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# **Persons with Disabilities in Israel: Socio-Economic Situation and Social Network - Gender Gaps**

**Note by the Central Bureau of Statistics, Israel\***

*Abstract*

This paper is based on the results of the Israeli Social Survey, 2014. It examines the situation of women with disabilities, asking where the effects of gender are seen and how gender and disability interact in the context of other variables to produce financial, labour market, psychological and other outcomes.

## I. Introduction

1. This paper examines the situation of women with disabilities, from the perspective of the Israeli Social Survey data. The social survey based on a sample of persons aged 20 and over from the permanent population in Israel. Each year the questionnaire includes questions about ongoing health or physical problems, which have been existing for a half a year or more, and whether the problem interferes with the individual's daily activities. Those who responded affirmatively were defined as persons with disabilities.

2. Of 5.2 million Israelis aged 20 and over in 2014, 21% have a physical or health problem that interferes with their daily activities - 19% of men and 23% of women, who will be referred to in this paper as "persons with disabilities". This is about 1.1 million persons, 489,000 men and 618,000 women aged 20 and older with disabilities in 2014. Among elderly persons aged 65 and over, 44% of men and more than half of women, 52%, have a disability.

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3. Where do we see the effect of gender? We know women are disadvantaged in many aspects, including employment and wages. But what happens among groups that are already disadvantaged in society? In this context, one can speak of immigrants, ethnic minorities, etc. This report relates to people with disabilities, and examines the situation of women who may be in a situation even more unfavourable than men.

## II. Background

4. The issue of persons with disabilities has primary moral-ethical importance. Various works show that there is a gap between the level of legislation, which supposedly prevents inequality and discrimination of persons with disabilities and the *de facto* situation.

5. The issue is especially prevalent in light of technological advances in medicine that allow the survival of infants and children with health problems, and the increased life expectancy at older ages. Over the years, the number of persons who live with prolonged disabilities has increased, and the survival rates of young people with disabilities and chronic diseases, such as diabetes and asthma, has increased as well (Perrin, 2002; Stewart et al, 2012).

6. Studies show that persons with disabilities face more financial difficulties and less social support.

7. As was found in the US, many of those with disabilities live in poverty and struggle with a lack of education and training, a lack of support services and limits in transportation, problems of physical access to sites, flawed health services and living conditions do not suit their situation. The employment rate of persons with disabilities has been rising, but they are still relatively low, while studies show that most persons with disabilities want to work (Ali et al, 2010).

8. This has implications for mental health as well. Disability is a potential source of mental distress, which may worsen or improve depending on a person's economic situation and social support (Honey et al, 2011). The social context of disability is an important component of the connection between disability and mental health (Emerson and Hatton, 2007; Cimarolli and Boerner, 2005).

## III. Findings from the 2014 Social Survey

### A. Employment and Income

9. Just over half (54%) of those with disabilities at the main working age, 25-64, are employed. However, the share of women employed (50%) is lower than men employed - 59%. This has, of course, a direct impact on the quality of life and economic situation. Moreover, among women with disabilities at the main working age who are employed, one third (34%) are employed part-time. This detracts from their earning capacity compared with men with disabilities, of whom only 15% are employed part-time. It should be noted that also among the general population at the main working age, women are employed part-time at a higher rate than men (25% vs. 8%, respectively).

10. If we look at the monthly gross income from work, 38% of total employed persons aged 20 and over earn up to NIS 6,000, compared with 48% of the employed persons with disabilities. Here, too, differences are apparent between the sexes, and among women with disabilities, 61% earn up to NIS 6,000, compared with 35% of men with disabilities. The result

is that half (49%) of persons with disabilities are unable to cover the monthly expenses of the household for food, water, electricity, etc., compared to 37% in the general population.

11. Persons with disabilities express more pessimism about their future economic situation: 20% believe that their economic situation will worsen, women and men at a similar rate, compared with 12% who believe that in the general population.

