The Impact of Social Transfers in Kind (STIK), in Education and Health on Gender Inequality

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Abstract

This paper highlights the importance of planning and implementing an economic policy based on gender mainstreaming. This will be examined by analyzing government social transfers in kind (STIK) in the fields of health and education.

STIK in health at their core include gender criteria and therefore the gender perspective in them is high, but just on the surface. The analysis shows that this is insufficient. Compared to the STIK in health, there is no reference at all to the gender aspect regarding STIK in education. The "gender blindness" is particularly evident in the distribution of resources to higher education, in which women take a greater part than men.

The paper demonstrates the need for rethinking the biases on gender equality arising from the distribution of public services. The gender perspective must be present in data for policymaking in order to make the process of budgeting equal, transparent and more efficient.

Key words: Gender Inequality, Social Transfers In kind- STIK, Gender Budgeting, Gender Mainstreaming

[1] Works of research of this sort are not official publications of the Israeli Central Bureau of Statistics (CBS), and therefore the opinions and conclusions expressed in these publications are those of the authors and do not necessarily represent those of the CBS.

Table of Contents

1. Introduction

The relationship between micro-level economic indices and macro-level indices has not been intuitive over the years. In 2008, following the economic crisis, the Stiglitz Commission was established. One of the main recommendations was that since macroeconomics does not tell the whole story and does not present the full picture, we should strive to present macro indices in the resolution of micro indices. Following this, a number of OECD working groups were established with the aim of linking the macro-indices to the micro, and producing national accounts estimates at this level. One of the concluding documents of the committee reviews the levels of segmentation in which analysis should be carried out in order to better understand and learn about a country's economy. Gender segmentation is absent from these analyzes.[2]

One of the UN's Sustainable Development Goals (SDG) discusses the pursuit of gender equality for women and girls. The goal presents various indicators to examine the issue of gender equality. Many of the targets relate to women's access to resources. Indicator 5b points out the essentiality of measuring gender equality for public resources. Before the SDG indicators were determined, the UN released the Beijing Platform for Action[3] in 1995. The report includes, among other things, a list of chief indicators that should be measured in countries to achieve gender equality and reduce discrimination. The third indicator in the report discusses the aspect of gender mainstreaming. The definition of gender mainstreaming is as follows:

"Gender mainstreaming in the EU is defined as the integration of the gender perspective into every stage of policy process – design, implementation, monitoring and evaluation – with a view to promoting equality between women and men. It means assessing how policies impact on the life and position of both women and men – and taking responsibility to re-address them if necessary."

Towards the end of the previous decade, a new paradigm developed in the field of public economics that grants importance to gender economics and analyzes a country's economy according to gender mainstreaming. The paradigm was led by Britain, Australia and the Nordic countries. These countries stressed the need for gender analysis of government programs to examine the gender impact of a country's resource allocation.

The Coronavirus (COVID-19) pandemic has pointed out the critical need to present a complete picture of the population and its situation. This need is important for two

[2] The segmentations requested by the working group were mainly at the levels of household income, quintiles and the main breadwinner characteristics.

[3] UN Women. Beijing Declaration and Platform for Action. Beijing +5 Political Declaration and Outcome. September 2015. Page 37.

key reasons, to learn about the sick persons and the vaccinated persons, and to learn about the populations that were most vulnerable to the epidemic. Throughout the pandemic, we witnessed the exclusion of certain populations from receiving services. In Israel, for example, older people living alone have been severely affected by the isolation and the illness, especially women. In addition, domestic violence, which harms women more than men, was worsened due to the tense situation of closures and isolation in homes.

This paper emphasizes the importance of analyzing the macroeconomic indices in the economy, especially those relating to policy and resource allocation, from a gender perspective. The importance is expressed in the description of how the government STIK are determined in the areas of health and education and their distribution. The method of distribution is presented by a breakdown of the recipients of the benefits by sex in segmentations of socioeconomic level.

Social transfers in kind (STIK) are goods or services provided to households by the government and non-profit institutions serving households, free of charge or at an economically insignificant price. These transfers have a major impact on household welfare and are essentially a correction that the state makes to redistribute resources and transfer them to vulnerable populations. In order to examine the picture of inequality and poverty in a multidimensional way, it is recommended to integrate data of STIK at the micro level.

This paper demonstrates the need to rethink the biases on gender equality that may originate from the distribution method of public budgetary services and benefits. The impact on gender inequality may be decisive if the gender perspective is absent from policy design. Undoubtedly, this aspect has an extensive place in the analysis of the barriers and challenges facing women in the world in general and in the labor market in particular. This paper also offers a basic key to gender segmentation, as a macroeconomic policy tool for allocating resources in the public sector, in order to make the process more transparent and efficient.

2. Brief Literature Review

2.1 Micro-Macro Project in OECD

In 2008, the Stiglitz Commission was established, headed by economist Joseph Stiglitz, a Nobel laureate in economics. The commission was established with the aim of creating indicators that represent economic developments and performance, and social progress, as well as with the aim of proposing improvements in official statistics that measure economic and social growth in the country. Their report forms the basis for many of the current claims made in economic, social and environmental discourse

about the new ways in which growth, development and welfare should be measured, based on the principles of sustainable development. According to the authors of the report, traditional economic indicators, such as GDP, cannot accurately reflect all aspects of the economic and social well-being of the population.

The report distinguishes between indicators that aim to examine the current state of welfare and well-being and those that assess sustainability, i.e., how long the situation can be maintained over time. The current state of welfare and well-being is affected by the economic resources of the population (income) and non-economic aspects of people's lives (subjective feelings and the state of the environment in which they live).

According to the Stiglitz report, the definition of well-being is multidimensional. The authors emphasize the need to develop indicators that examine the connections between the various dimensions in order to be able to develop systemic and comprehensive policy plans. Eight indicators were defined as essential for measuring well-being and as those that should be considered in combination:

1. Material standard of living (income and consumption);
2. Health;
3. Education;
4. Personal activities including work;
5. Political involvement and governance;
6. Social ties and social cohesion;
7. Environment (present and future situation);
8. The degree of economic and physical insecurity.

