ALTERNATIVE POVERTY REPORT 21ST EDITION | ISRAEL 2023



Praying for the safety of our soldiers For the safe return of all the hostages For the injured to make a quick recovery For the resilience of the bereaved families For our personal security to be restored along with trust and shared values and for the reconnection of all parts of Israeli society.

Together we will prevail.

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Latet

Our Mission

Latet - Israeli humanitarian aid, founded with the goal of working toward minimizing poverty to create a just and better society by providing aid to populations in need on a universal basis, encouraging civil society toward mutual responsibility, and leading a change in national priorities.

Areas of Activity

Latet initiates and operates programs in different spheres:



Nutritional Security - As one of Israel's leading NGOs for 27 years now, Latet has been operating a national food bank, receiving extensive support from the general public and serving as an umbrella organization to a network of 210 local food NGOs that operate in 125 localities throughout Israel and in all sectors of society. Latet provides ongoing support to 95,000 families living in nutritional insecurity on a monthly basis.

Food Rescue- Rescuing food products from manufacturers and retailers that are slated for destruction and are still fit for consumption. The food is rescued using a cost-effective and socially and environmentally-friendly model that makes it possible to leverage the financial investment so that for every shekel invested in operations and logistics, around ten shekels worth of food can be rescued, thus maximizing existing resources and supporting more families that live in nutritional insecurity.

Latet Youth- Latet's youth organization educates youth in Israel to volunteer as a way of life, develops leadership, and encourages social entrepreneurship.

Aid for Life-A holistic program that gives physical and social support to Holocaust survivors in need.

The Social Lab- Latet's social lab conducts field studies and explores the most effective interventional model to minimize nutritional insecurity and poverty, and develops innovative and groundbreaking solutions.

Awareness and Advocacy- Raising social awareness and leading a change in national priorities using proactive actions that include advocacy, promoting legislation, initiating campaigns and public presentations, and publishing the Alternative Poverty Report for the past 21 years.

Emergency Aid Activity- Latet, an expert in providing assistance during emergencies, has operated in over 25 natural disasters and civil wars worldwide, Latet has operated in 25 natural disasters and civil wars worldwide, and in numerous crises in Israel, including: the Second Lebanon War, the 2014 Gaza War (Operation Protective Edge), the COVID pandemic, and the current Swords of Iron War.

The Essence and Aims of the Report

This is the 21st edition of the Alternative Poverty Report, which reflects the current trends pertaining to poverty and nutritional insecurity in Israel in 2023, as observed by Latet, which operates throughout Israel in collaboration with 210 local NGOs and aid organizations.

This is a unique document that outlines the current state of poverty, economic hardship, and social inequalities.

The report is an alternative tool for gaining a better familiarity and understanding of poverty. In contrast to official statistical reports, it captures the human dimension of poverty by offering a macro-perspective and in-depth analysis of trends. Simultaneously, it amplifies the voices of individuals and families receiving aid, as well as the NGOs supporting them.

A large portion of the report was written before the war broke out, and it includes chapters describing the hardships experienced by Latet's aid recipients, Including Elderly, and the significant concessions they have had to make in various aspects of their life pertaining to nutritional security, education, healthcare, employment, housing, energy poverty, and being able to cope with the cost of living.

This year, two unique chapters were added: 1) **The War's Effects On Poverty** - Written subsequent to the outbreak of the Swords of Iron War. The chapter aims to describe the initial impact of the war on socioeconomic aspects of the lives of civilians in the home front in general, with a particular focus on aid recipients. 2) **The Cost of Living in Israel** - A financial study jointly conducted by the SFI Group and Latet's Research Department, which includes an assessment of the minimal cost necessary to meet basic needs ("the alternative poverty line"), as well as an assessment of the cost required for normative living.

Latet publishes the Alternative Poverty Report to provide Israeli society with authentic insight into the actual experience of poverty. Typically, society encounters poverty from a distance, often through media representations or relying on prevailing notions and biases. The report is meant to share with the public the causes and characteristics of poverty, and the obstacles to escaping it, which mainly stem from policy that curtails the ability of people living in poverty to do so.

Furthermore, the report strives to exert pressure on decision makers in the government so that they can do their jobs comprehensively and consistently, and fulfill their responsibility to minimize poverty and nutritional insecurity for the welfare of Israeli citizens.

At Latet, we firmly believe that the Israeli government has a responsibility to prioritize targeting poverty and addressing social inequalities as paramount issues on the national agenda. The rising cost of living, increased inflation and interest rates, and the expected repercussions of the war necessitate, now more than ever, the allocation of adequate resources, development of a government plan, and establishment of a national body to combat poverty.

Bringing the Periphery Back to the Center

Gilles Darmon | President and Founder of Latet

The war started months ago and it seems that the catastrophe of October 7th is not unrelated to the fact that we lost the socioeconomic battle in the periphery many years ago. Over the past twenty years we've accepted as the norm the fact that the towns in the South are constantly under the threat of missile fire or Hamas terrorist raids, but also that they have been experiencing ongoing economic hardship and neglect by the government.

A few days after the events of October 7th, I came to Ofakim as part of a Latet visit that was meant to assess the scope of the residents' needs. When I walked around the city, I saw the bloodstains on the sidewalks, I felt the residents' pain and shock, and I was once again exposed to the widespread poverty in the neighborhoods. I kept thinking about the unfortunate fact that some of the people who were among the first targets of the attack and who paid with their lives, were the same people who throughout the years had paid the heavy price of neglect when it came to social security. It only took a glance to understand that the security and social hardships merged into one.

With much excitement we met with Shneur during that visit, a representative from our partner NGO who, despite the fear and deep shock, was working intrepidly to meet the most urgent needs of the residents of Ofakim and to bring hope to the people who stayed in the city despite everything that had happened. The excitement lingered even when we cried with David, one of Shneur's loyal volunteers, when he told us about his son, a courageous police officer who died while trying to defend his city against Hamas terrorists.

In this visit, Ofakim, the "dead zone" of public policy in Israel, symbolized the infinite moral debt that we owe, now more than ever, to the residents in the peripheral cities in general and the southern periphery in particular, like Sderot and Netivot. An infinite debt for forsaking them from a security, economic, and social standpoint.

In contrast, the incredible way civilians came together to support the residents of the South at the onset of the war gave us hope after so many months of internal social strife, especially after the tragedy of October 7th.

The residents of the southern periphery suddenly stopped being invisible to the rest of the country's citizens. They suddenly stopped being eternally transparent in the modern history of the State of Israel. Let us hope that this is not a fleeting phenomenon, but rather an historical opportunity to fix our mistakes.

Beyond the expression of solidarity with the residents of the periphery in the south and in the north, this is an opportunity to rectify past mistakes and to finally heal our relationship with the country's periphery using actions that will generate significant change in the daily reality of the residents there. Therefore, the rehabilitation programs of the south mustn't settle for

"repairing" the social fabric of the periphery; this time, the living conditions of almost a million residents, who are among the most disadvantaged in our country, must be fundamentally changed. This time, our citizens must be given a safe and deserving social environment.

This means a quality healthcare system that can treat at a reasonable time and distance, a good education system, which is the real driver of social mobility and development; employment systems that will help to eradicate the chronic unemployment and concurrently enable access to culture. In short, the periphery must be brought back to the center and poverty must be eradicated.

The success of such a plan is also a golden opportunity to reconcile between the state's mechanisms and its citizens. A state that was completely absent during the initial days of the war, and that has proven one too many times that it has failed to cope with emergency situations and crises of this magnitude.

If the rehabilitation efforts focus not only on physical rehabilitation of the damaged buildings but on a holistic overhaul of all the systems mentioned above, it will be an expression of the re-establishment of the executive authority as a force that changes the lives of the residents, and, I hope, restores the faith that Israeli men and women have in their country, beyond any political struggle. Without this faith we have no chance of overcoming the internal and external challenges we are expected to face.

However, if these ambitious plans turn out to be failures, if the outpouring of solidarity toward residents of the periphery disappears soon, it will be a victory for our enemies before the war is even over.

In such a scenario, also the IDF, which exhibited its military and ethical superiority, cannot prevent the unraveling of the Israeli social fabric; it will be a military victory over society's ruins.

I want to believe that this amazing case study of national resilience on such a large scale, which manifested in the strength of the response and efficiency demonstrated by civil society, will mark the beginning of a new era for it: the dividing line for a new chapter in history, which We must write with values of solidarity, mutual respect, and action for the common good.

Therefore, this year, more than any other year, it's crucial to carefully read the outcomes of the Alternative Poverty Report for 2023, in order to prepare the world of tomorrow.

War and Poverty

Eran Weintrob | CEO of Latet

Much will still be said about the incomprehensible failure that led to the catastrophe and the atrocities that befell us almost fifty years after the Yom Kippur War, which we will be forced to deal with for the next fifty years. We also witnessed in the civil sphere, and not for the first time, that insufficient infrastructure and systems that are not operating well during routine cannot function during an emergency. At a time when chaos, helplessness, loss of control, bureaucracy, lack of leadership, and the absence of an organizing body have characterized the government, civilian organizations quickly and efficiently replaced it. Even worse, not only was the government absent during the event, it had not even allocated any funding to the organizations that did the job it was supposed to do. But Israelis did not wait for the state to come to their rescue. Latet recruited and distributed food boxes, toiletries, blankets and winter supplies, schoolbags and school supplies, clothing, tents, tactical gear, baby food and infant formula, and additional aid worth tens of millions of shekels to tens of thousands of evacuated residents, soldiers, and populations that were affected by the war, thanks to the thousands of volunteers and donations from the public, businesses, and philanthropic foundations. This cannot go on. The state budget must include funds to address nutritional security and to fulfill the other basic needs, now more than ever. We entered a war during an economic crisis after the Covid pandemic, and when the cost of living, inflation, and interest rates are at an all-time high. The cost of the war, the expected recession, and the lengthy recovery period will lead to an exacerbation of social inequalities and poverty.

Poverty is an abstract concept. Preconceived notions shape our consciousness and around once a year, we hear about the number of people who are "under the poverty line". We work according to a standard formula, calculating fifty percent of the median net income - which is the disposable income - and then we draw a line. Someone who is under the line is poor, and someone who is above it, is not?

Over the past two decades we have worked to demonstrate what living in poverty actually means using this report, and ten years ago we developed the Multidimensional Poverty Index, which relies on the notion that poverty is comprised of scarcity in five dimensions that are required for basic living. This year we took our pursuit of understanding poverty and how to cope with it one step further, looking deep into this social phenomenon that is perceived as the most serious problem to treat. That is until the issue of poverty was dismissed by the polarization and division among us.

At a time when the cost of living is rising and exacerbating the economic hardship and creating new poor people, the time has come to draw the **alternative poverty line**, meaning to define the minimal monthly amount that a family needs in order to meet the basic needs to live. This means drawing a less theoretical line and a more practical one – how much money do you need in the reality of Israel in 2023 in order to not be "under the line" and to not be considered poor? We went even further, and as part of the study we conducted we also checked what is the amount required to live in dignity. or in our own words – **the normative cost of living**.

