



## **COUNTRY FRAMING REPORT**

### **Israel**

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## Context

Research in Israel on the gender and health consequences of extending the working life is relatively scarce. In this report, we offer a perspective that is framed within the context of welfare state transition between two forms of embedded inequality: up until 1985 the local welfare state operated on principles of ethno-national differentials in levels of de-commodification; since 1985 the welfare state operates on principles of peripheralization, namely, exclusion from the standard employment contract and from appropriate services and allowances, resulting in increased commodification. Within this framework, we will describe below the differential ways in which the State Pension scheme is organized.

Between the pre-state period (1920-1948) to the main economic reforms (1985-present) Israel has been characterized by a split-corporatist system (Grinberg, 1992) whereas ethno-national distinctions became important. Well organized Israeli-Jewish citizens typically found employment in unionized workplaces (professionals and public sector employees), while other categories (Israeli-Palestinians, Palestinians, Israeli-Jewish immigrants<sup>1</sup> mainly from Arab countries) constituted a cheap labor force and encountered various barriers preventing their entry to unionized workplaces. Since the 1985 economic reform and public sector downsizing, a range of externalization processes took place including privatization, mediated employment and outsourcing<sup>2</sup>. Currently, only 26% (in contrast to 85% in 1980) of Israel's workforce benefits of collective bargaining contracts and polarization between unionized employees and unskilled non-unionized employees keeps growing. This process is particularly powerful for women in service and care occupations who are often the first to be exposed to the externalization processes. The ethno-national differentials have been transformed since the 1990s with waves of Jewish immigration from the former Soviet Union and Ethiopia and the vast entry of non-Jewish labor migrants to the agriculture, construction and long-term care sectors. Presently, immigrant women, those living in the periphery of the country and Israeli-Palestinian women are the most marginalized categories of the local labor market.

### **A sociological approach that emphasizes the impact of the life course**

In the Israeli case of an immigration-based, highly heterogeneous society with layers of ethno-national privileges and exclusions, a life course perspective is particularly crucial to the development of a conceptual and theoretical approach to studying gender aspects of extended working life. In this context, applying the Guillemard's model (2010) of the labor market, the organization of systems of social protection and the temporal nature of the life course necessitates directing attention to four aspects of the life course: (1) citizenship status as defined according to ethnicity/religion and age of immigration; (2) area of residence or center/periphery (3) life course turning points including divorce and health crises; (4) work history including quality of accumulated pension programs. We discuss each of those below.

#### *Citizenship status*

Israeli-Palestinians, Muslim, Bedouin and Druze are often exposed to racist institutional discrimination as a factor shaping their opportunity structures; they also suffer more than other groups from the scarcity of public housing (Meller, 2014) and public transportation (Kayan,

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<sup>1</sup> In Israel, because of the law of return Jewish immigrants become citizens on arrival.

<sup>2</sup> Benjamin (2016) shows how in the contract design process underlying outsourcing, a preference for mini jobs for certified employees, primarily women, reduces pension entitlement.

2007; Abu-Rabia-Queder, 2017) in their areas of residence, among other expressions of inequality. Jewish immigrants from North-African countries, Ethiopia and the FSU, encounter barriers of language acquisition and occupational training. Those immigrating at a younger age have higher chances for learning Hebrew and additional occupational training that would allow them, sometimes, to escape 'bad jobs' (Stier and Levanon, 2003). Large numbers of these immigrants experience relative poverty and deteriorating health, with their working lives often ending before the official retirement age. For example, Remennick (1999, 2001) has shown that recent immigrants had fewer medical visits, especially preventive ones (e.g. for breast cancer screening) and that various sources of stress in their lives (economic, family and identity-related) result in self-neglect and under-utilization of available health services. Lewin and Stier (2003) examined these issues and their implications for old-age poverty. Their empirical findings suggest that "while at any given point in their life course, immigrants may have held a good market position, this does not necessarily imply that they are able to accumulate the same level of resources during their life as the native-born population" (p. 219). Concerning immigrants from the FSU, they conclude: "Immigrants arriving at a young age were not only able to accumulate sufficient labor force experience but also to secure the types of employment that granted high levels of benefits; thus, they were able to achieve economic independence in old age. The findings underscored the role of the state in compensating those who immigrated at older ages for their inability to accumulate market resources; social transfers, which appeared as their main (and often only) income, raised them above the poverty line" (p. 219). Their study hasn't looked at immigrants arriving from Ethiopia but it is most likely that their situation is similar or even worse, as many among them who arrived from rural areas, are treated in more discriminatory ways, had little opportunities for occupational training and as a result, had more difficulties obtaining quality jobs.

