21.6	21.3	19.6	20.5	20.2
Incidence of poverty among individuals	21.5	21.7	21.9	22.3	21.8	21.7	21.5	21.2	20.1	20.9	20.9
Incidence of poverty among children	10.2	10.9	11.0	16.3	12.2	17.0	18.5	16.8	13.5	15.0	12.7
Incidence of poverty among the elderly	29.6	30.1	30.5	30.1	29.8	28.9	28.6	28.2	27.3	28.0	28.2
Depth of poverty	41.6	41.1	41.5	40.5	41.1	39.4	38.6	38.9	38.3	39.0	40.2
Inequality											
Gini index	0.4009	0.3952	0.3962	0.3947	0.3878	0.3801	0.3754	0.3746	0.3713	0.3753	0.3747

Appendix Schedule 6A: Proportion of Selected Groups among General Population and Poor Population (Percentages), 2021

Population category	General population		Poor population			
			Before transfer payments and direct taxes		After transfer payments and direct taxes	
	Families	Persons	Families	Persons	Families	Persons
Family head's ethnicity						
Jewish	82.2	78.1	74.6	67.1	66.1	59.2
Non-Haredi Jewish	74.6	66.5	63.0	46.1	53.4	36.9
Haredi	7.6	11.6	11.6	21.0	12.7	22.3
Arab	17.8	21.9	25.4	32.9	33.9	40.8
Family composition						
With children	36.7	62.6	31.4	63.8	38.7	72.8
With 1-3 children	30.3	45.5	21.8	34.6	25.3	36.3
With 4 or more children	6.5	17.1	9.6	29.2	13.4	36.4
With 5 or more children	3.1	9.6	5.6	19.5	8.0	24.6
Families headed by one parent (single-parent family)	5.4	6.0	6.4	8.2	6.0	7.2
Family head's labor market status						
Working	77.1	87.6	53.1	71.2	56.0	73.5
Employee	72.7	83.8	48.8	65.9	51.0	67.3
Self-employed	15.5	19.9	8.5	13.4	9.9	15.0
Working-age not working (18 – retirement age)	7.7	5.1	19.8	14.9	25.0	17.9
Number of breadwinners in the family						
One breadwinner	38.0	27.6	38.5	40.9	40.9	43.9
Two or more breadwinners	39.2	60.0	14.6	30.3	15.0	29.6
Family head's age						
Up to 29	14.2	9.7	21.1	16.9	28.7	20.0
30-44	27.8	37.6	23.1	39.7	27.8	45.9
45 - retirement age	33.3	38.3	22.1	24.6	22.9	24.3
25-64 (primary working age)	68.7	82.1	54.3	74.1	61.1	80.8
Senior citizen	24.8	14.4	33.6	18.8	20.6	9.9
Family head's gender						
Man	55.7	60.7	44.7	47.3	49.3	50.9
Woman	44.3	39.3	55.3	52.7	50.7	49.1

Appendix Schedule 6B: Proportion of Selected Groups among General Population and Poor Population (Percentages), 2022

Population category	General population		Poor population			
	Families	Persons	Before transfer payments and direct taxes		After the transfer payments and direct taxes	
Families			Persons	Families	Persons	Families
Family head's ethnicity						
Jewish	81.4	77.5	73.0	66.0	64.0	58.1
Non-Haredi Jewish	73.7	65.7	61.2	44.2	51.2	35.7
Haredi	7.7	11.8	11.8	21.8	12.8	22.4
Arab	18.6	22.5	27.0	34.0	36.0	41.9
Family composition						
With children	36.5	62.4	31.2	63.8	39.9	73.3
With 1-3 children	30.0	45.3	21.4	33.8	26.4	37.2
With 4 or more children	6.4	17.1	9.8	29.9	13.5	36.1
With 5 or more children	3.1	9.7	5.8	20.2	8.0	24.4
Families headed by one parent (single-parent family)	5.4	6.0	6.3	8.2	6.3	7.4
Family head's labor market status						
Working	77.8	88.1	52.7	71.5	59.2	75.9
Employee	73.4	84.4	48.3	66.0	54.0	69.5
Self-employed	16.0	20.6	9.0	14.3	10.9	16.4
Working-age not working (18 – retirement age)	7.3	4.7	19.7	14.4	24.9	16.9
Number of breadwinners in the family						
One breadwinner	38.1	27.1	38.3	40.9	42.6	43.9
Two or more breadwinners	39.7	61.1	14.4	30.6	16.6	32.0
Family head's age						
Up to 29	13.9	9.5	20.6	16.7	28.5	19.8
30-44	27.7	37.2	23.0	39.8	29.3	46.4
45 - retirement age	34.1	39.1	22.2	24.5	24.9	25.4
25-64 (primary working age)	68.8	82.0	53.4	73.6	64.5	82.4
Senior citizen	24.4	14.1	34.2	19.0	17.3	8.3
Family head's gender						
Man	55.8	60.9	44.4	47.0	50.0	51.0
Woman	44.2	39.1	55.6	53.0	50.0	49.0