## B. Pension Arrangements

12. Data on pension arrangements are based on a question asked in the questionnaire:

*Do you have a pension arrangement? This refers to a pension fund, managers' insurance or provident fund in your name. Including a pension from a previous job or if you receive pension payments now. This does not refer to National Insurance Institute allowances.*

13. Employed women have pension arrangements more frequently than men, 84% versus 80%, but among those who are unemployed, including the elderly population that does not belong to the labour force, the percentage of men with a pension arrangement (36%) is higher than the percentage of women with a pension arrangement (23%).

Table 1: Percentage of Persons with Any Pension Plan, by Sex and Employment Status, 2012

		Age			
		Total	20-44	45-64	65+
Employed persons	<b>Total</b>	81.9	78.8	88.0	78.9
	Men	80.5	75.8	88.3	83.0
	Women	83.6	82.0	87.7	70.4
Unemployed persons or those not belonging to the labour force	<b>Total</b>	28.2	17.3	28.3	38.6
	Men	35.8	21.0	32.3	51.7
	Women	23.5	15.0	25.9	30.3

14. **Among employed persons with disabilities**, the percentage of those with pension arrangements is similar to the percentage among the general population; 79% of employed persons with disabilities have an arrangement, while there is a gap in favor of women: 83% of employed women have a pension arrangement, compared with 75% of employed men.

15. However, **among unemployed persons with disabilities**, the percentage of women with pension arrangements (19%) is half the rate of men with a pension (37%), which impinges directly on their standard of living when they have no income from work.

## C. Mobility and Feeling of Security

16. Driving a motor vehicle indicates the mobility and the level of independence of the individual. This is even more so regarding the independence of an individual with physical

disabilities who has trouble in his daily activities and public transportation is not always accessible to him. Nevertheless, persons with disabilities have a driver's license at lower rates, and they tend to drive less frequently than the rest of the population. Among persons with disabilities, a gender gap is once again apparent as women have less mobility and independence in terms of private, available transportation; 59% of women have no driver's license, compared with 22% of men. 31% of women with disabilities drive often or occasionally, compared with 66% of men.

17. The sense of personal security in one's residential area is an additional factor in the individual's quality of life. However, 38% of women do not feel secure to walk alone in the dark in their residential area or do not leave their homes at all. This is double the percentage of men who do not feel secure to walk in their area of residence alone in the dark (17%). Among persons with disabilities, about half (48%) of women do not feel secure to walk in their area of residence in the dark or do not leave their homes at all, compared with 27% of men with disabilities. The gender gap exists at all ages.

#### D. Social Network

18. Persons with disabilities have fewer social contacts, although most (78%) indicate that they have friends with whom they talk or meet, women and men at a similar rate. In the general population, 89% have contact with friends. Also, 86% of women and 83% of men with disabilities have someone to rely on if they are in need, in crisis or distress (in the general population the rate is more than 90%).

*To whom would you turn to first to receive financial support, if you needed to urgently raise the amount of NIS 5,000 for an important purpose? (Excluding a bank loan).*

19. 16% of the population (men and women at a similar rate) have no one to turn to – no family, no friends and no other entity, an estimate of 343,000 persons aged 20 and over. Among persons with disabilities the rate rises to 27%, women similar to men, who have no one to ask for money in an emergency.

20. Most persons with disabilities do not enjoy a vacation including lodging away from home; 37% of women and 40% of men with disabilities go on vacation once a year in Israel, 24% go on vacation abroad, men and women at a similar rate. By comparison, among the general population, 37% went on vacation abroad last year, women and men at a similar rate.

#### E. Giving Up on Medical Services or Food Due to Financial Constraints

21. One of the signs of poverty is giving up on goods and services. In general, it can be said that every person is subject to a limited budget and must set priorities, but to make concessions in one's health is of great importance. 13% of persons who needed medical care in the last year gave up the treatment for financial reasons - 12% of men and 14% of women who needed treatment.

22. This is 237,500 persons aged 20 and over who did without. Among persons with disabilities, there is a higher rate of making concessions - 21% of those who needed medical

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care in the last year did without for economic reasons, women at a similar rate as men.<sup>1</sup> This is so despite the increased necessity for medical services specifically in this population.