The first stage of the "scale" we discovered represents the official, theoretical, poverty line. One stage above it is the alternative poverty line, which defines the minimum required to meet basic needs, and the next stage expresses the amount required for normative living - what we need to aspire to for every person and family. An average lifestyle that enables not only survival, but also to live decently. This means to have nutritional security and not to be forced to forgo food, medication, rent or fixing a leaky roof. To be able to pay the electricity bill to use air conditioning in the summer or a heater in the winter, without worrying that your bank account is going to be blocked. That your children will have the books and supplies for school, a computer and WIFI at home and even a personal tutor if they need extra help with math. To send them to extracurricular activities so they can exercise their talent and realize their potential, and also to strive to reduce gaps and aspire to equal opportunities. The idea is to agree that these things are not luxuries, but express a decent norm of living in a civilized society.

This perspective forms the basis for sparking a public discussion, so that we can reach a consensus regarding what constitutes a normal life. This updated discussion will make it possible for us all, especially for decision makers, to understand what goals we need to set in order to improve conditions for disadvantaged populations, and what infrastructures must be built to minimize poverty. Not with the goal of staying above the official poverty line and not even the alternative poverty line, but to reach the decent threshold required for normative living. This can be done immediately after the investigations, once the war is over, but we cannot afford additional years of an inadequate set of priorities, which leaves large parts of us behind, and damages the value of mutual responsibility that we desperately need in order to heal and grow again.

Methodology

The Alternative Poverty Report is a unique document that outlines the state of poverty and social inequality in Israel in 2023. Due to the war, two surveys were added to the report, which is based on an integration of findings collected from five main studies and questionnaires:

An extensive survey of different spheres of life conducted among **1.358** families/individuals

conducted among **1,358** families/individuals living in poverty who receive food aid from Latet via the network of partner NGOs.

Aid Trends Among

A study conducted among **107** directors of the Food NGOs working in collaboration with Latet, aiming to examine current poverty trends, processes in the field, and existing needs. Due to the Swords of Iron War, an additional study was conducted among **87** NGO directors.

The Multidimensional Poverty Index

A tool developed by ERI Institute for Latet that measures the scope and depth of poverty among a sample of **500** households from the greater public, comprising a representative sample. This year, the index was not calculated but the survey was administered in order to enable a comparison between the aid recipients and the general population.

Cost of Living Estimate in Israel

A new study about the minimal and normative costs of living in Israel. The minimal monthly cost required per capita and for a family of 4 to meet the basic needs for living, as well as the normative cost required to live in dignity. The study was developed by SFI (Social Finance Israel) Group, together with Latet's Research Department.



Public Perceptions Study

A survey aimed at examining public perceptions of poverty in Israeli society and the responsibility for dealing with it. The survey was conducted among **507** respondents, aged **18** and over, who comprise a representative sample of Israeli society. Due to the Swords of Iron War, an additional study was conducted among **503** respondents.

The studies were conducted during July and August 2023 and in November 2023, subsequent to the Swords of Iron War. Latet's Research and Policy Change Department prepared the questionnaires, collected, examined, and analyzed the data, along with the assistance and consultation of **rotem ar.**, a research and analysis company owned and run by Dr. Arie Rotem. who led the research for this report together with Miriam Honen and Gal Sasi.

The Aid Recipients Study

Different aspects of living in poverty from the perspective of Latet's aid recipients

The aid recipients study was conducted in the form of a questionnaire among a sample of 1,358 individuals and families receiving aid from Latet's partner food NGOs. Respondents completed the questionnaire and were assisted by representatives from the partner NGOs, as needed. The survey was conducted in three languages: Hebrew, Arabic, and Russian.

The data was collected during July and August, 2023. The maximum sampling error for this sample is +\- 2.7%, according to the standard security levels.

The information collected formed the basis for the study, which aimed to reflect the aid recipients' routine life and personal experiences. For the most part, this routine is unfamiliar to the general public and to decision makers and government leaders.

Sex	Male	32.3%	Religious	Secular	26.9%
	Female	67.7%	identity		
Age	18-24	1.5%		Traditional	35.1%
-	25-34	12.2%		Religious/Observant	22.6%
	35-44	24.3%		Ultra-Orthodox (Haredi)	15.4%
	45-54	23.3%	Geographical	Haifa and the North	32.2%
	55-64	16.5%	Region		
	65 and over	22.2%		Hasharon	12.8%
Religion	Jewish	75.3%		The Center and Surroundings	20.6%
	Muslim	18.1%		Jerusalem	10.3%
	Christian	3.3%		and Surroundings	
	Druze	1.3%		Hashfela and the South	24.1%
	Irreligious	2%			

Socio-demographics characteristics of the Aid Recipients Study respondents

Socio-demographic Characteristics of the Elderly Respondents in the Aid Recipients Study

Of all the aid recipients, 309 are elderly (senior aid recipients), women aged 62 and over and men aged 67 and over, who receive aid through the partner NGOs.

Religious identity	Secular	34.7%	Sex	Male	33.9%
laoning	Traditional	42.8%		Female	66.1%
	Religious	17.8%	Age	62-69	33.3%
	-			70-79	46.6%
	Ultra-Orthodox (Haredi)	4.7%		80 and over	20.1%
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Geographical Region	Haifa and the North	33.9%	Religion	Jewish	88%
	Hasharon	10.3%		Muslim	5.3%
	The Center	26.6%		Christian	2.3%
	and Surroundings			Druze	1.7%
	Jerusalem and	6.3%		DIUZE	1.7 70
	Surroundings	0.070		Irreligious	2.7%
	Hashfela and the South	22.9%			

Aid Trends Among the Food NGOs

Poverty from the perspective of the aid organization directors

The Aid Trends study examines the poverty changes in Israel through a survey conducted within the food NGOs, among 107 directors of aid organizations and NGOs (food NGOs, social services departments, and soup kitchens) that operate on a regular basis and represent all sectors of Israeli society. The data was collected during July and August 2023. The maximum sampling error for this sample is +\- 4.7%, according to the standard security levels.

Organizations that provide aid to impoverished populations in general, and that deal with nutritional insecurity in particular, are a direct and current source for authentic testimony reflecting the complex reality with which the poverty-stricken population grapples, as well as the unique challenges of the directors of the food NGOs and aid organizations. Civil society's perspective is critical in presenting a comprehensive picture of the poverty trends in Israel, which we want to present in this report.

Due to the Swords of Iron War, an additional study was conducted among 87 NGO directors, between November 12th-19th to show the changes that occurred in the aid characteristics as a result of the war.

The Multidimensional Poverty Index

A survey conducted amongst the general population aimed at examining the percentage of families living in poverty, economic hardship, and nutritional insecurity in Israel. The index was not calculated this year, but the survey was administered in order to compare its findings to the general population.

A telephone and online survey among a representative sample of 500 respondents aged 18 and over that includes all sectors of Israeli society. The maximum sampling error for this sample is +\- 4.5%, according to the standard security levels. The data was collected during July 2023.

The study is a tool to measure poverty among the general public by analyzing a person's degree of scarcity relative to his basic needs. The study includes questions examining what respondents had to forgo with regard to housing, education, nutritional security, cost of living, and healthcare.

Age	18-24	5%	Religious	Secular
	25-34	18.2%	identity	Traditional
	35-44	23.6%		Religious
	45-54	17.8%		Ultra-Orthodox
	55-64	15.6%		(Haredi)
	65 and over	19.8%	Geographical	Haifa and the North
Religion	Jewish	80%	Region	
	Muslim	15.4%		Hasharon
	Christian	2.4%		The Center and Surroundings
	Christian Druze	2.4% 2.2%		and Surroundings Jerusalem and
_				and Surroundings

the South

Socio-demographic characteristics of respondents among the general public in the Multidimensional Poverty Index



A survey conducted among the general population aimed at examining public perceptions on poverty and social inequality in Israel.

A telephone and online survey amongst a representative sample of 507 respondents aged 18 and over that includes all sectors of Israeli society. The maximum sampling error for this sample is +\-4.5%, according to the standard security levels. The data was collected during August 2023.

The results of the survey describe the opinions, attitudes, and perceptions of Israeli citizens regarding poverty, its scope, and the policy for dealing with it.

As a result of the war, a **Public Perceptions Survey was conducted pertaining to poverty during the Swords of Iron War**. The survey was conducted among a representative sample of 503 respondents aged 18 and over that includes all sectors of Israeli society. The maximum sampling error for this sample is +\- 4.5%, according to the standard security levels. The data was collected during November 2023.

Socio-demographic characteristics of the respondents among the general public
in the annual Public Perceptions Survey and in the Swords of Iron Public Perceptions Survey

	Annual Survey	Swords of Iron	
Sex			Religious identity
Male	49.9%	50.3%	Secular
Female	50.1%	49.7%	Traditional
Age			Religious
18-24	12.6%	13.1%	Ultra-Orthodox
25-34	22.1%	21.9%	(Haredi)
35-44	22.1%	22.7%	Geographical
45-54	17.4%	17.1%	Region
55-64	15%	14.7%	Haifa and
65 and over	10.8%	10.5%	the North
Religion			Hasharon
Jewish	79.4%	79.5%	The Center
Christian Arab	2.6%	2.6%	and Surroundings
Muslim Arab	15.6%	15.7%	Jerusalem and Surroundings
Druze	2.4%	2.2%	Hashfela and
			the South

	Annual Survey	Swords of Iron
Religious identity		
Secular	45.9%	46.3%
Traditional	32%	32%
Religious	12.9%	12.7%
Ultra-Orthodox (Haredi)	9.2%	9%
Geographical Region		
Haifa and the North	33%	32.7%
Hasharon	10.3%	9.7%
The Center and Surroundings	30.2%	30.6%
Jerusalem and Surroundings	10.5%	10.3%
Hashfela and the South	16%	16.7%

The War's Effects on Poverty

19.7%

19.7% of the public state that their household income has been negatively affected to a large or very large degree since the start of the war

45.5%

45.5% of the public are concerned that they will slip into economic hardship as a result of the war

14.1%

Only 14.1% of the public trust that the government will prevent civilians from slipping into poverty as a result of the war (5.4% to a very large degree and 8.7% to a large degree)

100%

100% of the NGO directors stated that they have <u>not</u> received any assistance from the government since the war broke out, despite the fact that, on average, the number of families receiving aid from the NGOs has increased by 58.1%

9.1%

Only 9.1% of the NGO directors believe that the government is addressing the public's emerging needs as a result of the war

The majority

The majority (85.3%) of the public believes that the percentage of people living in poverty will increase significantly as a result of the war

Nutritional Insecurity

709,500

709,500 (22%) families in Israel live in nutritional insecurity, 332,175 (10.3%) Of which live in severe nutritional insecurity. More than one third (36.1%) of children in Israel live in nutritional insecurity