Appendix Schedule 7: Incidence of Poverty, by District and Major Cities (Percentages), 2021-2022

	2021						2022					
	Incidence of poverty				Depth of poverty	Severity of poverty	Incidence of poverty				Depth of poverty	Severity of poverty
	Families	Persons	Children	Senior citizens			Families	Persons	Children	Senior citizens		
Total	20.5	20.9	28.0	15.0	39.0	23.0	20.2	20.9	28.2	12.7	40.2	24.4
Jerusalem District	36.5	39.7	48.6	24.6	44.8	28.3	36.1	39.5	48.5	21.4	45.1	28.6
Jerusalem City	38.5	41.9	50.9	26.3	45.4	29.0	38.1	41.7	50.9	22.8	45.8	29.5
Northern District	23.2	22.1	28.7	18.5	35.5	19.3	22.5	21.9	29.1	15.0	36.5	20.6
Haifa District	18.4	16.7	21.7	14.1	35.6	20.1	18.5	17.0	22.1	12.1	38.0	22.9
Haifa City	17.7	14.8	18.1	13.6	34.1	19.7	18.5	16.0	19.7	11.8	40.3	26.5
Center	14.1	11.8	14.5	11.2	37.1	21.9	13.9	11.8	14.6	9.7	38.9	24.0
Rishon Letzion	10.8	8.0	9.2	8.3	34.4	19.9	10.8	8.3	9.7	7.0	39.3	25.4
Petach Tikva	12.4	9.4	10.1	10.2	33.4	19.0	12.1	9.3	10.2	8.8	35.9	21.8
Tel Aviv District	15.4	15.1	20.5	12.3	36.6	21.3	15.3	15.2	20.7	11.1	38.6	23.5
Tel Aviv City	14.4	12.0	12.2	13.9	41.5	27.4	14.6	12.3	12.2	12.9	45.1	31.5
Southern District	23.7	25.0	33.9	17.4	39.9	23.4	22.9	24.9	34.2	13.4	41.1	24.8
Ashdod	21.2	20.5	27.7	19.4	34.6	19.0	19.8	20.1	28.1	15.0	35.9	20.6
Beer Sheva	20.2	17.2	22.0	16.9	36.7	21.4	19.4	17.3	23.0	12.2	39.2	24.4
Judea and Samaria	23.0	25.2	31.1	11.3	36.0	19.3	23.0	25.3	31.3	10.4	36.7	19.8

Appendix Schedule 8: Incidence of Poverty in Towns with More than 5,000 Residents (Percentages)*, 2022