Some of the recommendations of the Stiglitz report include:

- Publication of macro data at the household level.
- Ongoing supply of integrated data on the distribution of income, expenditure and capital of households for the assessment of material well-being.
- Encouraging the completion of the overall balance of household economics and welfare (focusing on non-financial assets).
- Expanding the investigation of income into non-economic activities and leisure of the population and households.
- Importance of objective and subjective indices.
- Distinguishing between the present situation and the future situation and developing tools for analyzing this situation – indicators of economic stability, long-term thinking.

The OECD has taken a number of steps to implement some of these recommendations, including the establishment of working groups of experts on economic and social issues that have strengthened the connection between the micro and macro worlds, publication of a guide for presenting economic indices, and the publication of national accounts data in the resolution of micro data.

Specifically, in 2011, the OECD and Eurostat established a joint expert group from 21 countries to conduct research on the compilation of distributional measures of income, consumption and wealth across household groups consistent with national accounts data. The main reason for setting up the expert group was to create more detailed macro estimates by coordinating between micro and macro estimates. Specifically, OECD Expert Group on Disparities in National Accounts (EGDNA) (2015) has defined three main reasons for the required detailed estimates:[4]

"A first reason is that national accounts include items that are usually not covered in micro data which may however be very relevant in analyzing inequality. An example concerns social transfers in kind, i.e. goods and services provided to households by government and non-profit institutions, either free of charge or at prices that are not economically significant. As in-kind provision of services such as health and education is a direct alternative to providing households with a cash benefit with which to purchase the services, its inclusion in distributional measures leads to a more comparable and more comprehensive measure of income inequality over time and across countries. Investment income earned by insurance policy holders and imputed rents for owner-occupied housing are other examples of items that are included in the national accounts, but are usually not covered in micro data sources.

"A second reason to compile distributional results within the framework of national accounts is that it provides the opportunity to get a comprehensive view of the distribution of household economic resources (income, consumption and wealth) that is consistent with economy-wide totals. Whereas micro data sources usually focus on either income, consumption or wealth, the EG DNA methodology enables the combination of these flows and stocks in a coherent way, thus also providing the opportunity to derive consistent estimates on, for example, savings rates of the various household groups. Furthermore, as results are consistent with national accounts totals, the distributional results can also be linked to relevant macro-economic indicators, such as gross domestic product and household disposable income, therewith broadening the scope for various forms of policy analysis.

"The third reason relates to the increasing challenge that statistical offices face in compiling micro data results of high quality."

The first two reasons concentrate on the fact that in-depth analysis of micro data, which includes the allocation for social transfers in kind as well, allows for a more in-depth analysis of revenue-sharing processes. Following the Expert Group's recommendations, more and more countries began to examine the issue of transfers

[4] OECD Expert Group on Disparities in a National Accounts Framework - *Results from the 2015* Exercise Working Paper No.76. pp. 8-9.

in kind and endeavored to improve their statistics regarding macro data on the household level. For example, an examination of the impact of in-kind transfers of education and health services in Australia, the UK, France and Finland found that lower-income households receive more in-kind transfers, and that the value of household benefits increases as the number of persons in the household increases.

It is important to note that the recommended segmentation requested by the OECD in analyzing the disparities between micro and macro was for the characteristics of families and households related to their employment and their main source of income. The types of families included those with and without children, adults over the age of 65, and division by quintiles. Gender segmentation was not recommended. In this context, there are subjects for which gender segmentation does not exist, for example, there is no way to know about the division between men and women concerning food consumption from household expenditure surveys. However, regarding the items of income and STIK, the details are attributed to individuals, and segmentation by gender is possible, and, as will be seen in this paper, desirable as well.

2.2 Gender Mainstreaming and Gender Budgeting

At the end of the previous decade, before the Stiglitz-Sen-Fitoussi report was written, and following the Beijing report from 1995, a new paradigm developed in public economics, dealing with gender economics and gender mainstreaming. This paradigm analyzes allocations and the distribution of public resources according to gender segmentation and gender perspective. The central principle is that assimilating a gender perspective in the design, implementation and monitoring of public budgets, services and government programs can reduce disparities and improve the effectiveness of public policy so that men and women can enjoy it in greater equality. Britain, Australia and the Nordic countries led the development of this paradigm and stressed the need for gender analysis of government programs to examine the gender impact of a country's resource allocation.

As mentioned, the concept of gender budgeting started to be mainstream two decades ago. Gender budgeting is designed to help ensure that the advancement of a society through the distribution of public services will embody the needs and interests of all citizens in the society, and at the core, women and men. Gender budgeting deals with the allocation of resources and income in gender awareness that takes into account the different basic needs of men and women. For example, women and men do not have the same diseases, patterns of participation in the labour market are different between men and women, patterns of study are different between them, and patterns of commuting are different between the sexes – all these need to be taken into account when setting government policy on public spending and taxation.

It is important to emphasize that gender budgeting is not an equal distribution of government money between women and men but a view of the entire budget from a gender perspective, in order to assess how it serves the different needs of different groups. Gender mainstreaming differs from the traditional thinking of promoting gender equality by policies of affirmative action or special allocations for women. Hence gender mainstreaming, or the assimilation of gender thinking, means bringing the issue of gender equality into the mainstream in organizational processes, legislation and budgeting, in all areas of economics and society. It is a strategy or method for achieving gender equality that strives for systemic change and the breaking down of gender barriers, whether formal or informal.

The purpose of a gender analysis of the public budget is to examine and reveal the main beneficiaries of these government programs and services and also those for whom they are inaccessible. Along with this, questions must be raised as to whether the needs of men and women were taken into account when planning and running government programs. Underlying the thinking of gender mainstreaming is the concept that men and women are not homogeneous groups. In addition, gender is not a stand-alone category but a category that intersects with other social characteristics, such as socio-economic status, working class, origin and nationality.

In 2000, Elson and Cagatay wrote a pioneering paper in the field of gender economics, discussing fiscal and monetary policy in the context of gender and from the perspective of social justice. Elson and Cagatay propose two integrated approaches to implementing gender economic policy, the social policy approach and the transformation approach. The distinction between the approaches is at the stage of assimilating the gender analysis in the macroeconomic estimates of the country and in the planning of the fiscal policy in the country. Despite the distinction, these approaches are parallel. That is, any economic analysis is necessarily a social analysis, and therefore the gender issue should take a basic and central part in it.