50.9%

50.9% of the aid recipients cut back on meal size or skipped meals due to lack of money, and 37.5% stated that they or other adults in their home went hungry

78.7%

78.7% of the aid recipients stated that the food they bought wasn't enough and they could not afford to buy more, compared to 16.2% of the general population

80%

80% of the aid recipients reported that their monthly expenditure on food increased in the past year

Around half

Around half (50.8%) of the aid recipients were forced to forgo infant formula or to give less than the recommended amount due to their financial situation, compared to 11.5% of the general population

The Elderly

81.6%

81.6% of the elderly aid recipients live in poverty, 50.5% of which live in severe poverty

More than one third

More than one third (35.5%) of the senior aid recipients live in severe nutritional insecurity

91.1%

91.1% of the senior aid recipients state that their old age allowance with the addition of an income supplement does not enable or only partially enables them to live in dignity

64%

64% of the senior aid recipients had to forgo buying medication or medical care because they couldn't afford it

62.4%

62.4% of the senior aid recipients avoided repairing serious defects in their home because of financial reasons

52.1%

52.1% of the senior aid recipients are not happy with their lives, and 65.8% experienced a feeling of loneliness (frequently or occasionally)

The War's Effects on Poverty



The War's Effects on Poverty

About one fifth

About one fifth (19.7%) of the public state that their household income has been negatively affected to a large or very large degree since the start of the war

45.5%

45.5% of the public are concerned that they will slip into economic hardship as a result of the war

The majority

The majority (85.3%) of the public believes that the percentage of people living in poverty will increase as a result of the war (to a significant / some degree)

100%

100% of the NGO directors stated that they have not received any assistance from the government since the war broke out, despite the fact that, on average, the number of families receiving aid from the NGOs has increased by 58.1%

14.1%

Only 14.1% of the public trust that the government will prevent civilians from slipping into poverty as a result of the war

Less than one third

Less than one third (31%) of the NGOs received assistance from the local municipality

9.1%

Only 9.1% of the NGO directors believe that the government is addressing the public's emerging needs as a result of the war

On October 7th, 2023, a war broke out in Israel, the likes of which we had not experienced, as a result of a surprise and lethal terrorist attack conducted by Hamas and additional terrorist organizations, during which security and first responder personnel, soldiers, and civilians, including children, women, and the elderly, were murdered and kidnapped.

The war is a defining event, and as of the publication of the report, is still ongoing. We will have to deal with it for the next few months at least, and with its consequences for years to come. Alongside military, security, and geopolitical issues, extensive changes are anticipated in the socioeconomic sphere and in the day-to-day reality in the home front. Due to the war, we decided to include a unique chapter in the report that deals with the effects of the war on socioeconomic aspects and on coping with hardship and civilian aid during a crisis.

The other chapters and studies in the report started being written before October 7th and reflect a general picture Of the previous year, without the effects of the war. This picture may serve, among other things, as a reliable source of comparison with

data from next year's report.

The Swords of Iron War is turning out to be the biggest catastrophe Israel has experienced since the state was founded, and its effects pertain to numerous strata of Israeli society, most notably the bereaved families and the hostages' families, the families that were displaced from their homes and whose communities were destroyed, or who still cannot return to their towns because security has not yet been restored to the borders. Furthermore, an immediate effect is seen on the already disadvantaged populations, who are usually affected first during times of crisis. This is due to the acute lack of funds that affects the ability to address vital needs in a chaotic environment and on the lack of flexibility to change the course of life, even if only temporarily, in order to achieve personal security.

Already during the first weeks of the war there was an immense need to assist extensive populations, including the families who were evacuated from their homes in the south and north of the country, soldiers, families who stayed in the conflict zone towns and experienced temporary hardship due to the war, and of course families who lived in poverty even prior to the war and whose situation got worse due to a lack of access to food and other essentials, job losses, and the cost of living. We anticipate that the "war" effort on the civil front will continue at least into the first half of 2024, and perhaps even throughout the entire year. In light of the intensity of the war and its far reaching effects, its cost is estimated at 200 billion NIS. The fact that we entered the war with relatively high inflation and interest rates, and the impending recession, means we expect that poverty will get worse during 2024 and additional families will slip into economic hardship. In order to assess this impact, this chapter will include findings from two surveys that were conducted during November 2023, about a month after the war broke out, in order to conduct a comparison between routine and emergency in the general public's perceptions, pertaining to coping with poverty and the aid trends in the food NGOs.

In order to give a direct and authentic picture of what it means to live in poverty during wartime, the chapter incorporated excerpts from qualitative interviews that were conducted throughout November 2023 on the impact of the war on the reality of food aid recipients.

Profile of the interviewees:

Esther, 42 years old from Nahariya, married +4, alternative medicine practitioner: "During the Covid pandemic I was forced to close my business, and my family and I hit financial rock bottom, which caused us to seek aid in the form of food boxes. After the pandemic and with the help we received, our financial situation stabilized, and shortly before the war started we decided to move from Ofakim to Nahariya. But as fate would have it we moved from one conflict zone to another, and now adjusting to a new place is hard enough, but during the war it's even harder".

Rachamim, 39 years old from Rishon Letzion, widower +2, works as a courier: "I've been raising my two daughters on my own for the past three and a half years... I just want to take care of my girls so they have everything they need. I tried to make it on my own but I had to get help from donations. After everything the girls went through with their mother's death, now they also have to cope with the death associated with the war".

Elizabeth, 89 years old from Holon, widow +2, Holocaust survivor: "My financial situation is really bad, the bank isn't giving me any more money, and even before the war I didn't have enough money. I get some help from National Insurance, but it's not enough. As a Holocaust survivor I understand the fear that the children, families, and the soldiers kidnapped to Gaza are experiencing. My situation isn't important right now, I'm thinking only about the children and the soldiers in captivity and nothing else affects me. If I could I'd walk to Gaza to set them free".

Ibrahim, 47 years old from Rahat, married +1, Director of the Kafa Association for Social Change in the Negev: "As a result of the war I noticed that the requests for food aid and for baby products doubled, similar to the increased need you see during the holiday periods in the Bedouin sector. Ironically, Kafa peaks during the holidays and during wartime".

Talia (pseudonym), 45 years old from Sderot, married +6, works at a factory in the South: "The financial deterioration started during the Covid pandemic, my husband and I didn't work for two years. We moved to Sderot because of the tax benefits and proximity to work in order to improve our financial situation. On Saturday October 7th, we woke up to the sounds of explosions and gunfire. We fled Sderot as quickly as possible to a family who volunteered to host us on a moshav in the North. My husband and I feel like a young couple that's just starting out, with no property, money, and work, and without knowing when and how, if at all, life will go back to normal."

Implications on Spheres of Life

Beyond the inconceivable cost in lost lives, the war also incurs an immense financial burden comprised of different expenses, such as increased military expenditures, a slowed economy and lowered GNP, which in turn may slow the growth rate and even cause a recession, thus undermining the country's economic stability.

An example is the effect of the Yom Kippur War, which broke out on October 6, 1973, fifty years before the current war. This war had farreaching financial consequences, which led to a socioeconomic crisis that lasted for years after the war ended, in what was eventually called "the lost decade" of the Israeli economy. During the lost decade there was slowed growth and the annual inflation rate shot up from around 30% at the beginning of the war

Health

From among the variety of possible implications on the individual's physical and mental health, one sphere that garners a great deal of public and research interest, is the psychological effect that exposure to war has on mental health. Civilians living in combat zones are exposed to a variety of stressful and traumatic experiences, such as a tangible threat to their lives and physical safety, witnessing the death or injury of others, noise of gunfire and explosions, running to a safe room during a siren, and more. Such exposure can have a variety of implications on mental health, such as the development of PTSD, depression, and anxiety (Murthy, et al., 2006). to around 200% ten years after the war ended (Bruno, 1985; 1989).

The financial implications of the war on the economy are expected to leave their mark on private households and families as well. For them, the events of October 7th signal not only the beginning of the military operation, but also the start of repairing the economic damage caused in its wake. Although all strata of the population are expected to grapple with these damages, for disadvantaged and impoverished populations, this is nothing short of an existential war.

Poverty in its broad definition depends not only on the individual's income level, but also on his ability to provide the basic needs required to live in dignity, in a wide variety of aspects associated with healthcare, education, employment, nutritional security, housing, and more. The rest of the chapter will include a discussion about possible meanings of the war in each of these aspects, in order to trace the war's effects on the socioeconomic situation of citizens in the home front in general, and among poor families in particular.

More than one third (37.6%) of the public stated that they felt psychological distress/anguish to a large or very large degree during the first month of the war (Public Perceptions Survey -Swords of Iron; Latet, November 2023).

Poor and disadvantaged populations exhibit a higher vulnerability to the consequences of exposure to the war and terrorism on their mental health. Studies that were conducted around the time of various rounds of fighting in Israel attest that low socioeconomic populations from the conflict zones experience higher levels of psychological distress (Braun-Lewensohn, et al., 2014), a higher degree of functional impairment (Chipman, et al., 2011), a high incidence of depression (Stein, et al., 2013) and PTSD (Nuttman-Shwartz, et al., 2013; Ben-Porat, et al., 2015) compared to more affluent populations. "The terrorists came right up to our safe room door, my neighbor and another police officer who came to help were murdered right in front of me. We were scared to come out of the safe room, the children screamed and cried like you wouldn't believe... Since that same cursed morning my husband's blood sugar spiked, we now take 4 or 5 times more medication. I'd never taken Cipralex and Lorivan in my life before the war... If someone falls on the floor at home and makes a noise, it startles and frightens everyone... My youngest daughter is scared to leave home and can't fall asleep at night, her sister's hair started falling out due to the stress, and it's the same with the boys - one has a twitch in his eyes, one wets the bed at night... Although I want to go to a psychologist, I can't find the time and energy to do it when I have more urgent things to do like worrying about food and clothes for my kids, especially now when both my husband and I are out of work" **Talia (pseudonym), Sderot**

A study that examined the psychological effects of the Second Lebanon War on the residents of the North found that among other things, a person's financial situation can explain changes in the scope of the psychological effect, subsequent to exposure to war events and the ability to recover from it. More specifically, the better the residents' financial situation, the higher their reported levels of individual and public resilience factors, which in turn were found to be correlated with a lower degree of psychological stress symptoms and a higher post trauma

Education

Children and teens are especially vulnerable to the negative effects of exposure to warfare and terrorism, since they haven't yet reached the psychological maturity that enables normal perception and processing of traumatic experiences (Slone & Mann, 2016). These effects include emotional, behavioral, and cognitive damage that manifest clearly in the educational context and may sabotage functioning at school, academic achievements, and acquiring an education. For example, the majority (61%) of teens who witnessed the terrorist attack in the summer camp they stayed at in Norway in 2011 recovery (Kimhi & Eshel, 2010). This finding may attest to the complexity of the connection between the implications of the war on mental health and financial situation. A deterioration in mental health may worsen the financial situation, due to the need to channel financial resources toward treating the problem, or due to impaired occupational competence. However, there is also an opposite effect - financial situation can affect the severity of psychological damage as a result of exposure to trauma, through the mediation of personal and public resilience factors.

reported a drop in academic achievements in the year after the attack occurred (Stene, et al., 2019).