#### *Area of residence*

As many peripheral towns in Israel were established as frontier outposts for hostile border maintenance, they suffered of continuous neglect of their population's social and educational needs and high rates of desertion by their youth. Thus, the most significant class gap in Israel concerns home intergenerational inheritance and the value of owned homes in the periphery is critically lower (Elmelech and Lewin-Epstein, 1998). Further, the distinction between Center and Periphery in Israel involves gaps in the quality of schools and health care, fewer job openings, poorer infrastructures for leisure and culture, and generally reduced opportunity structures. Since immigrants are often encouraged to settle in the periphery these inequalities are added to their losses of material, cultural and social capital embedded in leaving their birth countries. Barbara Swirsky (2006) has shown, for example, the clear inequality in health services between center and periphery when it comes both to access and availability. Moreover, Israeli social services operate through local authorities, with those in the periphery relying on very limited budgets (Khamaisi, 2006) as well as little autonomy in their allocation.

#### *Life course turning points*

Divorce is often associated with single female headed families' poverty. The local history of a highly gendered labor market, in which women are expected to work but their income is shaped as secondary to their primary unpaid care work obligations, means that pink-collar occupations as well as care and service work are remunerated at the level of a secondary wage (Fogiel-Bijaoui, 2003). Debts, economic violence, reluctance of ex-partners to provide for children, as well as their own economic downfall, violence-related mental distress issues, are all typical

companions of divorced women caring for children, reinforcing their dependency on (the very low) social security allowances. Even more problematic is the situation of mothers caring for special-needs children who often benefit of little public support, despite their basic legal entitlement for it. Caring for elderly parents or for the chronically ill may also results in low income and the exclusions embedded in it. However, divorce can be a devastating life course turning point for men alike, particularly for those from a working-class background who face longer spells of unemployment, low quality employment or debts (Strier et al, 2014). When such circumstances lead to loss of home ownership, poverty will compel men to seek employment after retirement age.

### *Work history*

Because of the history of a dual, increasingly fragmented labor market, only about a third of those above retirement age have had a work history that enabled them to accumulate a pension program. Importantly, this relatively low rate is itself fragmented, with under 20% of women retiring with a pension program. A broad range of pension programs includes men with military and other public sector careers often benefitting from much higher monthly income than other men with pension programs unrelated to the public sector. The remaining two thirds of retirees rely on partners and family resources or the low old age benefit paid by Social Security. A study applying a work-history perspective for low income women (Sambol and Benjamin, 2007) found that in the neo-liberal economy, with the labor market typically offering women ‘bad service and care jobs’, those who had to exit the labor market for maternity or organizational reasons, when re-entering the labor market experienced a decrease in their job quality. Levanon (2006) reported important implications for labor market trajectories finding economic differences between elderly Jews of Western and Eastern origin, due to inclusive patterns of occupational welfare policies. Conversely, a process of accumulated disadvantages characterizes the life course of Palestinian-Israelis in comparison to the dominant Jewish group as a result of their inferiority (and women more so) on the Israeli labor market (Sa’ar, 2017). Finally, some leveling effects, mainly through targeted public social policies, are evident in the relative standing of elderly recent immigrants in comparison to the veteran population.

### **The Israeli Pension System**

Due to the constellation of long-term demographic and economic changes, we have witnessed, over the last three decades, the increasing number of countries facing national crises in their pension system (Williamson and Williams, 2005). Decreasing birth rates along with increasing lifespan and the growth of the elderly population (considered the financially weakest economic group of the population excluded from participating in the workforce), are some of the main causes for the pension crises.