Gender mainstreaming as such differs from the concept of adequate representation. Rather, it speaks to the core of turning the experiences and needs of women and men into an inherent part of the design, implementation, monitoring and evaluation of policies in all political, economic and social arenas so that everyone, both women and men, benefit. Gender budgeting means including a perspective of equality in the financial decisions made at the highest levels of governments, regional and local authorities and organizations. The main goal is to monitor the relationship between the aims of the policies and governmental priorities and the resources allocated for their implementation .

In Israel, associations from the non-profit sector, led by the Adva Center[5], laid the foundation for the issue of gender budgeting. The Adva Center has initiated inter-sectoral forums that have worked to assimilate gender budgeting among government ministries and local authorities. In 2014, a Government Resolution No. 2084 was adopted in Israel. The resolution asks to examine distribution policy and reveal patterns of gender inequality in public resource allocation. All this to improve services while allocating resources based on understanding the needs and constraints of women and men and increasing transparency in budgeting processes vis-à-vis citizens.

Campbell et al (2016), in the context of gender budgeting, emphasize the importance of visibility of women's needs in economic policy planning, in order to break down barriers faced by women in the economy. They talk about redistributing resources through thinking about gender awareness. They also emphasize the efficiency of this thinking. Chapter 9 in the book presents the social principles of investing in economic infrastructure. An investment that incorporates gender mainstreaming will streamline policies that promote equality between the sexes.

In the summary report of Stiglitz, Sen and Fittoussi (2009), the main point of which was to prevent the next economic crisis, there is extensive reference to the efficiency and economic effectiveness in the allocation of resources. In this context, the report pointed to the cardinal importance of presenting key economic indicators in a high level of detail, as well as reference to subjective social indicators. Up to the time of writing Stiglitz and Fitoussi report, social and subjective indicators were completely ignored in the analysis of the state of countries and their economy .

STIK are the basic hallmarks of government policy. It is possible to learn through them about a country's priorities when it comes to distributing its resources to the population. STIK have not been measured in Israel for years at the micro level. The OECD's Expert Group on Disparities in National Accounts (EGDNA) program enabled Israel to begin thinking about analyzing macro indices and in particular the STIK in micro-segmentation. The analysis is done according to the segmentation set out in the OECD report (types of households and income); however, it lacks reference to gender.

In this paper a linkage between the issue of gender mainstreaming and the Stiglitz report will be presented. This linkage highlights the importance of gender analysis in economic-indices, which relates to social and gender equality, equitable distribution of resources, and long-term thinking in policy planning. In the next chapter, there will be a review about STIK; whom they serve and what is their needs.

[5] For more information about Adva Center see at: https://adva.org/en/category/research-fields/gender/

The findings in this paper will demonstrate the essential value that gender mainstreaming has in planning economic policy and social impact.

2.3 Social Transfers in Kind

Social transfers in kind are goods or services provided to households by the government and non-profit institutions serving households, free of charge or at an economically insignificant price. These transfers have a major impact on household welfare and are essentially a correction that the state makes to redistribute resources and transfer them to vulnerable populations. In order to examine the picture of inequality and poverty in a multidimensional way, it is recommended to integrate data of social transfers in kind at the micro level.

A household in Israel receives its income from various sources. The income of all household members as employees or from self-employed work, after deducting compulsory payments (national insurance, national health insurance and income tax), income from property, interest or dividends, support payments and allowances from institutions and private sources, pension income and any other current income – all of these make up the disposable income of a household and are used to calculate the poverty threshold.

In addition, there is a source of income that is not transferred directly to the household, but does affect the well-being of households. Social transfers in kind are goods or services provided to households free of charge by the government and by non-profit institutions. In other words, transfers in kind do not go directly to the households, but they do help them financially, because they save the households the expense for these services. Had it not been for the transfer in kind, they would have had to pay themselves. For example, in education, the state subsidizes students studying in universities. If the state would not do so, households would have had to pay a much higher amount for tuition. Similarly, in the field of health, the state pays the Health Funds for citizens. If the state would not do so, the citizen would have to pay for health services himself. Similarly, in the field of welfare the state assists the disabled by making payments to institutions. If not, families with persons with disabilities would have to subsidize it themselves, or give up the service altogether.

The reference to STIK is especially important in measuring the poverty threshold. A poverty threshold determined by monetary income alone, including support payments and allowances but ignoring services in kind, would create distortions in the definition of the poor population. For example, a comparison between two families, one of which has an income below the poverty threshold but receives medical assistance and rent assistance, compared to a family with a higher income who must spend a high percentage of their income for these services, creates a distortion. It is possible that the second family is poorer even though only the first family will be defined as poor.

A measurement that includes STIK makes it possible to identify people living in poverty who have no economic alternative. The argument in favor of a measurement that takes into account STIK is that there is no overlap between the financial income measured by surveys and tax records and the STIK received from the state.

Some of the transfers in kind in Israel are given to all citizens, while some of the transfers in kind are given to specific populations. Either way, the transfers in kind benefit part of the population and not the entire population equally. For example, education services serve almost every citizen in Israel. The education system encompasses virtually all children and youth. However, the subsidy given by the state in this area benefits larger households more, as the benefits are given to more people in the family. This includes the lower deciles, where more large households are found. Similarly, although all citizens get transfers in kind in health care, there are age groups, genders, and peripheral areas that benefit more.

The measurement of STIK is very different among countries. There are countries in which the citizen knows every benefit in kind that he receives and even reports on them, there are countries that the citizen is not at all aware that he receives these benefits. For example, a student studying at a university does not know how much the state pays his university, but that student knows that if he goes to a private college he will have to pay more. A more complex case is that of a citizen who does not know how much the state pays to the health fund for his medical treatment. Thus, there is a very big challenge in how to measure the STIK at the micro level. Micro-level statistics are usually collected from administrative files and surveys. Through surveys, it is not possible to measure the STIK that are transferred to a citizen indirectly, because he or she is not aware of the state's payments to the third party (institution of study or the health funds, in the previous examples). Even through administrative files, the information is limited. The state transfers funds to institutions, however, the institutions usually keep a record of the population within them for their administrative needs, and not always according to the segmentation characteristics required at the micro level. In light of all this, we have developed a method in Israel to estimate the STIK that is to be presented in the next chapter.