In addition to the short term effect, education metrics are also sensitive to the long-term effects of exposure to trauma, even if it occurs during the pregnancy. A study that examined the effects of exposure to stressful events during the Second Lebanon War on the baby's birthweight among pregnant women found that women who were exposed to the events of the war during the first and second trimester had a higher likelihood of giving birth to a baby with a lower birthweight, compared to the birthweight in a different pregnancy of the same mother when she was not exposed to war (Torche, et al., 2015). Beyond the role of birthweight as a measure of the baby's health, it can contribute to predicting socio-demographic variables also several years after the birth, including education metrics. For example, a study on identical twins, deducting the influence of family background variables and genetics, found that a 0.5 kilogram increase in birthweight predicts an addition of almost a third of a year of studies during the lifetime (Behrman, et al., 2004). It also found that preschool age children who experienced death in the nuclear family had a 26% lower chance of attaining a high school diploma than someone who did not experience death in the family at these ages1 (Taub Center, 2023). Finally, children born and raised in a reality of war are forced to cope not only with the damage caused to their education, but also with the indirect implications on socioeconomic measures correlated with education metrics, including a decrease in human capital, impaired integration in the workforce, and on future earnings.

Aside from the potential damage of exposure to traumatic events, the war has led to disrupted continuity of the education system in numerous areas of the country, which alone can damage education metrics. During the Yom Kippur War some of the high school students were sent to perform civilian defense work and they were absent from school for about a month and a half. and teachers were absent from their jobs for around half a year due to reserve duty. In order to cope with the disruptions, exams were cancelled and the material required for the final exams was reduced. A study that examined the long term effect of disrupted studies on the education of 50-60 year olds who were high school students during the Yom Kippur War, showed that those pupils lost an average of 0.3 years of education and exhibited a 4% decrease in eligibility for a high school diploma (Bank of Israel, 2021).

"The Bedouin population in the Negev is behind when it comes to operating a remote learning system, also in an intra-sector comparison with the Arab sector from the North. During the first two weeks of the war, there was no school at all in the city of Rahat because the city doesn't have a good internet infrastructure, and because a lot of pupils don't have a computer or they don't know how to operate one, and there's no Zoom culture... And that's the situation only in Rahat, which is considered the most developed Bedouin town, so you can imagine how bad the situation is in the other non-recognized Bedouin villages, where there are no infrastructures at all" **Ibrahim, Rahat**

Unlike previous wars, and in order to minimize the effects of disrupted studies, in the current war there is an emergency school routine via remote learning, which is possible mainly thanks to technological advances and the experience acquired using it during the Covid pandemic. Remote learning may affect pupils from various socioeconomic backgrounds differently. Pupils from low-income households are more limited in their access to proper infrastructure for remote learning (computer connected to the internet and a quieter and more comfortable learning environment), are less involved during the lessons, and receive less assistance compared to pupils from more affluent households (Bank of Israel, 2021). Consequently, the level of education

¹ Including deaths in non-security related circumstances; preschool age is defined as 1-6 years old.

pupils from a low socioeconomic background acquire is expected to be negatively affected.

According to one of the estimates that were calculated based on U.S. data during the Covid pandemic (2020/2021), pupils from a low socioeconomic background lost education equivalent to 1.2 years of schooling due to the disrupted learning during lockdowns, while

Housing

The threat to the home front and the need to evacuate towns during the war may undermine one of the most fundamental symbols of protection and security - the home. Since the start of the war, many residents living in the war zones have been forced to evacuate their homes to residential centers and hotels throughout Israel, and many do not even have a home to go back to. Home evacuation entails not only coping with emotional and psychological challenges, but financial ones as well, including the need to pay pupils from an affluent background were not affected by it at all (Agostinelli, et al., 2022). To summarize, remote learning is a double-edged sword. Although it has the power to mitigate the negative effect of disrupted schooling in the short term, in the long term it challenges the social mobility capability of pupils from poor families, and to a large extent perpetuates the inequality of opportunities and the socioeconomic disparities.

for alternative housing and basic living expenses, coupled with the disruption to their work routine, and a possible reduction in income.

The country's financial aid plan for the evacuated residents only partially and temporarily addresses the needs of the towns included in the state's evacuation plan, according to their distance from the conflict zone. Concurrently, families from towns that were not evacuated, especially those only a short distance from the proximity criterion for evacuation, are de facto under constant threat of fire, and therefore they decided to evacuate on their own, and are forced to finance all the incurred costs independently.

"Two days after the massacre two terrorists were caught alive in my neighborhood and that was the moment we decided we couldn't stay in Sderot any longer. With one set of clothes for each kid and one phone charger, we took advantage of breaks in rocket fire to cram into the car friends lent us, and to leave the place that had been our home until that Saturday. We did all that on our own a few days before the municipality and the government remembered to announce an organized evacuation of Sderot residents, and without being promised any compensation or future aid as of that moment. In hindsight, we were very lucky because without the friends who agreed to lend us their car, and if we hadn't found a family who agreed to host us for free, we probably wouldn't be able to afford the evacuation costs and we would have stayed in Sderot to risk our lives" **Talia (pseudonym), Sderot**

The elderly, poor families and disadvantaged populations who are incapable of evacuating on their own due to their financial situation, continue to live in dangerous conflict zones, some in very old buildings without any shelters. During the Second Lebanon War, without a state evacuation plan, hundreds of thousands of residents left their homes and moved south to hotels - mainly those who could afford it. In contrast, thousands of financially disadvantaged residents stayed behind and were furious with the government's decision to not evacuate them (Balaish, 2020). "I don't have a safe room in the apartment because I live in an old building that's 67 years old. I don't go down to the bomb shelter because there's no elevator in the building, and going down two flights of stairs to the shelter with a walker is too much effort for me so when there's a siren I stay in bed" **Elizabeth, Holon**

Nutritional Insecurity

War and violent conflicts increase the likelihood of damage to one or more of the food supply elements, damage to import, increased cost of food and reduced disposable income, and eventually to a disruption of the regular access to healthy and nutritious food in a way that can jeopardize households' nutritional security (Bruck, et al., 2018). The existential importance of nutritional security at any given time is indisputable, especially in times of war, where the civilian home front "marches on its stomach" no less than the army.

"Our monthly food expenditure has grown since all the kids have been home since the war started. This means that I need to keep close track whenever I buy groceries, it's really crazy, food expenditure has increased by around 60%, not by a few shekels. When the kids are at school, expenditure on food ends up being one sandwich times four kids, but now these are full meals every day. You have to buy all the pantry staples needed for cooking: oil, salt, sugar... And then you find yourself spending more... Even meat that used to cost 30-40 NIS per kilo costs no less than 50 NIS per kilo nowadays, even on sale, so it automatically increases the cost of groceries. Both consumption and prices have increased." **Esther, Nahariya**

The war's impact on the food market is an even greater threat to disadvantaged populations who already face nutritional insecurity, such as the Arab-Bedouin population from the townships in the Negev. This population grapples with nutritional insecurity during routine times as well, stemming mostly from its dependence on external food sources, and from disruptions in supply due to infrastructure deficiencies. accessibility problems, energy scarcity, and more (Adva Center, 2023). During wartime, these challenges are compounded by the security risk, which further disrupts the ability to leave home in order to buy food, and this exacerbates the incidence of nutritional insecurity in these townships.

Due to the war, the access to consumer goods and food was limited, mainly at the beginning

of the crisis. The condition of those suffering from nutritional insecurity was exacerbated and a significant need for aid emerged among additional families, including those who were evacuated from their homes (in the evacuees' hotels there is an added need for toiletries, baby food, and school supplies). The funds required to meet this need, estimated at hundreds of millions of NIS, comes entirely from donations given by philanthropists and the general public, administered via tens of thousands of volunteers, civilian organizations, and food NGOs. At a time when the resources are insufficient even during routine, the need grew significantly during the crisis - and despite this, there has been no government funding for nutritional insecurity as a result of the war.

Employment

Due to the disrupted routine as a result of the special status declared in the home front, since the outbreak of the war there has been a significant increase in the number of employees who have been forced to be absent from their jobs. During the first month of the war around **85,000** applications for unemployment benefits were submitted (72% Of which were put on unpaid leave). During routine times, the average number of applications for unemployment benefits is only around 20,000 per month¹. The increased number of employees who were put on unpaid leave or dismissed in October when the war broke out, is around **150%** higher compared to

the same period in 2018, prior to the Covid pandemic². Moreover, during the month of October there were an additional 70,000 new job seekers, which is the highest monthly increase recorded since the first lockdown during the Covid pandemic³.

The damage to the labor market as a result of the war incurs a significant financial cost to the Israeli economy. Around 37% of businesses reported a sharp decline in the scope of employment (up to 20% of the regular manpower status), to the point of stopping the business's financial activities completely⁴. Already three weeks after the outbreak of the war, the estimated weekly cost to the Israeli economy due to the absence of employees and decreased labor supply amounts to around 2.3 billion NIS⁵.

I work as a courier and I noticed that the number of orders for food deliveries" decreased significantly since the start of the war. In my opinion it's because people work less during the war, earn smaller salaries, and therefore have less disposable income to spend on food deliveries. Maybe they feel that it's a luxury to order food because of the situation or they want to tighten their belt" **Rachamim, Rishon Letzion**

Beyond the severe blow to the economy, being absent from work first and foremost harms the income of populations that can't work during the war. As of early November, around 760,000 people, comprising around 18% of the workforce, are unable to come to work due to reserve duty, being evacuated from their home, or having children with no school to go to⁴.

"Before we moved to Nahariya, I already had plans to advertise myself, to get more experience, and promote myself as an alternative medicine practitioner. Shortly after we moved to Nahariya the war started and all plans were cancelled. Since the start of the war, almost a single day hasn't gone by where I haven't stayed home with my four kids who still haven't gone back to their schools officially. As a result and due to coping with the move and adjusting to the new home in Nahariya, I feel that I don't have enough free time to dedicate to professional development and self promotion" **Esther, Nahariya**

- 3 "Pulse of the Job Market October 2023", Israeli Employment Service, 02/11/2023.
- 4 Press release by the Israel Central Bureau of Statistics, 01/11/23.
- 5 Press release by the Bank of Israel, 09/11/2023.

¹ Press release from the National Insurance Institute, 08/11/2023.

^{2 &}quot;Estimate of the number of people who can't work - the fourth week of the Swords of Iron War", Department of Strategy and Policy Planning, Ministry of Labor, 31/10/2023.