Town	Incidence of poverty				Depth of poverty	Severity of poverty
	Families	Persons	Children	Senior citizens		
Abu Gosh	25.8	23.5	30.8	27.7	37.1	21.6
Abu Sanan	24.2	22.9	31.2	21.8	33.9	17.9
Even Yehuda	12.1	7.3	5.8	5.7	44.2	30.5
Umm al-Fahm	37.5	37.6	48.1	34.7	37.4	19.9
Ofakim	24.1	26.7	36.3	13.0	37.8	21.0
Or Yehuda	11.7	9.1	10.9	7.6	31.5	17.5
Or Akiva	16.5	13.1	14.6	11.9	38.6	24.8
Ornit	8.3	5.2	4.8	6.4	38.0	22.9
Azour	13.1	10.9	13.4	9.3	37.9	22.6
Eilat	17.8	14.2	14.7	17.1	41.7	27.7
Aksal	29.8	29.3	37.6	32.2	35.3	18.7
Al Said	44.0	50.1	58.2	16.7	39.7	22.1
Elad	31.5	33.6	38.5	11.1	32.0	15.3
Alfie Menashe	8.2	5.2	5.2	5.6	40.5	26.4
Ablein	28.5	27.4	37.1	28.6	32.1	16.2
Efrat	18.7	13.2	12.1	19.5	49.3	34.9
Ariel	13.4	9.5	9.6	10.2	38.6	25.6
Ashdod	19.8	20.1	28.1	15.0	35.9	20.6
Ashkelon	17.2	14.1	16.8	12.5	37.5	23.3
Baqqa al-Gharbiyya	25.5	23.3	31.0	30.5	34.1	17.7
Be'er Ya'akov	9.0	6.6	6.9	6.9	33.6	18.9
Be'er Sheva	19.4	17.3	23.0	12.2	39.2	24.4
Buaina-Nojdat	31.3	31.5	41.9	28.2	35.9	19.2
Buqaata	24.8	27.0	35.9	8.7	34.3	17.2
Bir al-Maksor	30.3	30.6	39.1	25.4	35.6	19.1
Bi HaDaj	77.8	82.2	86.0	40.0	55.5	38.3
Beit El	21.4	18.7	21.0	7.2	36.9	20.4
Beit Arye	10.2	7.8	9.3	6.2	34.0	19.8
Beit Jan	18.1	15.4	20.1	17.6	33.9	17.7
Beit Dagan	10.6	7.3	7.3	6.9	33.1	18.4
Beit Shean	21.2	18.1	21.3	9.4	37.3	22.2
Beit Shemesh	36.0	41.3	48.9	22.1	41.5	24.2
Beitar Illit	42.9	46.8	51.6	22.0	35.4	18.0
Bnei Brak	31.4	37.9	45.6	11.5	33.6	16.6
Bnei Aish	11.4	10.4	16.2	7.9	35.6	21.1
Binyamina-Givat Ada	14.7	9.3	7.5	7.5	47.0	32.8
Basma	36.4	36.2	47.6	32.2	40.3	23.0

Town	Incidence of poverty				Depth of poverty	Severity of poverty
	Families	Persons	Children	Senior citizens		
Basmat Tivon	24.4	23.8	34.2	19.5	33.2	16.8
Biena	35.2	36.6	47.5	25.0	38.0	21.2
Bat Hefer	7.7	4.3	3.8	6.9	35.4	22.4
Yam Bat	18.4	16.3	21.3	14.2	37.8	24.0
Jedidah-Maker	26.1	24.9	34.4	26.4	33.8	17.3
Jules	12.2	10.2	12.8	15.3	30.4	16.0
Jaljulia	34.8	34.7	45.8	29.9	39.7	23.6
al-Zarqa Jessar	25.4	25.9	36.9	25.4	30.6	15.0
Jat	29.3	24.8	25.5	29.1	41.7	25.7
Binyamin Geva	19.3	16.4	19.3	15.6	34.2	19.4
Givat Ze'ev	21.7	24.9	32.3	8.9	38.5	22.3
Shmuel Givat	13.5	8.9	7.4	8.4	47.3	31.9
Givatayim	9.7	6.8	5.3	7.9	42.3	28.3
Gedera	10.3	6.9	7.3	6.8	37.3	22.0
Yavne Gan	10.7	6.5	6.2	5.9	40.0	24.9
Tikva Ganei	9.2	6.5	6.5	5.8	39.5	23.9
el Carmel Dali'at	17.6	14.5	17.3	19.3	31.1	16.2
Daburia	25.8	24.7	31.7	31.6	33.0	17.2
al-Assad Deir	27.3	27.3	34.2	27.3	33.7	17.9
Hana Deir	20.3	19.3	26.0	16.2	30.3	14.7
Dimona	20.8	19.0	26.1	13.4	38.2	22.6
Hasharon Hod	9.8	6.5	6.1	6.0	39.5	24.9
Herzliya	13.2	9.7	8.9	10.4	44.2	30.3
Yaakov Zichron	18.3	14.9	17.9	13.2	48.2	33.4
Zemer	25.2	22.7	30.1	29.4	34.8	18.6
Zarzir	28.7	28.1	36.2	26.1	34.2	17.9
Hadera	15.9	13.2	16.3	10.6	37.7	23.3
Holon	13.3	11.0	14.1	8.9	36.5	22.0
Hura	52.0	56.0	62.6	33.5	44.6	27.0
Horfish	15.9	14.6	18.5	13.3	34.7	18.7
Haifa	18.5	16.0	19.7	11.8	40.3	26.5
Hazor HaGlilit	19.4	19.4	26.9	9.3	33.3	17.7
Harish	20.8	21.3	24.3	21.0	37.5	21.6
Tiberias	26.8	27.3	37.2	16.5	37.4	22.0
Tuba-Zangria	21.4	19.1	26.0	21.4	31.1	15.5
Turan	33.2	32.6	42.0	33.3	33.9	17.2
Taibe	27.6	28.2	39.3	25.8	36.4	20.0
Tira	22.3	21.6	31.3	20.4	36.5	20.5