3. Data Sources and Empirical Approach

The data in this paper are based on many sources. Firstly, the sources used to calculate the national accounts and satellite accounts on consumption of education and health services. Another major source is the Household Expenditure Survey, to which national accounts data have been linked and adjusted. The following sections will present the data sources and the methodology used in each of them to calculate the social transfers in kind. It is important to emphasize again that the measurement of social transfers in kind made in Israel is an indirect measurement.

3.1 Calculation Education Transfers in Kind on the Micro Level

The data for financing expenditure on education by level of education are obtained from three sectors:

Government sector – A government budget execution file is obtained, consolidated according to regulations from the Ministry of Finance, from which budgetary items relevant to the national expenditure on education are taken. These items are sorted and classified according to the level of education and include salary expenses, purchases, sales, transfers, and capital formation in equipment and buildings.

municipal sector – a consolidated file of local government revenues and expenditures in the budgetary section on education is obtained, divided by level of education. This file includes salary expenses, purchases, sales, transfers, and capital formation in equipment and buildings. The local authorities sector data are based on a sample of about 150 local authorities out of 256.

Non-profit institutions in the government sector and the non-government sector – The data are based on a survey of the expenses and income of non-profit institutions, which assesses the value of income from sales, income from current transfers, salary payments, other current expenses, etc. (Income includes transfers of sums of money made without a direct connection to the amount of services provided by the non-profit institution, and without compensation for them. For example: donations from individuals, grants from foundations or government allowances). The sample is divided by areas of activity, as follows: supporting organizations, day care centers,[6] pre-primary educational institutions, primary education, general secondary education, vocational secondary education, universities, academic colleges, non-academic colleges, academic colleges of education, non-academic colleges for education, pre-academic preparatory courses, adult studies, Torah schools, and research and development in the fields of medicine, natural sciences, engineering, social sciences and humanities.

In order to determine the education services in kind, four actions were taken. The first action was the calculation of transfer payments in kind in the field of education. The education services provided by the government, local authorities and non-profit institutions are estimated according to the value of the expenditure for their production. This is because they have no market price.

Expenditure for production of services includes:

Labour cost – Wages and salaries paid directly to employees; employers' contributions

[6] As of 2013, educational institutions for ages 0-3 are not included in welfare services but in education, in accordance with OECD guidelines.

to various types of funds for employees (provident fund, national insurance, including parallel tax, etc.); also included are taxes on wages and salary such as payroll tax or employers' tax.

Intermediate consumption – the value of the goods and services consumed as inputs in the production process, except for fixed assets whose consumption is recorded as depreciation. These goods and services can change form or be consumed during production.

Depreciation – the decrease, during the accounting period, in the current value of the fixed assets owned and used by the service provider, as a result of physical wear and tear, normal obsolescence or ordinary accidental damage.

For the purpose of calculating the total transfers in kind per capita for education services, a file was created that includes expenditure by level of education. The classification of expenditure by level of education is made according to the official International Standard Classification of Education (ISCED) 2011 and in accordance with the Classification of the Functions of Government[7] (COFOG).[8] From this classification only the expenses for individual consumption[9] were taken.

There are eight levels of education according to the COFOG:

1. Pre-primary and primary education
2. Secondary education
3. Post-secondary non-tertiary education
4. Tertiary education
5. Education non-definable by a level
6. Subsidiary services for education.
7. Research and development education
8. Education n.e.c.

The sections of Research and Development and Education n.e.c. that are presented in the COFOG classification were not used because they are defined as collective consumption,[10] since these are services provided to all members of the community and not to specific individuals.

[7] All institutional units, which in addition to their political responsibility and role in the field of economic regulation, mainly produce services (possibly also goods) that are not intended for the market, for individual and collective consumption and redistribution of capital income.

[8] United Nations, Department of Economic and Social Affairs, Classification of the Function of Government.

[9] Individual consumption expenses are expenses intended for the provision of services which can be attributed to specific individuals, such as education services, health, culture, etc.

[10] Collective Consumption Expenses: Services that are provided simultaneously to all members of the community or to all members in a particular part of the community (e.g. to all households in a particular area). Collective consumption includes expenses such as security, public order, administration, research and development, environmental protection, etc.

The next step was to centralize expenditure on education from all the aggregate

Government expenditure on education was taken from two sources:

- Expenditure by the government, the National Insurance Institute, the local authorities, the national institutions, as well as non-profit institutions whose main expenses are funded by the abovementioned entities. The information collected was salary expenses, salary taxes, purchases for educational institutions and depreciation, by level, in millions of NIS. This information was obtained from an administrative file of the execution of the government budget according to budgetary items, a processed file of data of local authorities, and information on expenditures of non-profit institutions (public NPIs) from the non-profit institutions survey.
- Expenditure of non-governmental non-profit institutions (private NPIs). The information was salary expenses, salary taxes and purchases for educational institutions, by level.

At this point a calculation was made of the total financing of education expenditure according to the level of education of the government sector and the private non-profit institutions.

The next step was to calculate the numbers of students in the educational institutions by level of education. The number of students for the purpose of calculating transfers in kind per student is taken from the Household Expenditure Survey conducted by the Central Bureau of Statistics each year.

Since the education levels in the Household Expenditure Survey are not completely parallel to the education levels presented in the COFOG classification, the education levels in the Household Expenditure Survey were adjusted to the COFOG education levels. This was necessary to calculate how many students received the transfers in kind. Below is the parallel between the levels of education of COFOG and the levels of education of the Household Expenditure Survey. The greatest fit was in the classification of Education non-definable by level. At this level of education we have added the unemployed job seekers who do not receive unemployment benefits to the classification of the COFOG. This is on the assumption that they undergo non-professional training for adults.

Place table 1 here

A final step was the distribution of the total transfer in kind to all households for education services per month by level of education, by the number of students and by level of education. The following table summarizes the result of all the steps taken.

Place table 2 here

3.2 Calculation Health Transfers in Kind on the Micro Level

In the field of health, data are also obtained from the government sector and private non-profit organizations, but since reliable and accurate data at the individual level can be obtained using the capitation formula, the calculation of STIK was performed according to this formula.