Although the reserve soldiers are not unemployed in the classic sense since they are temporarily employed by the IDF, and the education system is starting to resume a routine that will enable parents to go back to work, it seems that the evacuees are expected to continue suffering from the negative effect that being absent from their jobs has on their financial situation. Around 144,000 of the residents who were evacuated or who left their homes are absent from their jobs. The ones hit the hardest are the evacuated residents who live 0-7 kilometers from the border in the Western Negev and 0-4 kilometers from the border in the North,

Living Conditions

It's reasonable to assume that most citizens will experience first hand the economic implications of the crisis in the home front. In an examination we conducted only one hose employment rate is estimated only at 20% compared to the employment rate during routine times¹. Moreover, there is evidence of long term effects of evacuation from home during wartime on employment status. For example, a study that was conducted among residents of Bosnia and Herzegovina who lived through the Bosnian War in 1992-1995 found that the likelihood of finding a job after the war among those who were forced to evacuate their homes was 15% lower than those who stayed in their homes during the war, a gap that persisted even 6 years after the end of the war (Kondylis, 2008).

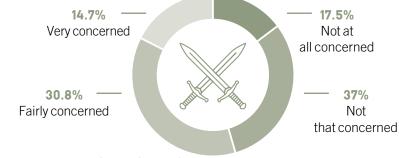
month from the start of the war, about one fifth (19.7%) of the public state that their household income had been negatively affected to a large or very large degree since the start of the war, and 45.5% fear that they will slip into economic hardship as a result (Public Perceptions Survey -Swords of Iron; Latet, November 2023).

The income of 19.7% of the public was negatively affected to a large or very large degree, already from the start of the war; 45.5% are concerned that they will slip into economic hardship as a result

"A few days ago I met with a resident of Rahat who used to donate 100 NIS to Kafa every month via standing order. The first thing he said to me after I asked him how he was doing, was 'I'm ashamed, I didn't plan for a war to start'... He went on to explain that the ban on bringing in laborers into the state was a huge blow to his livelihood as a transportation driver, 'and also my son is getting married soon and I need to help him with some money for construction materials for the house he is building for him and his wife'. In between the lines I understood that in his subtle way he was hinting that under the current circumstances his financial situation doesn't allow him to continue with his monthly donation to my NGO. I was obviously understanding, and we arranged to meet later that day. In the evening, when I went to his home and we sat and spoke at ease, I was amazed to discover how bad his financial situation had become as a result of the war. The food box he asked me to bring to his family is unfortunate evidence of this" **Ibrahim, Rahat**

^{1 &}quot;Assessment of the number of people who can't work - the fourth week of the Swords of Iron War", Department of Strategy and Policy Planning, Ministry of Labor, 31/10/2020.

How concerned are you that you and your family may slip into economic hardship as a result of the war?



* From the Public Perceptions Survey - Swords of Iron

The Elderly

One of the most vulnerable populations during wartime is the elderly who, in addition to the complex day-to-day challenges of old age, also have to cope with the existential threat posed by the war. The financial challenge of the elderly lies in their inability to improve their situation due to their functional decline, characteristic of old age, and their economic dependence on external and fixed sources of income (pension and old age allowance), which are not always enough to guarantee decent living conditions. Beyond this challenge, results of a survey conducted during the Second Lebanon War to examine the unique needs and characteristics of Holocaust survivors living in the war zones, demonstrate the difficulties the elderly face, including physical difficulty of supplying essentials like food and medication, social difficulty manifesting in high levels of loneliness, and emotional difficulty in the form of anxiety and depression (Prilotsky, et al., 2007).

Since the beginning of the war in the South, Latet's operation center started receiving requests from seniors who were afraid of leaving their homes to get groceries due to the frequent sirens, which led to the emergence of an acute need for food aid, hygiene kits, incontinence products, and winter supplies. Moreover, testimonies began accumulating of senior citizens who were injured while rushing to enter a safe space, or others who gave up in advance because they could not go down several flights of stairs in their building.

"I remember a huge indescribable fear when I was a teen during the Second World War in Belarus. After the war we needed to travel many kilometers by foot, there was a food shortage even five years after the war ended, and when there was food I had to stand for a long time in a long line of people... Even though I've fallen a few times at home and I need a walker to get around, I still prefer to live at home and not in a nursing home, because I'm a strong and independent woman. As a Holocaust survivor and after I went through the Second World War, the current war doesn't scare me at all" **Elizabeth, Holon**

The Food NGOs During Swords of Iron

Latet's partner NGOs are spread across 125 localities throughout Israel and in all sectors of Israeli society (more information about the ongoing work of the network of food NGOs can be found in The Responsibility for Fighting Poverty chapter). From the very beginning, the NGOs worked to help various populations with their diverse needs. During the first two months of the war, Latet, via its partner NGOs and direct distribution, distributed more than 200,000 food and hygiene emergency kits, 15,000 back to school kits, 19,000 winter kits, and around 2,500 pallets of food and products - donations from the food industry and additional donors.

To understand the changes that occurred among the NGOs, Latet conducted an Aid Trends Among Latet conducted an Aid Trends survey among the Food NGOs focusing on "Swords of Iron" war. - '87 NGO directors operating throughout the country took part in the survey. The survey was conducted between November 12th-19th, 2023, over one month since the outbreak of the war.

The majority of NGO directors (96.6%) stated that they have provided aid to new families since the war, and 42.5% expanded their activity to new cities and/or towns. Furthermore, 69% of the directors state that since the outbreak of the war, the NGO provides a different kind of help than it did in the past.

The chaos subsequent to the outbreak of the war led to requests for aid being directed to NGOs from various entities, the main ones being: individual requests (69%), welfare/social workers (64.4%), municipality/local authorities and civilian operation centers (41.4%). Although individual requests are the most common, it can be assumed that a large number of these requests come from a recommendation and/or referral of the official entities to the NGOs.

Please mark all the entities from which you received requests for aid since the start of the war:

69% Individual requests	64.4% Welfare/social	41.4% Municipality/local	41.4% Civilian
	workers	authority	operation centers
		Z THE REAL PROPERTY OF THE REA	
26.4%	19.5%	10.3%	1.1%
Evacuees' hotels/hostels	Home Front Command	IDF	Volunteers

* From the Aid Trends Among Food NGOs Survey - Swords of Iron

Despite the fact that official entities direct people to NGOs so that they can help with food and with other things, 69% of the NGO directors stated that they hadn't received any assistance whatsoever from the local authority. 20.7% were satisfied with the assistance they received and the rest were satisfied to a small or moderate degree only (10.3%).

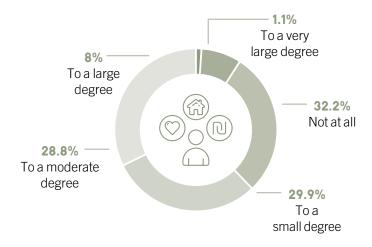
100% of the NGO directors stated that they have not received any assistance from the government since the war started, despite the fact that, on average, the number of families receiving aid from the NGOs increased by 58.1%.

Despite the government's shirking responsibility for nutritional security in the war, the greater public, along with the corporate and the philanthropic sectors, have continued to donate

through civilian organizations. The trend of donations to NGOs is divided into thirds fairly symmetrically, where a third of directors report a decrease in donations, where a third report a decrease in donations, a third report no change whatsoever in donations, and another third report an increase in donations. This is a positive trend compared to a survey conducted in August where 54.8% reported a decrease in donations and only 7.7% reported an increase in donations. Despite the positive trend, over half (59.8%) of the NGO directors state that there are new families/ individuals that the NGO cannot provide aid to since the war broke out. This is an especially grim situation in light of the fact that only 9.1% of the NGO directors believe that the government is addressing the public's emerging needs as a result of the war to a large or very large degree.

100% of the NGO directors stated that they have not received any assistance from the government since the war broke out, despite the fact that, on average, the number of families receiving aid from the NGOs has increased by **58**.1%

In your opinion, to what degree is the government addressing the public's emerging needs as a result of the war?



Nutritional Insecurity



Nutritional Insecurity

709,500

709,500 (22%) families in Israel live in nutritional insecurity, 332,175 (10.3%) of which live in <u>severe</u> nutritional insecurity

78.7%

78.7% of the aid recipients stated that the food they bought was not enough and they could not afford to buy more, compared to 16.2% of the general population

More than one third

More than one third (36.1%) of children in Israel live in nutritional insecurity

50.9%

50.9% of the aid recipients cut back on meal size or skipped meals due to lack of money, and 37.5% stated that they or other adults in their home went hungry

80%

80% of the aid recipients reported that their monthly expenditure on food increased in the past year

Around half

Around half (50.8%) of the aid recipients were forced to forgo infant formula or to give less than the recommended amount due to their financial situation, compared to only 11.5% of the general population

38.9%

The average expenditure on food among aid recipients is 2,311 NIS which comprises 38.9% of the household's average net monthly income (5,938 NIS) **Nutritional security** is defined as having consistent physical and financial access at any given time to an adequate amount of healthy and nutritious food, that suits nutritional preferences and needs, and enables an active and healthy lifestyle. In contrast, **nutritional insecurity** describes the absence of consistent access to nutritious food that includes all the macro and micronutrients, in adequate quantities, variety, and quality. This lack of access hinders the ability to lead an active and healthy life while realizing developmental potential (The UN Food and Agriculture Organization).

Nutritional insecurity is the most severe indicator of poverty. Researchers from the National Insurance Institute state that there is a high correlation between poverty (defined according to income level) and nutritional insecurity. In fact, the chance of someone belonging to a poor family living in nutritional insecurity is 1.7 times higher than the chance of those belonging to families above the poverty line (National Insurance Institute, 2023)!

Disadvantaged households spend less money on food, however this expenditure places a much greater financial burden on them. It comprises 30.4% of the net income of a household in the lower quintile, compared to 15% in the third quintile and 9.7% in the top quintile (Central Bureau of Statistics, 2022). A study on public opinions on the cost of living found that expenditure on food is the heaviest financial expenditure for households (26%), immediately followed by housing expenses (25%), and with a significant gap expenditures on energy (15.5%), taxes (13%), and more (The Israel Democracy Institute, 2022).

Since the expenditure on food is more flexible compared to fixed expenses (rent, bills, etc.), families living in poverty are forced to make nutritional compromises to be able to pay for additional necessary expenses. In low-income households², 16.4% of individuals (aged 20 and over) reported that they had to forgo a hot meal more than once a week due to economic hardship. In comparison, this is three times higher than in the general population (5.2%; Israel Central Bureau of Statistics, 2022).

Nutritional security is a basic condition for good health. Without balanced and adequate nutrition, the individual's physical and mental health is jeopardized, which can manifest in several diseases that are correlated with living in poverty, including diabetes, heart disease, stroke, hypertension, anemia, obesity, depression, and anxiety.