In Israel, the pension funds were first established during the pre-state period by the Histadrut Labor Federation, which functioned as micro-state, employer and trade union. These pensions were workplace occupational pensions that offered up to 70% of the basic<sup>3</sup> wage based on mutual monthly payments by employees (11% of the wage) and employers (5% of the wage). These Defined-Benefit (DB) schemes were granted exclusively for the Histadrut union members through collective agreements. Other large business organizations granted similar employer-employee jointly funded saving programs through expansion orders of the Labor and Welfare

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<sup>3</sup> Traditionally the basic wage is much lower than the actual income as the income is calculated according to diverse benefits that are not included in the pension funds.

Minister. State employees were awarded fully-funded pension programs from state revenues (Gal, 2002). Those entitled to the latter benefitted of rank-related employer provision<sup>4</sup>.

The current Israeli pension system is based on the two pillars; the first, is a universal retirement social security income system that has operated since the establishment of The National Insurance Institute (NII) in 1954 (Achdut and Spivak, 2010). The NII is responsible for managing and distributing benefits for social insurance programs. These social insurance benefits, that followed the Beveridge model, embraced the role of the state to guarantee a basic income for all of the residents. These allowances are based on the Pay-As-You-Go principle i.e. they are funded through a compulsory NII tax paid by each citizen from the age of 18 to retirement (67 for men and 64 for women) calculated as a percentage of income.

The two main insurance benefits are the old-age insurance and survivors' insurance. Old-age insurance is intended to guarantee that Israeli residents obtain a fixed monthly income during their old age regardless of their income level. Old age insurance is approximately NIS 1,530 (just under 33% of the minimum wage) for individual and NIS 2300 for a couple. Survivors' insurance is designed to ensure the means of subsistence for surviving kin of a breadwinner - widow and orphans of an Israeli resident who passed away. Survivors insurance is approximately NIS 1,550.

Alongside the social security system, there is a supplementary means-tested allowance designed to ensure a minimum income to older people with little or no other income sources. Those entitled for such a supplement get NIS 2,981 (64% of the minimum wage) for an individual and NIS 4,706 for a couple. Since January 2016 those with low work pensions are also eligible for this supplemental income. For those who are not home owners the gap between expenses and this income is significantly higher unless they were found eligible for public housing in which case an additional allowance can be received (the rent allowance has increased in 2017 after years of stagnation).

The second pillar of the Israeli pension system is the occupational fund. Traditionally, these schemes aimed for the Histadrut labor federation members and employees with collective agreements coverage. As mentioned before, these schemes were funded by employers and employees and offered to pensioners after 35 years of saving, up to 70% of their basic wage. Alongside the DB funds, a non-contributory benefit granted to elderly Jewish immigrants that were lacking the required qualification time period and therefore were not eligible for the regular DB scheme (Gal, 2002).

As in many other western countries, during the 1980s and the 1990s the pension funds faced substantial actuarial deficits and their financial viability became uncertain. In order to avoid financial crisis of the pension system, the Ministry of Finance's (MOF) budgeting administrators exerted pressures for a reform, and after an intense negotiation between the MOF and the Histadrut representatives, a first reform was enacted in 1995 (Spivak and Troitsky, 2013). The reform included a governmental guarantee to financially support the existing funds while closing them to new members and replacing them with Defined Contributions (DC) based on pension schemes. An important drawback of the reform is the increase of social inequalities: DC pension schemes are based on financial market investments that expose them to risks and stock market crises. The DC monthly contribution is known but the monthly allowance is unknown and will

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<sup>4</sup> A common practice for those on the fully funded pension was promotion to the top rank for those who had superior support.

be calculated at the time of retirement (the account balance + Yield – management fee divided by the national life expectancy). The management fee of the DC schemes is relatively high, about 6% depending on individual bargaining abilities, which obviously tends to be worse for those with lower income.

Although the 1995 reform was designed to increase the competition among different private pension funds, it failed in doing so. The Histadrut federation of unions established new pension funds using their financial resources and reputation to recruit new members and to remain dominant in the pension market. In 2002, the total deficit of the pension funds was estimated at approximately NIS 109 billion (OECD, 2011), which led to a second reform during 2003-2004.

The second reform was quite extensive and mainly aimed to stabilize the actuarial deficit of the old funds by transferring NIS 80 billion as a final act of government support. The financial responsibility was transferred to funds' members and involved the appointment of professional managers to the funds. Other measures that were implemented as part of the second reform included significant reduction of government benefits for pension savings and creating a unified mechanism to set the rights and the arrangements of the funds. A new calculation method for pension rates was introduced. New public sector employees were no longer able to join the employer funded scheme and were granted instead the new pension plan (DC). Another part of the reform was raising the retirement age from 65 to 67 for men and from 60 to 64 for women.