Town	Incidence of poverty				Depth of poverty	Severity of poverty
	Families	Persons	Children	Senior citizens		
Tirat Carmel	14.3	10.8	11.8	9.8	35.7	21.6
Telmon	35.4	20.0	14.0	9.4	42.7	27.7
Tamra	29.4	28.6	37.1	31.1	34.2	17.7
Yanoh-Jath	14.4	13.2	17.7	12.1	34.0	19.0
Yavne	9.9	7.7	9.1	4.6	36.2	21.0
Yahud	9.6	6.6	7.0	5.9	34.8	20.6
Yafia	31.2	30.5	41.2	27.7	33.8	17.1
Yokneam Illith	10.9	7.2	7.1	8.6	38.3	24.9
Yeruham	24.1	23.4	28.7	15.7	41.4	25.6
Jerusalem	38.1	41.7	50.9	22.8	45.8	29.5
Yercha	23.1	21.2	26.4	23.0	35.0	18.7
Kabul	29.4	29.2	37.8	26.5	34.8	18.4
Kochav Yair	9.4	4.8	3.3	3.2	45.5	30.2
Kochav Yaakov	38.8	39.8	44.3	29.8	35.2	18.3
Kseyfa	49.3	50.7	57.0	32.4	44.7	26.9
Kasra-Samiya	20.1	19.9	25.8	13.7	31.6	15.8
Ka'abia-Tabash-Khajajara	28.7	25.6	32.8	31.9	34.7	18.8
Kfar Vradim	13.5	9.3	10.8	7.6	44.5	29.9
Kfar Habad	29.1	21.8	20.7	8.1	38.6	23.6
Kfar Yasif	22.2	19.8	26.6	21.5	31.9	16.5
Kfar Yona	11.7	8.4	8.9	8.6	35.3	20.8
Kfar Kana	39.1	40.0	50.8	31.1	37.0	19.7
Kfar Manda	44.5	45.4	54.8	28.4	40.5	22.9
Kfar Saba	10.1	7.1	7.0	7.0	37.5	23.9
Kfar Qasem	27.3	26.7	35.5	34.6	35.3	18.8
Kfar Kara	21.2	19.3	27.2	25.2	32.4	16.7
Carmiel	17.1	14.4	19.1	11.5	39.6	25.4
Lehavim	6.7	4.2	5.5	2.7	51.4	36.9
Lod	20.8	23.0	32.2	10.2	38.5	22.3
Lakia	49.3	52.5	59.7	32.2	44.4	26.7
Mevaseret Zion	11.4	8.5	9.4	5.5	39.5	25.0
Majd al-Krum	30.4	25.5	32.0	28.5	35.5	19.7
Majdal Shams	24.0	28.0	38.6	7.3	32.6	15.7
Magar	21.3	21.0	28.6	17.0	34.0	17.9
Migdal Haemek	18.1	16.0	20.6	11.5	35.0	21.4
Modi'in Illit	49.7	54.0	57.7	24.8	36.7	18.6
Modi'in Maccabim-Reut	9.5	5.6	4.6	9.1	47.3	32.9