Children and teens, who are undergoing intensive physical, psychological, and cognitive development, are at an especially high risk level for the impacts of nutritional insecurity. Poor nutrition, from critical periods during the pregnancy,

¹ According to data current as of 2021.

² $\,$ Households in which the average monthly net income per capita is up to 2,000 $\,$ NIS.

through to the first years of life and up to preschool and school age, is linked with developmental delays and a drop in academic and social functioning (Gallegos, et al., 2021) - which in turn may affect the potential of future integration in society and the job market, thus making it difficult to escape from poverty.

To address the problem of nutritional insecurity among children, the state set up a **meal program** for kindergarten and elementary school pupils learning in a full-day setting, as per the 2005 Hot Meal Law. However, the meal program does not fully address the need, since food is only given to kindergarten and elementary school pupils (learning in a full-day setting), it does not operate on weekends, holidays, and during emergency situations, and it does not help the rest of the family (Knesset Research and Information Center, 2021).

Concurrent to operating the meal program at the educational institutions and its limitations, the state started operating through additional channels in order to address, albeit only partially, the problem of nutritional insecurity. For example, through the **nutritional security initiative** operated by the Ministry of Welfare and Social Affairs since 2015. The initiative provides around 26,000 families (less than one tenth of the families living in severe nutritional insecurity) participating in the initiative with a prepaid card to purchase 500 NIS of food and fresh produce per month (regardless of the family size). The future of this initiative is uncertain since it is not anchored in in the basis of the State's budget, and it also does not include providing aid to seniors aged 65 and over (Knesset Research and Information Center, 2021).

An additional government action pertains to **the Ministry of Interior distributing food vouchers** (done once during the Covid pandemic), which is meant to occur in 2023-2024, at an overall budget of a billion NIS. Latet's position is that the issue needs to be under the management of the Ministry of Welfare and Social Affairs, since nutritional security is one of the Ministry's main responsibilities, including the Nutritional Security Council, which is under its jurisdiction. Latet worked to expand the criteria for distributing the cards, so that they will not only be based on a discount of 70% or more in Arnona payment (municipal tax, discount based on income). The criteria were expanded to additional populations, although it still cannot be said unequivocally that the standards are egalitarian. In addition to distributing cards, the government provides support to organizations and food NGOs in the civil sector via various **support tests**. The eligible NGOs are those distributing food through Kimcha Depischa and Chag Nosaf, NGOs that distribute food all year round and umbrella organizations that deal with food rescue and distribute food throughout the year via a network of partner NGOs, which helps more than 100,000 families living in severe nutritional insecurity.

In recent years the government began acknowledging the problem of nutritional insecurity and allocating partial funding for it. However, there is still no organized and professional plan at the national level, which includes goals and a significant budget that can address the problem that hundreds of thousands of families suffer from. On a daily basis, these families are forced to forgo amount, variety, and quality of the food that they and their children consume.

Nutritional Insecurity in Israel 2023

Measuring nutritional security is based on the United States Department of Agriculture's (USDA) index, standard in developed countries, which is also used in Israel by the National Insurance Institute. The tool is a 6-question validated questionnaire (based on a lengthier 10/18-question questionnaire) that divides the respondents into 3 categories:

1) Nutritional security = the absence of scarcity

Households characterized by accessibility to a variety of quality food at the required amount. The USDA tends to divide this category into 2 levels:

A) High nutritional security.

B) Marginal/reasonable nutritional security -Households that sometimes had problems and/ or feelings of anxiety surrounding access to proper food, but the quality, variety, and quantity of the food were not significantly reduced.

These two categories were included in this report under Nutritional Security.

2) Moderate nutritional insecurity = scarcity

Households that have been forced to adjust the desired quality and variety, but the quantity of food consumed and eating patterns have not been significantly jeopardized (the USDA calls this category low nutritional security).

3) Severe nutritional insecurity = severe scarcity

Households in which eating patterns of one or more of the household members has been disrupted, and the quantity of food has been reduced because of a lack of money and resources (the USDA calls this category very low nutritional security).

According to the household's responses to the series of questions about behaviors and experiences associated with providing nutritional needs, the household's position on the nutritional security scale is determined.

According to Latet's estimate', according to data collected and analyzed by the institute rotem.ar – ²709,500 (22%) families live in nutritional insecurity, more than one fifth of the families in Israel. Of these, 332,175 (10.3%) families live in severe nutritional insecurity. Moreover, 1,138,594 children³ (36.1%) live in nutritional insecurity, 671,802 (21.3%) of which live in severe nutritional insecurity. A total of approximately 2 million individuals (2,168,016) live in nutritional insecurity in 2023. Compared to an examination that was conducted at Latet in August 2022, it is evident that the nutritional insecurity data remains high and significantly unchanged.

This reality may lead families to spend significantly less on food and thus adversely affect the essential needs required for minimal living. Numerous families will be forced to forgo quality and variety, and eventually also the quantity of the food they consume at home, and will need to turn to food aid.



709,500 (22%) families in Israel live in nutritional insecurity, 332,175 (10.3%) of which live in severe nutritional insecurity

3 The survey's unit of measurement is families.

¹ Based on a survey in a representative sample that was conducted in July 2023, as part of the Multidimensional Poverty Index questionnaire.

² The number of families, individuals, and children was calculated according to the population size (rounded off from the nutritional insecurity data) published by the National Insurance Institute as part of the 2021 Nutritional Security Survey: The survey and the main findings, January 2023.

Nutritional Insecurity in Israel 2023

	Families	Individuals	Children
Severe scarcity	10.3%	12.7%	21.3%
	332,175	1,110,234	671,802
Scarcity	11.7%	12.1%	14.8%
	377,325	1,057,782	466,792
Total nutritional insecurity	22% 709,500	24.8% 2,168,016	36.1% 1,138,594

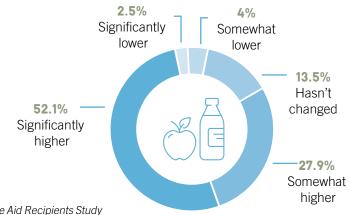
* From The Multidimensional Poverty Index

** The data was collected during July 2023

Snapshot – Aid Recipients

The average expenditure on food among the aid recipients (2,311 NIS) comprises 38.9% of the household's average net monthly income (5,938 NIS). In the past two years we have witnessed significant increases in the cost of food, which exacerbates the hardship already experienced by the aid recipients. Four out of five aid recipients (80%) reported that their monthly expenditure on food increased in the past year, 52.1% of which reported a significant increase in expenditure.

The aid recipient families are forced to cope with an extensive and severe phenomenon of nutritional insecurity, where providing the existential need of food becomes a constant challenge. More than half (52.2%) of the aid recipients stated that the food they had was not enough for them on a regular basis (often or occasionally). Around a third (33.4%) stated that although they have enough food in terms of quantity, it was not their preferred type, meaning they had to forgo food quality and variety. Only 8% stated that they have enough food of the types they want to eat.



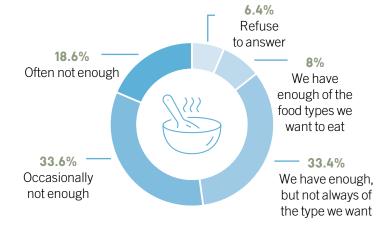
What is most accurate regarding your/your family's monthly expenditure on food over the past year?

* From the Aid Recipients Study

The aid recipients live in a daily reality of a lack of basic food required for minimal living. This scarcity leads to a fear that when the food runs out, they will not be able to buy more food, and they will not manage to provide their family with regular and balanced meals. More than three guarters (78.7%) of the aid recipients

stated that the food they bought was not enough and that they (often or occasionally) did not have enough money to buy more, and a similar percentage (79.5%) stated that they did not have enough money to buy balanced meals. This is compared to 16.2% and 18.6%, respectively, in the general population.

Which of the following sentences best describes the food consumed in your home in the past year?



Expenditure on food depends on the family's purchasing power, which is why it is considered more flexible compared to other expenses like rent and paying bills (electricity, water, Arnona). The flexible nature of food expenditure enables the aid recipients, at best, to compromise on buying healthy and nutritious food and to settle for cheaper and lower quality alternatives. At worst, they are forced to forgo buying food and to cut back on the amount they consume.

In around half (50.9%) of the aid recipient households, the adults cut back on their meal size or skipped meals due to economic hardship in the past year, compared to only 15.4% of the general population. From among the aid recipients who cut back or skipped meals, most (91.1%) stated that they did it often, meaning at least more than two months per year, 48% had to do it every month and 43.1% on some months. The rest (8.9%) had to forgo or skip meals for one or two months throughout the year (or refused to answer). Moreover, 37.5% of the aid recipients stated that they or someone in their family went hungry due to lack of money during the past year, compared to around one tenth (9.2%) of the general population.

When it is severe, nutritional insecurity may cause a person to go hungry and have to cope with extreme and humiliating experiences in order to obtain food. 7.8% of the aid recipients stated that because of their financial situation they or someone in their family were forced to take one of the following extreme measures: steal food, look for food in the garbage, fast for an entire day, and beg. Almost double the percentage of people (14.8%) refused to answer this question.

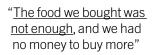
50.9% of the aid recipients stated that they cut back on meal size or skipped meals because they did not have enough money, compared to only 15.4% of the general population

Ability to buy food

The % of those answering "mostly true" or "sometimes true"

• The general population 2023

Aid recipients 2023



"We didn't have enough money to <u>buy</u> <u>balanced meals</u>"

* From the Aid Recipients Study and The Multidimensional Poverty Index





78.7%

During the past year, due to not enough money to buy food:

% responding "yes"

The general population 2023
Aid recipients 2023
You and/or other adults in your home cut back on meal size or skipped meals?
Ate less than what you wanted?
You and other adults at home were hungry and did not eat?
Aid recipients 2023
So.9%
So.9%</li

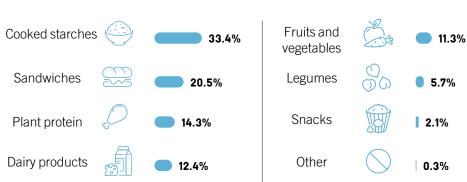
* From the Aid Recipients Study and The Multidimensional Poverty Index

Snapshot - Aid Recipients' Children

More than one third of the aid recipients' children (36.1%) live in nutritional insecurity, 21.3% of which live in severe nutritional insecurity. Nutritional security is necessary for children's physical, cognitive, and social development, and vital to their learning process.

The aid recipients' harsh reality forces them to minimize their expenditures on food and occasionally leads to a situation where their children dramatically reduce the amount of food they consume. Close to two fifths (38.3%) of the aid recipients' children cut back on their meal size or skipped meals due to lack of money in the past year.