23. 11% of the population gave up a hot meal every other day because of financial difficulties. Here, too, the rate of persons giving up increased to 20% among persons with disabilities, women and men at a similar rate.

24. Variables with Emotional and Socio-Economic Impact, Gender Emphasis, Logistical Regression Findings

25. The list of variables used in the regression are described in Appendix 1, and include sex, age, marital status, nationality, length of time in Israel, education, employment, functional disability, income from employment and other variables describing mental-emotional states.

26. The values described in the tables are the odds ratio, as obtained by the regression results.

27. When controlling for the demographic, socio-economic and functional variables, the likelihood of men being employed is twice as much as women. Disability reduces the chance of being employed by two-thirds (Model 1).

28. The likelihood of covering monthly expenses is also reduced significantly - by 50%, in a situation of functional disability, controlling for the variable of employment. The gender gap is less when controlling for employment status, the likelihood of men is 22% higher than for women (Model 2). This gap is further reduced when controlling for the level of wages among employed persons, and the likelihood of men to cover their expenses is higher by less than 10% than the likelihood of women (Model 3). Controlling wage gaps obviously neutralizes the consequences of gender.

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<sup>1</sup> There are more women with disabilities than men with disabilities (as noted on the first page of this paper), thus, although the percentage is the same, the estimate of persons unable to raise money frequently, in absolute numbers, is higher among women than among men. Therefore, there is reason to describe phenomenon among persons with disabilities with a gender distinction, even when men and women are "afflicted" with them at a similar rate, since there is a larger number of women with disabilities.

Table 2

	Model 1 Employment Odds Ratio	Model 2 Cover expenses Odds Ratio	Model 3 Cover expenses – employees Odds Ratio
Gender (men=1)	2.13	1.222	<b>1.083</b>
Age	1.259	0.899	0.821
AgeSq	0.997	1.001	1.002
Marital status (married=1)	0.799	<b>1.06</b>	0.857
Nationality (minorities=1)	0.302	0.521	0.649
Immigrant (Israeli born=1)	<b>1.168</b>	<b>0.946</b>	1.269
Education (academic=1)	2.411	2.564	1.982
Disability	0.35	0.487	0.739
Employment (employed=1)		<b>1.067</b>	
Income from work (thous. NIS)			1.097
C	0.82	0.685	0.711

\*\*\* Significance more than 10%

29. It seems that the advantage of men is not limited to their socio-economic situation. The likelihood of depression and anxiety is lower among men by 40%, controlling for the variables mentioned, and a state of functional disability is the most influential factor on negative emotions – disability doubles the likelihood of anxiety and depression (Models 4, 5).

30. Alongside the negative feelings that are more frequent with women, at times of distress or crisis women have more of whom to rely on, as we find concerning higher education (having an academic degree), which doubles the likelihood of finding a support system (Model 6).

Minorities are significantly more worried and have less of whom to rely on in times of distress.

Table 3

	Model 4 Feeling depressed Odds Ratio	Model 5 Anxiety Odds Ratio	Model 6 Someone to turn to Odds Ratio
Gender (men=1)	0.639	0.63	0.541
Age	1.058	1.071	0.873
AgeSq	0.999	0.999	1.001
Marital status (married=1)	0.603	0.831	1.502
Nationality (minorities=1)	1.249	1.919	0.294
Immigrant (Israeli born=1)	0.791	<b>0.936</b>	1.403
Education (academic=1)	0.737	0.798	2.091
Disability	2.754	2.37	0.618
Employment (employed=1)	0.757	<b>1.011</b>	<b>1.057</b>
C	0.667	0.653	0.734

\*\*\* Significance more than 10%

31. The following models present logistic regression findings, in a comparison between the general population (aged 20 and over) and persons with disabilities.