Town	Incidence of poverty				Depth of poverty	Severity of poverty
	Families	Persons	Children	Senior citizens		
Mazkeret Batya	9.5	5.2	4.2	5.5	40.1	25.6
Metar	8.5	4.8	4.5	4.3	45.8	31.0
Ma'ale Adumim	11.3	8.3	9.4	8.7	38.3	23.9
Ma'ale Iron	35.0	34.0	44.1	30.4	37.1	19.5
Tarshiha	18.8	16.0	19.6	15.4	34.4	19.9
Mitzpe Ramon	32.1	32.5	40.0	18.7	42.8	26.1
Mashad	36.6	36.4	50.7	32.8	35.6	18.3
Nahariya	17.9	14.6	16.9	14.1	43.3	29.7
Nahaf	21.8	21.3	31.9	13.9	39.2	24.1
Ness Ziona	31.3	31.9	43.1	27.0	35.9	18.9
Nazareth	9.3	6.0	6.0	4.2	36.9	22.7
Nazareth Illit	34.4	33.3	43.1	27.6	37.0	20.6
Nesher	14.3	10.5	10.7	10.9	37.3	24.4
Netivot	24.2	26.0	33.1	13.2	34.9	18.4
Netanya	20.9	17.7	19.9	20.6	43.7	29.7
Sakhnin	27.1	26.6	34.5	21.4	33.6	16.9
Omer	13.1	10.7	14.7	5.5	45.4	29.7
Aylabon	17.1	14.6	19.0	17.2	31.0	16.2
Ilot	38.3	39.0	50.9	35.0	33.3	16.6
Ein Mahal	34.3	33.9	45.0	31.1	35.8	19.2
Acre	22.3	19.4	23.4	16.1	38.8	24.3
Asafia	17.7	16.3	21.2	15.7	34.0	18.4
Afula	18.4	18.0	26.0	10.7	35.2	19.8
Araba	32.3	31.7	39.3	27.8	35.4	18.4
Arad	28.4	34.5	48.0	17.1	36.8	20.8
Arara	27.3	25.0	33.3	30.9	35.6	19.2
Arara - Bangev	52.1	53.5	60.2	33.4	44.7	26.9
Atlit	11.7	8.1	8.1	6.3	42.9	28.1
Pouridis	23.3	22.2	29.7	26.5	32.7	16.7
Paki'in (Bukiyeh)	16.2	14.6	18.6	16.5	31.3	15.5
Pardes Hana	15.3	11.5	12.3	8.6	37.5	23.2
Pardesia	12.1	6.7	5.0	4.0	43.3	29.0
Petah Tikva	12.1	9.3	10.2	8.8	35.9	21.8
Tzur Hadassah	9.5	6.4	6.2	7.8	35.0	20.3
Tzur Isaac	6.0	4.8	5.2	6.4	34.3	19.7
Zefat	32.8	38.3	50.0	16.0	41.9	25.2
Kdima-ran	12.7	8.6	9.2	8.4	40.4	25.5
Caesarea	21.7	17.1	18.2	19.3	54.9	40.8
Kalanswa	27.8	27.4	36.9	29.6	35.5	19.1
Katzrin	11.5	11.4	16.5	3.7	34.1	18.5
Kiryat Ono	9.6	6.1	5.1	6.7	39.4	25.0