The 1995 and 2003-04 reforms' main concerns were the financial stability and the growing deficit of the old pension funds, low rates of pension coverage and increased poverty rates among the elderly population. Since the beginning of 2008, a mandatory pension arrangement was initiated following an agreement between the Histadrut union federation and the manufacturers' organizations through an expansion order issued by the Minister of Industry, Commerce and Employment. Each average salaried employee became entitled to a pension fund after at least six months at the same workplace. In addition, individuals and groups are now able to choose from the different pension funds and to switch between them based on profitability and free market considerations. Importantly, the mandatory program takes 5.5% from the employee and 12% from the employer. However, of the employers' 12%, only 6% are deposited to the pension program and the other 6% are allocated to the severance package. These sums, applied only since 2014, when calculated for minimum wages, suggest very low pension entitlement. Since January 2016, those on low pension entitlement, like those with no pension entitlement, are eligible to a supplemental public income.

To sum up, the neo-liberal turn of Israeli economy meant that its pension system was basically privatized and limited the government responsibility to regulation only. Current figures (CBS 2012) reflect the main ramification of this restructuring in terms of privilege and exclusion: only 64% of citizens over the age of 20 have at least one pension program (for many it is the mandatory program). As the mandatory pension blurred social distinctions, the reported gender gap in holding at least one pension program is only between 69% for men and 60% for women. Of those over 60, 53% have a pension program.

### **The debate over women's pension age**

There has been quite a heated debate over the retirement age for women during recent years and on July 2017 a bid was proposed by two MKs (members of the Knesset – the Israeli parliament) to cancel the retirement age allowing individuals to decide when to retire through a flexible retirement mechanism prohibiting employers of forcing retirement other than against some

standardized test of contribution to the job. This bid responds to the local polarization – on the one hand there are women in quality jobs for whom retirement means a loss in the possibility to accumulate more monthly contributions and attain an increased allowance compensating for the losses embedded in a gendered work life. On the other hand, for women earning minimum wages and/or in part time employment, those who suffer physical or emotional burnout, can't wait to retire. Moreover, those who have encountered ageism and are already unemployed even before retirement age, really need the pension allowance. Of course such legislation would benefit those with the better pension program. The alternative, promoted by the MOF, however, is gradually equating the retirement age of men and women on 67 which again leaves those outside or in the periphery of the labor market, without a solution. Women's organization struggle fiercely against any modification of the current law that would not take into account those in precarious positions already in poverty or exposed to the risk of poverty.

### **After retirement age Employment – Another source of cheap labor force**

On the 12 of September newspapers in Israel described a typical incidence: a conflict between the city council and the road sweeping subcontractor, left 60 employees without their income. Who were the employees? Residents of the southern periphery, between 10 to 15 years after retirement age, speaking little and broken Hebrew, immigrants from Ethiopia and from the Former Soviet Union. Others among these categories, employed as schools' safeguards, were not even entitled for an income during July and August, where schools are shut. For the women in the same social categories there were no interruptions: they kept their cleaning jobs in universities and colleges, kept their caring jobs for the elderly both at home and in elderly residence places – reflection the opportunity structure for employment after retirement age, for immigrants. These instances of over-retirement age individuals employed in physically challenging jobs, suggest the necessity of introducing the aspect of **job quality** in examining implications of extended work life.

### **Health, work and ageing**

The Israeli context of mandatory retirement could have detrimental effects on adjustment to retirement expressed in lower levels of physical and mental health. Retirement is particularly intimidating in Israel since a large majority of those over 53, feels financially unprepared for it Segel-Karpas (2014). Further, married people were found in this study to feel less prepared than others, possibly because each spouse attributed responsibility to the other. These findings validate the earlier study of Litwin and Meir (2013) showing that the main financial worry for adults aged 65 and older was that pension funds will not suffice for one's entire life. Other studies suggest that when retirement is perceived as involuntary, retirees respond with lower levels of well-being (Van Solinge & Henkens, 2005). In contrast, in a cross-sectional study of Jerusalem residents conducted between 1985-1987, Abramson, Riker and Kark (1992) found that workers were healthier than non-workers, and that satisfaction with work was related to better health. Segel-Karpas (2015) used the Survey of Health Ageing and Retirement in Europe to examine the moderating role of employment vs. retirement in the relationship between objective measures of health, subjective measures of health and mental health. She found that the relationship between objective health and self-perceived health was stronger among older workers than among retirees, suggesting that when health is not optimal, work roles could be an added stressor, resulting in poorer perception of health. However, the relationship between self-perceived health and depressive symptoms were stronger among the retired, suggesting that when health is perceived as less than optimal, the resources provided by the work-role, could