32. The likelihood of a man being employed is twice the likelihood of a woman, controlling for demographic variables and education. The gender gap decreases slightly among persons with disabilities, but it is still great. Education increases the likelihood of being employed by 2.5 among persons with disabilities, and a similar rate among the general population. Minorities have a very low chance of being employed compared with the Jewish majority, particularly low employment rates are characteristic of Arab women (Model 7).

Table 4

	Model 7: Employment, Odds Ratio	
	Total 20+	Persons with disabilities
Gender (men=1)	2.125	1.829
Age	1.243	1.126
AgeSq	0.997	0.998
Marital status (married=1)	0.823	1.137
Nationality (minorities=1)	0.281	0.206
Immigrant (Israeli born=1)	1.17	1.15
Education (academic=1)	2.64	2.484
<b>C</b>	0.807	0.835

\*\*\* Significance more than 10%

33. The financial ability to cover monthly expenses is higher among men, but in the model of persons with disabilities the gender gap is reduced almost completely.<sup>2</sup> The most critical variables affecting the ability to cover monthly expenses are **employment**, which increases the likelihood of covering expenses 2 times or more, and **education** – persons with disabilities with an academic degree are 73% more likely to cover their expenses than persons with disabilities without an academic degree (Model 8).

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<sup>2</sup> Note that this refers to covering the monthly expenses of the entire household. This is usually assisted by other family members, and is not conditional upon the individual alone.

Table 5

	Model 8: Cover expenses, Odds Ratio	
	Total 20+	Persons with disabilities
Gender (men=1)	1.221	1.005
Age	0.897	0.888
AgeSq	1.001	1.001
Marital status (married=1)	1.082	1.124
Nationality (minorities=1)	0.504	0.45
Immigrant (Israeli born=1)	0.951	0.994
Employment (employed=1)	2.657	2.275
Education (academic=1)	1.193	1.726
C	0.674	0.721

\*\*\* Significance more than 10%

34. Satisfaction with life is quite similar among women and men with disabilities (Model 9), but the level of optimism is actually lower among men. Among persons with disabilities, the likelihood of a man to expect an improvement in his life in the coming years is 24% lower than the likelihood of a woman being optimistic. The gap in the general population is 10% (Model 10).

Table 6

	Model 9: Life Satisfaction, Odds Ratio	
	Total 20+	Persons with disabilities
Gender (men=1)	0.822	0.708
Age	0.907	0.966
AgeSq	1.001	1
Marital status (married=1)	2.517	2.022
Nationality (minorities=1)	0.533	0.676
Immigrant (Israeli born=1)	0.994	1.129
Employment (employed=1)	2.018	2.578
Education (academic=1)	1.459	1.068
C	0.686	0.65

\*\*\* Significance more than 10%

Table 7

	Model 10: Optimism, Odds Ratio	
	Total 20+	Persons with disabilities
Gender (men=1)	0.9	0.762
Age	0.945	0.948
AgeSq	1	+
Marital status (married=1)	1.231	1.18
Nationality (minorities=1)	0.713	0.854
Immigrant (Israeli born=1)	1.126	1.196
Employment (employed=1)	1.051	1.16
Education (academic=1)	1.349	0.988
C	0.702	0.668

\*\*\* Significance more than 10%

35. Among the general population, the likelihood of men to feel depressed is 35% lower than the likelihood of women. Among those with disabilities, the gap is reduced to 19% (Model 11).

Table 8

	Model 11: Depression, Odds Ratio	
	Total 20+	Persons with disabilities
Gender (men=1)	0.649	0.809
Age	1.063	1.008
AgeSq	0.999	+
Marital status (married=1)	0.594	0.654
Nationality (minorities=1)	1.324	1.47
Immigrant (Israeli born=1)	0.801	0.708
Employment (employed=1)	0.647	0.502
Education (academic=1)	0.688	0.738
C	0.636	0.642

\*\*\* Significance more than 10%

36. Men are 37% more likely to worry frequently than women, and here as well the gender gap is reduced for those with disabilities to 18% (Model 12).