Town	Incidence of poverty				Depth of poverty	Severity of poverty
	Families	Persons	Children	Senior citizens		
Kiryat Arba	25.0	22.2	24.8	15.0	35.1	20.2
Kiryat Ata	14.3	11.6	14.6	9.4	34.3	19.9
Kiryat Bialik	13.3	10.4	11.7	8.1	36.7	22.7
Kiryat Gat	17.9	17.8	24.9	10.9	32.6	17.2
Kiryat Tivon	13.5	10.0	11.2	6.1	37.2	22.3
Kiryat Yam	17.3	15.0	19.5	11.5	37.7	24.4
Kiryat Yarim	34.8	36.0	39.2	24.4	37.2	20.6
Kiryat Motzkin	12.7	9.7	10.6	8.0	39.5	26.2
Kiryat Malachi	18.8	16.6	20.8	8.8	35.0	19.6
Kiryat Ekron	13.3	10.7	14.7	4.8	35.2	20.2
Kiryat Shmona	16.5	12.5	14.7	9.2	35.1	20.4
Karnei Shomron	14.2	10.3	10.2	7.9	35.1	20.9
Rama	18.0	16.8	24.5	12.6	34.9	18.8
Rosh HaAyin	10.0	7.7	8.9	6.1	35.7	20.8
Rishon Lezion	10.8	8.3	9.7	7.0	39.3	25.4
Rahat	43.3	45.0	53.2	30.4	40.8	23.4
Rehovot	12.4	10.8	13.7	6.8	37.0	22.0
Reina	34.0	33.7	45.6	34.9	35.7	18.7
Rechasim	40.8	46.5	54.8	10.9	34.7	17.0
Ramla	17.8	16.6	22.7	9.6	37.4	22.1
Ramat Gan	12.0	9.0	8.3	9.4	41.0	27.0
Ramat Hasharon	11.9	8.9	8.8	8.5	42.0	27.1
Ramat Yishai	9.3	5.6	4.2	3.7	38.9	25.1
Raanana	15.5	12.2	12.6	11.6	49.9	36.1
Shibli - Umm Al-Ganam	23.1	22.5	30.3	25.2	31.1	15.0
Segev-Shalom	51.8	54.2	62.1	31.6	45.1	27.8
Sderot	17.1	14.0	15.8	10.4	35.2	20.0
Shoham	8.9	4.7	3.6	5.0	45.7	30.8
Shlomi	16.0	12.7	15.2	11.7	35.5	21.2
Shaev	30.3	30.0	41.6	23.7	33.4	17.1
Sharei Tikva	8.3	5.6	5.6	6.6	35.3	20.7
Shefaram	25.0	23.9	33.6	23.6	33.5	17.5
Tel Aviv Jaffa	14.6	12.3	12.2	12.9	45.1	31.5
Tel Mond	11.3	6.9	6.3	7.0	45.2	30.8
Tel Sheva	55.2	58.2	65.3	34.1	46.1	27.9

* The size of the town according to last data available 2021.

Appendix Schedule 9: Maximum and mean Net Income per Standard Person by Decile and Family Size – 2022, According to the Israeli Equivalence Scale

Decile	Single	2 persons	3 persons	4 persons	5 persons
Share of all families*					
	38%	18%	11%	12%	10%
Average income per standard person (NIS)					
1	1,172	1,875	2,484	3,112	3,515
2	3,219	5,151	6,825	8,550	9,658
3	4,444	7,110	9,421	11,803	13,332
4	5,688	9,100	12,058	15,106	17,063
5	7,005	11,207	14,850	18,604	21,014
6	8,410	13,457	17,830	22,338	25,231
7	9,989	15,982	21,176	26,529	29,966
8	11,997	19,196	25,434	31,865	35,992
9	15,040	24,063	31,884	39,945	45,119
10	24,540	39,264	52,025	65,179	73,620
Maximum income per standard person (NIS)					
1	2,394	3,830	5,075	6,358	7,182
2	3,836	6,138	8,132	10,188	11,508
3	5,068	8,108	10,743	13,460	15,203
4	6,332	10,131	13,424	16,818	18,997
5	7,689	12,303	16,301	20,422	23,067
6	9,156	14,650	19,411	24,319	27,469
7	10,890	17,423	23,086	28,923	32,669
8	13,255	21,208	28,101	35,205	39,765
9**	17,302	27,682	36,679	45,953	51,905

* In 11% of the families, there are six or more persons.