The assumption underlying the distribution of government health expenditure among households is that the expenditure is divided according to needs. The best approximation for this is the capitation formula. With the help of this formula, the government calculates the budget it allocates to the health funds so that the funds can provide the insured persons with health services. According to the letter of appointment issued to the Israel Capitation Committee in 2013, its official goal was to "allocate the financial resources between the funds, in an efficient and equitable manner and in a way that will reduce, as much as possible, the incentive for discrimination and filtering of insured persons by the health funds ".

The calculation of capitation in Israel is based on the number of insured persons in the health funds (capita = head). Each person has a coefficient according to three variables: age, sex and geographical periphery. This formula creates, in effect, "affirmative action" among the health funds; in that "compensation" will be given to the health fund whose members consume more health services. Proper allocation should make the fund indifferent to the health risk of the insured person, thus preventing an incentive for non-provision of health services and choosing members on the basis of their health status, age, gender, socio-economic status or any other relevant factor. For example, the capitation coefficient for the age group of persons aged 85 and over (who consume more health services than other age groups) is the highest.

As stated, the current criteria for the capitation formula in Israel are age, gender and distance from population centers. The weights of the criteria are determined with the help of the actual consumption data of the insured persons, which is an indication of health needs in five areas of expenditure: visits to community doctors (about 40%), hospitalization (about 38%), medications (about 10%), visits to outpatient clinics (about 9%) and expenses for visits to emergency rooms (about 3%). In Western countries there are other additional criteria for capitation, such as patients with chronic diseases, persons with disabilities, employment status and economic status.

Every year the Israeli Ministry of Health receives an annual data file that includes the value of the capitation and the capitation coefficients. The health fund's budget for each insured person is obtained by multiplying the value by a coefficient. For example, in the file for 2018, the value of the capitation was 1,641$. This value is multiplied by

1.45 in the case of a female up to one year of age in the periphery. Thus, a female infant up to one year old living in the periphery earns the health fund 2,379$ per year, or 198$ per month.

Place table 3 here

In an overview of the capitation table for 2018, it can be seen that older men over the age of 55 are entitled to a much higher budget than women. The disparities are prevalent from the age of 65, at these ages men are allotted one more point more than women. At younger ages there is also a gap in coefficients in favor of men. In the middle ages, working ages, which are also the fertile ages of women in which they seek more support from health services, it can be seen that for the most part the coefficients of women are higher, but not much higher than men.

In order to examine the capitation coefficients by looking at the entire population by different characteristics, the values of the capitation value were linked to individuals sampled in the Household Expenditure Survey, according to the characteristics of the capitation value – age * sex * geographical periphery. In the chapter on the findings, it will be shown how this division affects the equality between the sexes according to the income distribution between them.

3.3 Household Expenditure Survey

The Household Expenditure Survey is an ongoing survey conducted by the Central Bureau of Statistics since the 1950s and since 1997 it has been conducted every year.

Goals and uses of the survey: The survey aims to obtain data on the components of household budgets, as well as additional data that serve to characterize the standard of living of households, such as consumption patterns, leisure activities and entertainment, level and components of nutrition, level and components of income, and housing conditions. The survey is also used for market research, for designing models to predict consumer behavior, for research on liability for indirect taxes among various population groups, etc. One of the most important uses of the survey is to determine weights for the consumption basket of the Consumer Price Index, as well as calculating income distribution and the poverty threshold.

Survey population: The entire urban and non-urban population, except for non-privatized kibbutzim and Bedouin tribes.

In 2018, the sample included 8,792 households representing approximately 1.9 million households.

Investigation unit: The investigation unit was defined as a household, i.e., a group of people living in the same dwelling most days of the week, with a shared budget for food expenditures.

Survey Methodology

Sampling Method

(1) Sampling Model and Probability

A two-phase sample was drawn for the survey: in the first phase, a sample of localities was selected; and in the second phase, dwellings were sampled from the chosen localities.

The sampling probability was determined on the basis of estimates of the anticipated proportion of non-respondents in the survey, the planned size of the sample, and an estimate of the total number of households in the survey population in the middle of the survey year, and the need to augment the localities defined above.

(2) Sampling of Localities

The localities sample was drawn from a list of localities belonging to the sample population (called "the frame for sampling the localities"). The size of each locality in the survey population was calculated – the most updated estimate of the total number of households.

In 2018, 247 localities were included in the sample.

Seventy-six localities, where approximately 79% of all the households participating in the survey population reside, were included as a take-all sample. Each locality constituted a separate sampling stratum.

An additional 943 localities in the sampling frame were distributed among the sampling strata on the basis of their similarity in terms of different variables such as type of locality, socio-economic characteristics, and geographic proximity to one another. Interviewing quotas were allocated to each sampling stratum (each quota comprised approximately 13 dwellings in the gross sample), in accordance with the size of the sample. The localities were arranged separately for each stratum on the basis of various characteristics, and a random-systematic sample of localities was drawn in accordance with their size. Altogether, 172 probability localities were included as a take-some sample.

Investigation Method and Survey Period

Collecting the survey data: Data were collected from each household in an integrated manner, as follows:

1) A questionnaire on the household's structure, filled out by the interviewer. The questionnaire includes basic demographic and economic data on each member of the household (e.g., age, sex, country of birth, year of immigration, status at work, etc.).
2) A weekly diary, in which the household recorded each member’s daily expenditures over a period of a week.

3) A questionnaire that examined large or exceptional expenditures and income. The questionnaire filled out by the interviewer on the basis of reports from the household relating to the 3-month or 12-month period preceding the date of the interview (depending on the rarity of expenditures for the items investigate).

Estimation method: The method aimed to minimize potential sampling errors and biases deriving from the fact that households that did not respond to the survey may have characteristics that differ from those of the participating households.

In order to obtain estimates for the entire survey population, a "weighting coefficient**"** was determined for each household investigated, with all members of a given household having the same weighting coefficient. A household's weighting coefficient reflects the number of households and persons in the survey population represented by that household.

To reduce the potential for bias deriving from non-response, a preliminary stage was conducted before calculating weighting coefficients. At this preliminary stage, all of the households that responded were allotted a correction factor for non-response as compensation for the households that did not respond. The correction factor was calculated for strata of geographic groups, which were divided into socio-economic groups based on socio-economic clusters of statistical areas determined in the 2008 Census.