Table 9

	Model 12: Worries, Odds Ratio	
	Total 20+	Persons with disabilities
Gender (men=1)	0.633	0.826
Age	1.072	1.081
AgeSq	0.999	0.999
Marital status (married=1)	0.815	0.974
Nationality (minorities=1)	1.983	1.56
Immigrant (Israeli born=1)	0.939	0.895
Employment (employed=1)	0.888	0.78
Education (academic=1)	0.758	0.747
<b>C</b>	0.628	0.621

\*\*\* Significance more than 10%

37. Loneliness characterizes women more than men. The likelihood of a man to feel lonely is 25% lower than a woman. The gender gap among persons with disabilities is similar. The variables that influence feelings of loneliness the most are nationality, the likelihood among minorities is 60% higher; marital status, married persons have a 55% less likelihood of feeling lonely than non-married persons; and employment, persons with disabilities who are employed have a 55% less likelihood of feeling lonely than non-employed persons with disabilities (Model 13).

Table 10

	Model 13: Feeling lonely, Odds Ratio	
	Total 20+	Persons with disabilities
Gender (men=1)	0.752	0.767
Age	1.062	1.02
AgeSq	1	1
Marital status (married=1)	0.416	0.447
Nationality (minorities=1)	1.589	1.664
Immigrant (Israeli born=1)	0.864	0.766
Employment (employed=1)	0.617	0.442
Education (academic=1)	0.849	0.777
<b>C</b>	0.675	0.682

\*\*\* Significance more than 10%

38. At times of crisis or distress, men have less of whom to rely on, and their likelihood of finding someone to rely on is 46% less than women in the general population, and 36% less than women among persons with disabilities.

39. Nationality, marital status and employment status are the variables that influence the most: being a Jewish woman, married and educated, significantly increases the likelihood of a strong support system at times of distress (Model 14).

Table 11

	Model 14: Someone to turn to, Odds Ratio	
	Total 20+	Persons with disabilities
Gender (men=1)	0.538	0.637
Age	0.869	0.886
AgeSq	1.001	1.001
Marital status (married=1)	1.528	1.326
Nationality (minorities=1)	0.284	0.43
Immigrant (Israeli born=1)	1.401	1.697
Employment (employed=1)	1.184	1.106
Education (academic=1)	2.179	1.627
C	0.727	0.668

\*\*\* Significance more than 10%

40. It seems that disability decreases the gender gap, however, to begin with, disability reduces the likelihood of work and a sufficient financial situation, and increases the likelihood of negative feelings.

## IV. Appendix

### Demographic variables

1. Sex: Male (1), woman (0)
2. Age: Continuous variable
3. Age squared: Continuous variable
4. Marital status: Married (1), not married (0)
5. Nationality (population group): Minorities - Christians, Druze, Circassians and Muslims (1), Jews (0)
6. Length of time in Israel: Israeli-born or immigrated before 1990 (1), other (0).

### Socio-economic variables

7. Education: Academic degree (1), without an academic degree (0)
8. Employment: employed (1), not employed (0)
9. Covering of monthly household expenses for food, electricity, telephone, etc: Succeed to cover (1), do not cover (0)
10. Monthly gross income from work, thousands of shekels: 1.5, 2.5, 3.5, 4.5, 5.5, 6.75, 8.75, 12, 17.5, 30.

### Subjective variables (satisfaction, expectations and emotional states):

11. Life satisfaction: Satisfied (1), not satisfied (0)
12. Expectations about life in the coming years: Expecting improvement (1), expecting no change or deterioration (0)
13. Depression in the past year: Often or occasionally (1), infrequently or not at all (0)
14. Worries interfered with sleep: Often or occasionally (1), infrequently or not at all (0)
15. Feelings of loneliness: Often or occasionally (1), frequently or not at all (0)
16. There is someone to rely on in times of crisis or distress: There is (1), there is not (0)

### Functional disability

17. Physical or health problem for over six months, which interferes with daily activities, 'disturbs me very much' or 'disturbs me' (1), 'does not disturb me so much, or 'does not disturb me at all' (0).

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