In addition to the quantitative deficiency in the children's nutrition, the economic hardship of the aid recipients' families forces them to compromise on the quality and variety of the food they consume and to settle for buying cheaper and not as nutritious food. This results in the aid recipients' children not consuming all the food groups that are vital for their normal development. More than half (53.9%) of the aid recipients stated that cooked starches (like pasta, rice, and Israeli couscous) and sandwiches comprise the bulk of their children's diet, while fruit and vegetables comprised only 11.3%.



Main category in the diet of aid recipient's children

* From the Aid Recipients Study

Close to two fifths (38.3%) of the aid recipients stated that their children cut back on meal size or skipped meals because they could not afford to buy enough food

The negative implications of nutritional insecurity are particularly critical in the first 1,000 days of life, from the beginning of the pregnancy and up to age two. Nutrition during this period has a critical impact on children's physical, cognitive, and psychological development, so poor nutrition during these stages may increase the risk of diseases later in life (Schwarzenberg, et al., 2018). More than half (50.8%) of the aid recipient parents took this risk when they were forced to forgo infant formula or to give less than the recommended amount (diluting with water or skipping feedings) due to their financial situation, 4.4 times higher compared to the general population (11.5%).

Have you had to forgo infant formula for your children or give less than the recommended amount because of your financial situation?



Aid recipients 2023

.5%

The general population 2023

* From the Aid Recipients Study and Public Perceptions Survey

The lack of money and the difficulty of providing their children with optimal nutrition, leads to the aid recipients requiring food aid meant for preschool age, in addition to the financial assistance they are given for food purposes. 45.7% of the aid recipients who are parents to toddlers up to two years old stated that they need, to a large or very large degree, help with infant formula.

A rich and varied diet is necessary for children's development, and it is a basic condition for learning in the education system. Without

enough quality food, a child cannot concentrate, be an active pupil, and realize their potential and talents. In order to minimize the destructive consequences of nutritional insecurity during school, a meal program was legislated, where the municipality provides kindergarten and elementary school pupils studying in a full day setting with a hot meal every day. However, in practice more than half (52%) of the aid recipients with children who attend kindergarten or elementary school stated that their children do not get any hot meals as part of the meal program.

If you have children who attend kindergarten/elementary school, do they get a hot meal there (as part of the meal program)?



* From the Aid Recipients Study

Food Aid

Around one fifth (19.4%) of the aid recipients started needing food aid only in the past two years, 21.6% have needed aid for between two and five years, and around three fifths (59%) stated that they have needed aid for 5 or more years. The food box the NGOs distribute enables around three quarters (72.5%) of the aid recipients to free up money to buy more food, a significant increase compared to last year (67.2%). Second most common, the food box frees up money for medication and medical treatments (41.4%). In third place, it frees up money to pay for rent, bills, and to pay back debt (38.9%), and lastly (18.1%) stated that the food box enables them to buy clothing, furniture or household goods. In addition to aid in the form of food boxes, 11.1% of the aid recipients stated that they also receive aid from the nutritional security initiative run by the Ministry of Welfare and Social Affairs. Moreover, only around a third (34.1%) of the aid recipients stated that they got prepaid cards to buy food from the Ministry of Interior during the Covid pandemic.

6.9% Up to one year 12.5% 1-2 years 21.6% 2-5 years 21.6% 2-5 years

How long have you needed food aid?

* From the Aid Recipients Study

How does the food box you get from the NGO help you?



72.5%

Buy more food



41.4% Pay for medication and medical treatments



38.9% Pay rent, bills, or pay back debt





18.1% Buy clothing, furniture, or household goods

2.1%

Other

*From the Aid Recipients Study

** The amount is greater than 100% since it was possible to state more than one answer

The Elderly



The Elderly

81.6%

According to the poverty estimate, 81.6% of the senior aid recipients live in poverty, 50.5% of which live in severe poverty

More than one third

More than one third (35.5%) of the senior aid recipients live in severe nutritional insecurity

4.000 ₪

The amount of old age allowance with added income supplement is 4,000 NIS per individual and 6,320 per couple (up to age 70)

71.2%

71.2% of the public thinks that the amount of old age allowance with added income supplement does not enable the elderly to live in dignity

91.1%

91.1% of the senior aid recipients think that their old age allowance with an added income supplement does not enable or only partially enables them to live in dignity

64%

64% of the senior aid recipients had to forgo buying medication or medical care because they could not afford it

52.1%

52.1% of the senior aid recipients are not happy with their lives, 65.8% experienced a feeling of loneliness (frequently or occasionally) At the end of 2022, there were approximately 1.2 million senior citizens (aged 65 and over) in Israel, comprising 12.4% of the country's residents. In 2065 this number is expected to reach more than 3 million, comprising 15.3% of the total population (Israel Central Bureau of Statistics, 2023). The aging population presents challenges and requires that the state develop solutions for the senior citizens' diverse and unique needs.

212,324 (17.6%) senior citizens in Israel live in poverty, and around one fifth (20.5%) of the families headed by a senior citizen are defined as poor (2021 data: National Insurance Institute, 2023). When compared to the international statistics¹, the poverty rates among 66+ year olds in Israel (17%) are 2.5% higher compared to the average rate in OECD countries (14.5%), where countries like Norway, Denmark, and France have a senior citizen poverty rate under 5%.

Old age is characterized, among other things, by increased morbidity and decreased functioning, which make it difficult for the elderly to continue working. Therefore, after retirement age (67 for men, 62-65 for women according to date of birth), income is mainly comprised of pension and old age allowance payments, and those who don't have a pension or it is under the set minimum, receive an income supplement from the National Insurance Institute (according to defined eligibility terms), to guarantee a basic income.

In 2022, the old age allowance with added income supplement was increased to a total of 562-949 NIS per month (depending on age and number of people in the family). At the beginning of 2023, this allowance increased again by 5.3%, according to the increase in the consumer price index, so to date, the allowance amounts to 4,000 NIS per individual and 6,320 NIS per couple up to age 70; 4,039 NIS per individual and 6,383 NIS per couple age 70-80; 4,078 NIS per individual and 6,445 per couple over age 80. These sums are meant to place all the elderly in Israel above the poverty line, which as of 2021 is 3,561 NIS per individual and 5,698 NIS per couple (National Insurance Institute, 2023).

Despite the increase in the allowance, the question still remains whether it can save the elderly from poverty and guarantee a decent standard of living, in practice. A study conducted by Latet among the senior aid recipients found that despite the increase in allowance, seniors make very difficult concessions in day-to-day life and are far from meeting their basic needs. An assessment conducted among them found that 50.5% are in severe poverty and a total of 81.6% are still in poverty, a statistic that reflects an 8.9% increase compared to last year (74.9%).

71.2% of the public thinks that the amount of old age allowance with added income supplement is not enough for the elderly to live in dignity and meet all their needs. Furthermore, 55.2% of the public thinks that the elderly and Holocaust survivors are the population that the government is most severely neglecting (38.1% in first place, 17.2% in second place), much before then disabled and handicapped, children and youth at risk, and the Arab population (Latet, 2023).

¹ Accessed from the OECD website on 29/07/2023 according to the current available data (2018-2021; Israel 2020).

Poverty Estimate Among the Senior Aid Recipients

The chapter deals exclusively with senior aid recipients (women aged 62 and over and men aged 67 and over). The chapter aims to reflect, as much as possible, the significant concessions they are forced to make in various aspects of their life. The majority of the chapter includes a poverty estimate among the senior aid recipients, which is meant to explore whether the social security net enables them to meet the basic needs required to escape poverty.

309 senior aid recipients participated in the Aid Recipients Study. These seniors receive aid through the partner NGOs¹. Similar to last year, five aspects of their life were examined, and in each aspect poverty indicators were taken, which reflect the senior aid recipients' inability to live out the rest of their life in dignity.

Twenty poverty indicators stemming from the financial situation were identified and these were categorized into 2 groups: "hard" indicators attesting to a lack of basic conditions and severe and more extreme concessions (in order to make it easier to identify throughout the chapter, an icon of a red exclamation mark appears next to them), and "soft" indicators that attest to milder concessions.

▲ The "hard" indicators stemming from their financial situations include: 1) Severe nutritional insecurity 2) Regularly forgoing medication or medical care 3) Non permanent housing 4) Being cut off from electricity 5) Inability to top up a prepayment meter for electricity 6) Forgoing repairs of serious defects in their place of residence 7) Having their bank account frozen and/or foreclosed 8) Frequently forgoing heating/cooling their home or lacking such an appliance.

The "soft" indicators stemming from their financial situation include: 1) Reporting an inability to stay healthy 2) Forgoing and/or compromising on medical care because they couldn't get there 3) Forgoing psychological aid/assistance 4) Subjective reporting that their place of residence is not considered dignified housing 5) No elevator in a place of residence despite the need for one 6) Risk of losing their place of residence 7) Being in debt 8) Inability to cope with an unexpected expense 9) Unable to pay for long-term care 10) The degree of dependence on third party aid / assistance 11) Reporting an inability to live in dignity 12) Forgoing necessary assistance with activities of daily living.

The poverty estimate classifies the senior aid recipients into 3 categories according to the above indicators:

- 1. Very poor Two or more hard indicators.
- 2. **Poor -** One hard indicator or at least six out of twelve soft indicators.
- 3. Not poor Less than six soft indicators.

According to the poverty estimate, 81.6% of the senior aid recipients are poor, 50.5% of which are very poor. This is an increase from last year (48.8%, 74.9% respectively).

Here is a breakdown of the findings and data on which the estimate is based, while examining the living conditions of the senior aid recipients in the following categories: cost of living, nutritional security, health, housing, and aid, and comparing them to last year.

¹ This year's sample did not include senior citizens who are participating in the Aid for Life program, which helps Holocaust survivors in need. In order to enable a comparison, the findings from last year presented in this chapter were recalculated after the Aid for Life recipients were excluded from the original sample; this year, seniors who reported that they do not receive an income supplement were included (26.1%).

Cost of Living

The average monthly expenditure of a senior aid recipient household with 2.2 members on average is 7,176 NIS, and comprises 87.9% of the average income that the senior aid recipients estimate they need to live in dignity (8,168 NIS).

The senior aid recipients, similar to all the aid recipients, do not have the financial resilience to cope with unexpected expenses. 74.7% can't cope with any unexpected expense, or at most could pay a few tens of shekels unexpectedly (within a week). Only 9.4% can cope with an unexpected expense of more than 1,000 NIS.

More than half (58.1%) of the senior aid recipients reported that their financial situation got worse last year, 40.1% reported that it did not change, and only 1.8% reported an improvement. The cost of living is the most common reason for a deterioration in financial situation (78.8%). 14.5% of the senior aid recipients were cut off from electricity in the past year because they could not pay their electricity bill and although 16.6% were not cut off, they received a warning letter from the Israel Electric Corporation. More than one third (34.9%) of the senior aid recipients stated that in the past year they were forced to choose between paying their electricity bill and buying other basic products, like food and medication. Moreover, 9.9% stated that they had an electricity prepayment meter installed in their home, and there were times when they did not have enough money to top it up.