The set of weighting coefficients was derived in a multi-stage process by the "raking" method, in which the distribution of the weighted sample is adjusted to ensure consistency with external distributions according to selected distribution variables. The adjustment was performed separately for characteristics of households and for individuals (without combining the two) in each of the distributions.

For households, the adjustment was made for two groups:

1. The population of Jewish and mixed localities.
2. The population of non-Jewish localities.

The distributions by characteristics of households, to which the survey data were adjusted, were obtained from estimates of the Labour Force Survey, which is based on a large sample.

With regard to persons in households, the weighting coefficients for the various groups of households were determined in a way that would also ensure full correspondence between the survey estimates and the distribution of the survey population by a combination of sex and age groups in geographic cross-sections based on the current demographic data of the Central Bureau of Statistics.

4. Main Findings

4.1 Demographic Criteria of Deciles[11] in Israel

The analysis throughout this chapter is according to the division of deciles of households according to **net income per standard person**. Household deciles were chosen because they faithfully represent the distribution of income from all current income components among households. The income includes the income of all household members from salaried or self-employed work and from property, interest and dividends, subsidies and allowances from institutions and individuals, income from pensions, and any other current income. It also includes imputations for income from the use of one's dwelling. Gross money income does not include non-recurrent receipts such as inheritance and severance pay. The net income per household includes the gross current income, after deduction of compulsory payments (income tax, National Insurance, and National health insurance). The net income per standard person, which is used in this paper, includes the net household money income divided by the number of standard persons in the household.

Deciles of employees or deciles of income from work were intentionally not selected as the gender biases in these deciles are known. Simplistically, it can be said that women work less and in less prestigious occupations (without reference to other explanatory variables and ignoring the component of gender discrimination towards women in the labour market).

The effect of social transfers in kind is first and foremost on the distribution of public resources and the correction of a situation of inequality in society. These transfers have a major impact on household welfare and are in fact a correction that the state makes to redistribute resources and transfer them to vulnerable populations on issues of socio-economic inequality. It is therefore important first of all to present the segmentation of deciles in the country and the gender segmentation within them.

The demographic composition of the deciles in Israel varies. In the lower deciles, there are more families with children, compared with the higher deciles. The average number of persons per household in Israel is 3.3 and the average number of earners is 1.5. In the lowest decile, there are 4.4 people on average and 0.8 earners. The upper decile has an average of 2.5 people and 1.7 earners. Those aged 65 and over are divided among the deciles in a proportional manner, but in the upper decile their percentage is higher than the average in the population (27% compared to 20%, respectively) and in the lower decile their rate is low (11.5%).

Place figure 1 here

[11] All the deciles in this paper are based on the household money income per standard person.

Place figure 2 here

Women make up 51% of the population in Israel; this ratio can also be seen in a division of household by deciles. Presenting a picture of the division into deciles is essential for analyzing the STIK in health and education that will be analyzed in the next two sections.

Place figure 3 here

4.2 Inequality after the STIK Allocation

Inequality is a more comprehensive concept than the concept of poverty because it refers to the whole population, and not just a certain part of it. The deciles distribution also refers to the middle class and the rich and can indicate to other indicators in society such as social mobility. Income inequality in Israel is among the highest in developed countries and is a major issue in public and political debate in the country. A high level of initial inequality further accelerates the increase in inequality in society and negatively affects social well-being, as people tend to evaluate their well-being by comparing themselves to others and not in absolute terms of income and consumption.

One way to reduce the widening gaps in society is by measuring inequality along with the transfers in kind that individuals and households receive. Examining the effect of STIK in education and health in OECD countries according to the Gini index (Diagram 1) shows that income inequality has decreased significantly in all countries.

Place figure 4 here

In Israel, studies were conducted that examined the effect of transfers in kind in education and health on the well-being of households. These studies found that transfers in kind have an impact on the distribution of income and they reduce the inequality in the distribution of income in the economy. In processing the data by deciles, it was found that education services have a relatively higher importance in the lower deciles and it decreases with the increase in the level of the deciles. Regarding health services, the picture is not clear, but the transfers in kind in the upper two deciles, in terms of monetary value per capita, are higher than in the lower two deciles. A cumulative real decline in government funding for both education and health services has had a greater impact on those with low incomes, for whom the component of transfers in kind in total income is large.

In the following table, it can be seen that STIK significantly reduce inequality. In 2018, the Gini index without STIK was 0.355, whereas including income with all the STIK – education, housing, welfare and health – the index was 0.263. Of the various benefits, the benefit in education reduced inequality to the largest extent. Regarding total

disposable income after adding the transfer in kind in education, the Gini index improved from 0.355 to 0.301.

Place table 4 here

A deep look at the poor in society in the context of the distribution of STIK also changes the face of poverty. As can be seen in Table 5, the impact of the health and education STIK is twofold – reducing poverty and creating a redistribution of the populations in poverty. In kind benefits in education reduce poverty among children by almost 20 percentage points and in kind health benefits reduce poverty among adults by 18 percentage points. In the overall picture of poverty, after linking all the STIK, their impact on the weaker populations and the reduction of poverty is clear.

Place table 5 here

To summarize this section and describe the findings regarding the impact of the STIK, we see that they have a significant part in the redistribution of inequality and poverty in the country and their effectiveness on the weaker sectors is evident. Hence the STIK serve the role they are meant to achieve in terms of policy. Nevertheless, there are questions regarding the intensity of their impact and the reason for the degree of impact. As mentioned before, a more focused analysis of STIK will provide an answer to these questions. Furthermore, a gender analysis that focuses on the redistribution and its implications will give a more accurate picture of how effective and efficient the benefits are for the population they are meant to serve, and how much they contribute to the additional social aspect of gender equality.

4.3 The Gender Impact of Health STIK by Deciles

Place figure 5 here

The distribution of health benefits according to the capitation formula is divided according to age, sex and peripheral area. According to the division among the deciles, it can be seen that in general there is some corresponding factor to the distribution of ages by deciles – older people receive more benefits and they are in the higher deciles and younger people receive less benefits. In the general gender distribution of health benefits as well, there is no substantial difference between men and women. But here a question arises: Should the budgetary distribution of health to women and men be equal?