** Maximum income data was omitted in decile 10 for privacy reasons.

Appendix Schedule 10: Maximum and Average Gross Income per Standard Person, by Deciles and Family Size – 2022

Decile	Single	2 persons	3 persons	4 persons	5 persons
Share of all families*					
.	38%	18%	11%	12%	10%
Average income per standard person					
1	1,241	1,986	2,632	3,297	3,724
2	3,318	5,308	7,033	8,811	9,953
3	4,610	7,376	9,773	12,244	13,830
4	5,978	9,564	12,673	15,877	17,933
5	7,518	12,028	15,938	19,967	22,553
6	9,243	14,789	19,595	24,550	27,729
7	11,307	18,090	23,970	30,030	33,920
8	14,094	22,550	29,879	37,433	42,282
9	18,657	29,852	39,554	49,554	55,972
10	34,607	55,371	73,367	91,916	103,821
Maximum income per standard person					
1	2,488	3,981	5,275	6,609	7,465
2	3,909	6,254	8,287	10,382	11,726
3	5,269	8,430	11,170	13,994	15,806
4	6,720	10,753	14,247	17,849	20,161
5	8,341	13,346	17,684	22,155	25,024
6	10,195	16,312	21,613	27,078	30,585
7	12,527	20,043	26,557	33,272	37,581
8	15,922	25,476	33,755	42,289	47,767
9**	22,230	35,568	47,127	59,043	66,690

* In 11% of the families, there are six or more persons.

** Maximum income data was omitted in decile 10 for privacy reasons.

Appendix Schedule 11: The Incidence of Poverty and Average Gross Salary, Economic Branch of the Family Head, 2022

Economic branch of the head of family	Incidence of economic poverty (%)	Incidence of net poverty (%)	Average gross wage per branch (NIS)
Arts, entertainment and recreation	28.1	20.4	9,311
Electricity, gas, steam and air conditioning supply	2.2	1.7	30,967
Water supply; sewerage, waste management and remediation activities	11.7	8.7	17,414
Activities of extraterritorial organizations and bodies	4.7	3.5	21,817
Construction	27.5	23.3	12,730
High-Tech	4.8	3.3	30,273
Education	28.9	20.3	10,474
Agriculture, forestry and fishing	19.4	13.6	12,009
Mining and quarrying	9.2	6.3	22,354
Information and communication	16.9	12.2	13,964
Public administration and defense; compulsory social security	7.4	4.6	16,584
Wholesale and retail trade; repair of motor vehicles and motorcycles	19.2	13.7	13,828
Activities of households as employers; undifferentiated goods- and services-producing activities of households for own use	45.1	36.5	6,607
Real estate activities	17.3	11.2	14,712
Accommodation and food service activities	34.4	26.9	8,138
Human health and social work activities	30.1	16.1	11,280
Administrative and support service activities	35.8	23.9	7,606
Transportation and storage	19.0	14.9	13,116
Other service activities	32.8	21.3	9,139
Professional, scientific and technical activities	13.9	9.3	17,795
Financial and insurance activities	7.5	5.0	23,843
Manufacturing	11.0	7.1	17,245

Appendix Schedule 12: Poverty Indices by Benefit Recipients (Percentages), 2021 and 2022

Type of benefits	2021						2022					
	Incidence of poverty				Depth of poverty	Severity of poverty	Incidence of poverty				Depth of poverty	Severity of poverty
	Families	Persons	Children	Senior citizens			Families	Persons	Children	Senior citizens		
Old-age and survivors' pension recipients	14.4	11.8	18.7	12.9	19.1	6.5	12.1	10.2	17.9	10.9	19.9	7.9
Income supplement to old-age pension recipients	31.3	28.8	33.5	30.5	12.1	2.7	21.1	20.3	31.6	20.8	10.0	4.0
Disability pension recipients	21.1	19.5	31.6	9.7	26.5	11.2	21.2	19.7	31.7	8.0	26.0	10.9
Unemployment benefits recipients	16.0	18.8	29.1	3.0	32.0	14.7	15.1	18.3	28.3	2.5	31.6	14.5
Maintenance (alimony) recipients	49.5	49.8	67.9	27.0	43.4	24.5	53.7	53.6	69.2	27.6	44.3	25.5
Income support benefit recipients	35.9	41.0	49.8	14.1	32.6	15.1	37.3	42.4	51.5	13.4	34.0	16.3