60.2% of the senior aid recipients have some form of debt, a 45.4% increase compared to last year (41.4%). Around one fifth (21.8%) have had their bank account frozen and/or foreclosed due to debt, write of execution, lawsuits, etc. during the past year.

Poverty Indicators Pertaining to Cost of Living

The numbers in parentheses represent data from 2022



14.5% (18.1%)
A Had their electricity cut off



60.2% (41.4%) Have some form of debt***



9.9% (10.8%)

A Had an electricity prepayment meter installed in their home, and there were times when they did not have enough money to top it up**



41.8% (45.4%)

A Don't have any heating and/ or cooling appliances, and they cannot afford to buy one or they mostly cannot afford to operate one



21.8% (21.8%) **A** Had their bank account frozen and/or foreclosed



74.7% (76.7%) Can't afford to pay for an unexpected expense, or at most can afford a few tens of shekels

* From the Senior Aid Recipients Study *** The question was reworded in 2023 ** This year the question was divided into 2 questions

Nutritional Security

Over two thirds (69.6%) of the senior aid recipients stated that the food they bought was not enough and that they often (19.8%) or occasionally (49.8%) did not have enough money to buy more. 44.7% of the senior aid recipients stated that they or other adults at home cut back on meal size or skipped meals due to lack of money. Of them, more than half (54.4%) stated that this happened almost every month, and 40.4% in some months.

Moreover, 46.9% of the senior aid recipients ate less than what they wanted because they could not afford to buy more food, and 32.5% also stated that they or other adults at home went hungry.

Poverty Indicators Pertaining to Nutritional Security

The numbers in parentheses represent data from 2022



69.6% (73.5%)

The food they bought was not enough and they could not afford to buy more (usually or occasionally)

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46.9% (48.7%) Ate less than what they wanted because they could not afford to buy more food

Went hungry and did not eat

because they could not afford

32.5% (31.4%)

to buy food



71.3% (77.3%)

There was not enough money to eat balanced meals (usually or occasionally)



44.7% (45.5%)

Cut back on meal size or skipped meals because there was not enough money

*From the Senior Aid Recipients Study



35.5% of the senior aid recipients live in severe nutritional insecurity

The above indicators are based on a validated questionnaire of the USDA to examine nutritional security. According to the questionnaire findings, 71.8% of the senior aid recipients live in nutritional insecurity, 35.5% of which live in severe nutritional insecurity. Only the senior aid recipients who live in severe nutritional insecurity are included in the hard indicator for poverty.

Health

The vast majority of senior aid recipients (97.9%) stated that they have some chronic disease. 60% suffer from high blood pressure, 53.1% have high cholesterol, and 46.6% have diabetes.

59.7% of the senior aid recipients stated that they cannot stay healthy as a result of their economic hardship. A similar number (57.7%) claim that their home needs to be renovated in order to adapt it to their health condition.

Almost three out of five (58.1%) senior aid recipients have only basic health insurance from the HMO, around one quarter (23.3%) have regular supplemental health insurance from the HMO, 11.8% have comprehensive supplemental health insurance from the HMO, 2.2% have private health insurance, and an additional 4.6% stated that they do not know what insurance they have.

64% of the senior aid recipients sometimes or regularly forwent buying medication or medical care they needed, because they could not afford it, and around two thirds (63.8%) stated that they forwent medical care because they could not get to a clinic/hospital.

Despite the importance of psychological aid / assistance, close to half (46.4%) of the senior aid recipients were forced to forgo psychological aid / assistance since they could not afford the private payment (26.2%), the copayment required by the HMO (14.8%), or because of a long wait time (5.4%). Less than one tenth (8.9%) of the aid recipients got the psychological assistance they needed.

Poverty Indicators Pertaining to Health

The numbers in parentheses represent data from 2022



14.2% (10.6%)

A Regularly forewent buying medication or necessary medical care because they could not afford it



59.7% (55.7%) Cannot stay healthy due to economic hardship



63.8% (66%)

Occasionally or regularly forwent or compromised on medical care because they could not get there

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46.4%

Forwent psychological aid because they could not afford the required copayment/private payment, or because they were forced to wait a long time for it**

Housing

38.3% of the senior aid recipients live in a home they own, around one third (30.4%) rent, 17.2% live in public housing, 6.6% with family or friends, 4.4% live in a nursing home/assisted living facility/ rent-controlled housing/other, and 3.1% do not have permanent residence and live in shelters, or are homeless.

Close to two thirds (62.4%) of the senior aid recipients stated that they avoided repairing serious defects in their home, such as electrical system malfunctions, a leaky roof, broken windows, burst or leaking water/sewage pipe - for financial reasons. This is a 24.8% increase compared to last year (50%).

8.3% of the senior aid recipients stated that there is a high or very high chance that they will be forced to evacuate their place of residence because they cannot afford to pay the rent or mortgage.

More than one third (36.8%) of the senior aid recipients who need an elevator because of either their age, accessibility problems, living on a high floor, and more, do not have an elevator in their place of residence.

Around a quarter (25.1%) of the senior aid recipients stated that their place of residence cannot be considered dignified housing, a higher percentage than last year (18.9%).

Poverty Indicators Pertaining to Housing

The numbers in parentheses represent data from 2022



62.4% (50%)

Avoided repairing serious defects in their home because of financial reasons



36.8% Have no elevator despite the need for one**



3.1% (4.8%)

A Have no permanent residence (live in a shelter/homeless)



25.1% (18.9%) Their place of residence cannot be considered dignified housing



8.3% (13.5%) Will be forced to evacuate their place of residence because they cannot afford to pay the rent or mortgage (high or very high chance)

* From the Senior Aid Recipients Study

** The question was updated and therefore cannot be compared to 2022

53

Aid

12.1% of the senior aid recipients started needing food aid only in the past two years, 23.4% have needed aid for two to five years, and 64.5% stated that they have needed aid for 5 or more years.

71% of the senior aid recipients feel dependent on the aid of organizations or other people (like the National Insurance Institute, NGOs, welfare, family, friends, etc.) to a large or very large degree, similar to last year (68.2%). Nine out of ten (91.1%) senior aid recipients stated that their old age allowance with added income supplement does not enable (37.7%) or only partially enables (53.4%) them to meet their basic needs and to live in dignity.

More than a quarter (27.5%) of the senior aid recipients report that the long-term care hours

they receive from National Insurance do meet their needs, a higher percentage compared to last year (22.1%). Around one fifth (18.5%) state that they need long-term care hours but they do not get them, similar to 2022 (20%). The vast majority (93.9%) of senior aid recipients state that they cannot afford to pay for long-term care or help at home, which their health condition requires.

42.4% of the senior aid recipients got help in exhausting their rights in the past two years, 18.4% stated that this helped them a great deal, while the rest (24%) stated that the service helped them to a moderate or small degree. 57.6% of the senior aid recipients did not get any help in exhausting their rights, 15.7% wanted help but they still hadn't gotten it.

40.3% of the senior aid recipients stated that they need assistance with activities of daily living such as shopping, cooking, cleaning, laundering, bathing, etc., but they cannot afford it, compared to 36.2% last year.

Poverty Indicators Pertaining to Aid

The numbers in parentheses represent data from 2022



40.3% (36.2%)

Need assistance with activities of daily living but cannot afford it



91.1% (95.2%) Old age allowance with an added income supplement does not enable or only partially enables them to meet their basic needs



93.9% (96.5%) Can not afford payments for long-term care or help at home**



71% (68.2%)

Dependent on organizations' or other people's aid / assistance (to a large or very large degree)

* From the Senior Aid Recipients Study

and live in dignity

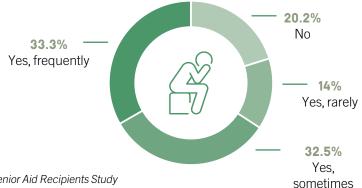
** Of those who do not receive enough long-term care hours or who don't get any at all

Welfare and **Quality of Life**

The harsh reality of the senior aid recipients' lives are reflected through their reports of satisfaction with life in general. Only 47.9% reported that they are happy with their life (5.7% are very happy and 42.2% are happy), compared to 90.2% of those aged 65 and over in the general population (35.1% are very happy and 55.1% are happy, statistics for 2022; Israel Central Bureau of Statistics, 2023).

Compounded with the senior aid recipients' complex reality is a feeling of loneliness, which poses an additional hardship to the challenges they face with economic hardship. Social isolation was found to have a negative psychological and physical effect on the elderly, and is associated with a lower life expectancy (Okechukwo, 2021). Around two thirds (65.8%) of the senior aid recipients reported that they frequently or occasionally experienced a feeling of loneliness in the past year, 2.4 times higher than what 65+ year olds from the general population felt (27.3%) in 2022 (Israel Central Bureau of Statistics, 2023).

Did you experience a feeling of loneliness this past year?



*From the Senior Aid Recipients Study

Volunteering may be a significant way to cope with a sense of despair and loneliness. Around one guarter (23.1%) of the senior aid recipients reported that they volunteered in the past year. In general, having a healthy and active lifestyle plays a significant role in a person's physical and psychological wellbeing, especially as they get older. Only around one fifth (21.5%) of the senior aid recipients stated that they tend to lead a healthy lifestyle that includes exercise, balanced nutrition, and taking medication on time. A similar percentage (20.8%) stated that they tend to lead an active lifestyle that includes reading books, volunteering, talking to family and friends, and using new technologies.

With regards to the future, most of the senior aid recipients (76.5%) exhibit a pessimistic outlook - 41.2% believe that their financial situation will get worse in the next decade and 35.3% believe that it will not change. 14.7% believe that their situation will improve but they will still experience economic hardship and only 8.8% believe that they will escape economic hardship.

Macro-Social Policy to Minimize Poverty and Social Inequality

For over two decades, Latet has been working to lead a change in national priorities by influencing decision makers, and will continue until the government takes responsibility and minimizes the scope of poverty and social inequalities.

Poverty and nutritional insecurity in the country emphasizes the inevitable need to effectively deal with the problem, which is why we believe that the following steps must be taken:

- Setting a national goal to minimize poverty and social inequalities, similar to other macro goals the government sets for growth, unemployment, national deficit, and inflation, in order to reach the average poverty rates in the OECD within a decade.
- Setting up a body or authority to combat poverty that will be responsible for forming a perennial government plan to minimize poverty and to make policy recommendations for fighting it, as well as creating synergy between the government ministries whose areas of responsibility impact impoverished populations.
- 3. Adopting all the conclusions of the Israel Committee for the War Against Poverty (Alalouf Committee, 2014), legislating or authorizing them by government resolution.
- 4. Allocating 2.5 billion NIS at the foundation of the state budget to deal with **nutritional insecurity**.
- Encouraging food rescue as a significant tool to minimize nutritional insecurity, using existing resources. Also providing incentives to food rescue organizations and increasing the tax benefits for food rescue.

Thank You

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A Jewish Response

To Hunger