Women's life expectancy is five years higher than men's life expectancy. Women of childbearing age are in more need of health care assistance. It is therefore not clear why there is no significant difference between the benefits provided to them. In order to understand the issue and explore it, in the next step, a division of age was made with regard to health benefits. Data on STIK in health were divided into three age

groups: Children (up to age 14), working age – ages 15-64, and seniors – aged 65 and over. Indeed, in the following three diagrams one can see, even more so, the noticeable gender bias in health benefits of children and seniors. Girls and women aged 65 and over receive significantly lower health benefits throughout all deciles. In contrast, in the working age group, which is also the fertile age of women, the gender distribution is fairer and gives place to the needs of women. However it can be seen that at ages 15-64, health benefits increase with the increase in deciles, whereas in analyzing health benefits at younger or older ages, no significant difference is found in the distribution of benefits among deciles, although the lower deciles receive slightly more than the upper ones. That is, the demographic distribution of age, sex, and geographic location (according to which the capitation formula is determined) among the deciles does not correct the manner in which benefits are distributed to the poor or rich.

Place figure 6 here

Place figure 7 here

Place figure 8 here

4.4 The Gender Impact of Education STIK by Deciles

Looking at the distribution of education benefits between women and men by deciles, allegedly, it seems that the distribution is nearly equal. Women and men make up half of the population and this is also the picture more or less throughout the deciles. In addition, Israel has a Compulsory Education Law up to the age of 18. The state is also obligated to take care of students who dropped out of educational settings. More boys drop out of schools than girls, but in very low percentages, so it does not affect the gender picture so much. Also, in examining the allocation of benefits, it can be seen that the lower deciles, in which there are more children as well, receive higher support than the higher deciles.

Place figure 9 here

Place figure 10 here

Alongside the seemingly egalitarian picture, which indeed should exist in the gender context for primary and secondary education, we find that the gender picture is different in higher education. In the acquisition of higher education, first degree (BA) and above, there are very large disparities between women and men. In Israel, 30% of the population acquire an academic education, of whom 65% are women and 35% are

men. An expression of this gap would be expected to be seen in the gender distribution of resources, but this is not the case. Diagram 10 shows that there are no differences in the gender distribution of STIK for education. As stated, at young ages this is indeed what is expected, however at older ages it is not. Women learn significantly more than men and it would be expected that this difference should be reflected in the picture of the allocation of STIK in education.

To examine why the gender picture of women and men does not represent the reality in relation to higher education, the participation rates of women and men according to educational institutions were examined. The budgeting of higher education institutions is given mainly to universities and a number of colleges. In the following three diagrams it can be seen that the budget of higher education is not given in proportion to women and men according to their percentages in higher education. Furthermore it is noticeable that men receive more benefits from higher education institutions than women because they study more in state-budgeted institutions. The STIK in education for academic education are given in Israel, as stated, to universities and a number of colleges. There are many colleges that are not budgeted by the state, and according to the following diagrams it is evident that women study in those unbudgeted institutions more.

Place figure 12 here

Place figure 13 here

Place figure 14 here

Place figure 15 here

According to the data presented here, adult men are more budgeted and it can be said that in the distribution of the allocation of benefits for education there is a bias in favor of men. Beyond the issue of inequality in the distribution of resources, there is a double damage here of deepening and widening the economic gaps between women and men.

Gender is on the agenda of labour market policy makers mainly in relation to raising women's employment rates, with the understanding that raising them will contribute to increased competition, productivity and growth. Ignoring the issue of education in this context and in particular the quality of institutions and subjects of study widens the gaps because it cheapens the work of women and impairs its quality. Economic incentive programs sometimes focus on this goal without delving into the processes that create the gaps and without analyzing the occupational segregation, vertical and horizontal, in the labour market, and the additional roles of the woman in her home, for which she is not compensated. These factors may be related to women's choice of which profession to study and in which institution to learn.

To examine the effects of STIK in education on women, one must examine why they are less likely to go to universities. The choice of colleges also affects the acceptance or non-acceptance for prestigious positions, which is substantially connected to gender pay gaps in the labour market. This in-depth analysis is important and essential for distinguishing the profound phenomenon of gender inequality in the long run. This analysis of the STIK in education has a cardinal significance in understanding the patterns of participation of women in the labour market; this is the essence of gender mainstreaming.

5. Summery and Conclusions

The recommendations of the Stiglitz Report and the post-COVID-19 period have demonstrate us that the state budget and its measurement through macroeconomic parameters that appear superficially to be neutral indices, are insufficient. The economic parameters should take into account, while determining budgetary policy and resource allocation, the various socially understood roles that women and men have. Since women and men from different groups are placed in different positions in society, differing from each other in needs, tasks, division of time and opportunities, it is not reasonable that they should be affected in the same measure by fiscal policies relating to public goods such as education, health, public transport and welfare.

The impact of STIK is first and foremost on the distribution of public resources and the correction of a situation of inequality in society. These transfers have a major impact on household welfare and are in fact a correction that the state makes to redistribute resources and transfer them to needy populations regarding issues of socio-economic inequality. It is therefore important to present the segmentation of deciles in the country and the gender segmentation within them.

In this paper, by analyzing the STIK in education and health, it can be seen that the STIK do the job in terms of general inequality within the perspective of the division by deciles. We have seen that inequality and poverty decrease after the STIK from the state are attached to households, and the goals for which these benefits are given are achieved when the analysis is done at the household level. Compared to general inequality, it is evident that gender equality is damaged when there is no gender mainstreaming about the distribution of public benefits.

The assimilation of gender mainstreaming is critical to policy planning and long-term effects related to gender equality. As we have seen, STIK in health care that take the gender aspect into account, in part, are seemingly more just and better benefit the populations that need them, at least in part. Moreover, benefits that do not take into account gender mainstreaming, such as STIK in education, create double damage and instead of benefiting, they even create an unremitting bias. The lack of gender analysis

not only contributes to gender inequality but even exacerbates economic disparities between women and men.