mitigate its negative effects on psychological well-being. The gendered path between employment and health is attributed to differences in social roles. Women are perceived, more often than men, as responsible for the family, and since, according to the OECD 2014 report, fertility rates in Israel are higher than in most Western countries, family in Israel poses a major responsibility. Women on average work 10 hours less than men (31 vs. 41 hours per week), and the percentage of women employed in part-time positions is double of that of men (38% vs. 19%) (CBS, 2013). A longitudinal study had examined the changes in patterns of labor market participation for those between 50-69 during the years between 2005-2010 (Achdut et al., 2014). Most important finding is the persistence increase in labor market participation of those after retirement age. Health emerged as the most important barrier to continued employment, primarily for women. Education shapes participation in the opposite way. The higher education attainments the stronger the tendency for continuous employment. Those committed to support more children, were more likely to hold on to their employment. Wealth was important with those in the middle of the distribution tending to leave the labor market while those at both margins, staying. Those with an employed partner, particularly women, tended to leave the labor market. Generally, the researchers found that those who stayed, usually tried to locate a form of transitional jobs – where employment didn't maintain its earlier form but was of a reduced scale both in time and responsibility.

### **Statistical data about 65+ in Israel - 2015**

The population of over 65 in Israel counts 900,000 individuals (about 10.8% of the population).

Of them, 503,000 are women and 397,000 are men. Half of them are over 75. Of them 82% live with a partner but among the women, only 48% live with a partner. About 31% identify themselves at the end of 2014 as worried about their financial situation but SHARE data for 2016 indicates that 47% and 88% among Palestinians living in Israel, cannot cover their expenses. Homeownership exists for 77.1% and 18.9% live in a rented place. A significant increase in internet use occurred over the last decade and now 40% report using it.

In terms of **labor market participation**, 18.6% are employed, 27% of the men and 11.9% of the women. The percentage of those employed decreases with age: Between 65-69 the participation rate is 38.6%, 50.2% of the men, and 28% of the women. After 70, only 8.2% are employed, 13.5% of the men and 4.2% of the women. Reflecting the occupational national hierarchy, participation rate for Jews is higher (19.8%) than the rate for Palestinians living in Israel (5.1%).

In terms of Job size, 51.8% usually worked full time (35 hours or more) and 48.1% worked part time. Among the men 63.3% worked full time and 36.7% worked part time. Among the women, 31.4% worked full time and 68.6% worked part time. The occupations of 34.2% were managerial or academic and 24.1% worked as skilled or unskilled laborers.

**To sum up**, women are at a higher risk of poverty in old age particularly when living with no partner and when no pension related to a partners' work life is available. This is particularly true for those who suffered of economic violence among other forms of intimate partner violence over their life course. The risk of poverty increases when women support their grownup children and when women are pressured by their children to give them their allowances. The risk of poverty sends small number of women to the labor market often because they have already retired about 10 years before the retirement age.



More generally, about a third of the aging population lives in poverty and quite a few others have to give up on medicines and medical treatment. While they need additional income, they are not the ones who benefit of quality jobs in their extended work life. When they participate in the labour market, they are employed as unskilled laborers or as unskilled in service and care occupations – facing an opportunity structure that is of low quality. Women and men alike who pay rent, those who live in a home which they own but would need to move because of stairs or distance from family and friends, and those who live in places in need of refurbishment, sometime related to deteriorating health conditions, are worse of in comparison to others. More data is needed for this third who need more material resources, and on their efforts to increase their income. The norm of supporting elderly relatives is still strong in among Palestinians living in Israel, but for the immigrants, lack of state support may be detrimental.

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