The Stiglitz Report was groundbreaking in its innovation and recommendations. The report highlighted the great importance of presenting the people in society, meaning, it is not enough just give general economic estimates, these estimates do not tell the whole story. Rather, we are required to provide estimates about the people in society and need to provide not only objective but even subjective estimates. The report paved the way for the importance of integrating social analysis within a country's economy. This paper provides another aspect, and makes another leap in pointing out that there is great importance in presenting the image at the micro level in the aspect of socio-economic equality and equality between the sexes. This perspective also undoubtedly has a large part in creating barriers and challenges women are facing in their life in general and in the labour market in particular.

This paper has a number of recommendations at the international and national level. First at the international level, the gender aspect should be examined as much as possible, especially with regard to STIK, i.e., to add a gender segmentation in the allocation of resources to the population and in their obtainment and utilization.

At the national level, from the analysis of the gender distribution of STIK for education and health, focused concrete recommendations arise. Regarding the STIK in education, we should move to a direct measurement of these benefits at the individual level. Thus, the impact of higher education on women can be examined. We should examine why women go to universities less, and what is behind the choice of study in institutions of higher education. Beyond direct measurement, all institutions receiving money from the state can be required to actively publish an annual aggregate report of the number of students in their institutions, segmented by gender, subject of study, and additional characteristics. In addition, we must rethink the distribution of benefits for education to universities according to quotas for women.

In terms of STIK in health, the criteria for division according to the capitation formula should be re-examined, especially with regard to seniors and children. In addition, we should consider adding indicators to the capitation formula, as used in other countries, such as socioeconomic level, disabilities and chronic diseases.

In general this paper presents the importance of gender mainstreaming, which is based on making the experiences and needs of women and men an inherent part of the design, implementation, monitoring and evaluation of policies in all political, economic and social arenas so that everyone, both women and men and all genders, will benefit from it. Gender budgeting means including a perspective of equality in the financial decisions made at the highest levels of governments, regional and local authorities and organizations. The main goal is to monitor the relationship between

government policies and priorities and the resources allocated to their implementation. This paper has demonstrated, through an analysis of two policy tools used by the government, the necessity of progressing to gender mainstreaming, which will contribute to social and gender equality in the country.

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Table 1. Classification of Education Levels by COFOG and by the Household Expenditure Survey

	COFOG Level of Education	Household Expenditure Survey Level of Education
1. Pre-primary and primary education	Level of education which is the first stage of organized learning and includes schools and other institutions that provide pre-primary education and primary education	Individuals studying in the framework of education: Day care, nursery, family day care, before pre-compulsory kindergarten, pre-compulsory kindergarten, compulsory kindergarten, primary school and Talmud Torah. Note: As of 2013 including children under the age of 3.
2. Secondary education	High school including middle school - Level of education in post-primary education, which continues primary education and precedes post-secondary education	Individuals studying in lower-secondary school, academic high school (including yeshiva academic high school and yeshiva ketana), vocational/agricultural high school (including vocational yeshiva high school), external high school.
3. Post-secondary non-tertiary education	Pre-academic preparatory courses	Individuals studying at a post-secondary educational institution not towards an academic degree (including diploma studies at an academic institution)
4. Tertiary education	Higher and post-secondary education	Individuals studying at an institution leading to an academic degree (including diploma studies at an academic institution) and the Open University towards an academic degree.
5. Education not definable by level	Examples: educational programs, usually for adults, which do not require any special preparatory training	Individuals studying in another type of learning institution, such as preparatory course for an academic institution, the school for part-time studies at the Technion, etc., individuals studying in an unknown type of institution. In addition, unemployed persons who are looking for work and do not receive unemployment benefits that did not study in one of the above levels of education (Assuming they are those students in the adult vocational training programs provided by the state to unemployed jobseekers)
6. Subsidiary services to education	Students at all levels of education	Students at all levels of education mentioned above (level of education 1 to level of education 5).

Table 2 - Total Government Education Expenditure and Number of Students by Level of Education, 2018

2018	Monthly Education STIK $	Number of students (Thousands)	Education expenses, million dollars
Pre-primary and primary education	464	1,868.8	10,397
Secondary education	702	734.0	6,180
Post-secondary non-tertiary education	318	90.1	344
Tertiary education	845	361.7	3,667
Education not definable by level	408	59.0	288
Subsidiary services to education and R&D	46	3,113.6	2,044

Table 3: Capitation Factors by Age, Gender and Peripherality Areas, 2018

Capitation Factors	Regular Capitation Factor		Periphery Capitation Factor		Regular Capitation Factor - Annually amount $		Periphery Capitation Factor - Annually Amount $	
Age Groups	Female	Male	Female	Male	Female	Male	Female	Male
Till 0	1.41	1.87	1.45	1.92	2,313	3,068	2,379	3,150
1-4	0.75	0.94	0.8	0.99	1,231	1,542	1,313	1,624
5-14	0.38	0.41	0.42	0.45	623	673	689	738
15-24	0.43	0.36	0.47	0.4	705	591	771	656
25-34	0.73	0.41	0.77	0.46	1,198	673	1,263	755
35-44	0.78	0.57	0.82	0.62	1,280	935	1,345	1,017
45-54	1.14	0.99	1.18	1.03	1,870	1,624	1,936	1,690
55-64	1.7	1.79	1.74	1.84	2,789	2,937	2,855	3,019
65-74	2.63	3.14	2.67	3.18	4,315	5,152	4,381	5,217
75-84	3.4	4.13	3.45	4.18	5,578	6,776	5,660	6,858
85+	3.52	4.23	3.57	4.27	5,775	6,940	5,857	7,006

Table 4. Gini Index for Income Inequality in Israel, Including STIK, 2018

Gini index for monetary income	Gini index for monetary income including health STIK	Gini index for monetary income including education STIK	Gini index for monetary income including STIK in education, welfare and housing
0.355	0.321	0.301	0.263

Table 5. The Incidence of Poverty in Israel with the Addition of Social Transfers in Kind (STIK), 2018

Population	Official threshold of poverty	Threshold of poverty with STIK in education	Threshold of poverty with STIK in health	Threshold of poverty with STIK in education, welfare and housing
Total persons	21.2%	11.0%	16.7%	6.2%
Children	29.7%	9.8%	26.0%	6.5%
Adults	23.4%	28.8%	5.0%	6.5%

Figure 1: Household Demographic Composition by Deciles, 2018

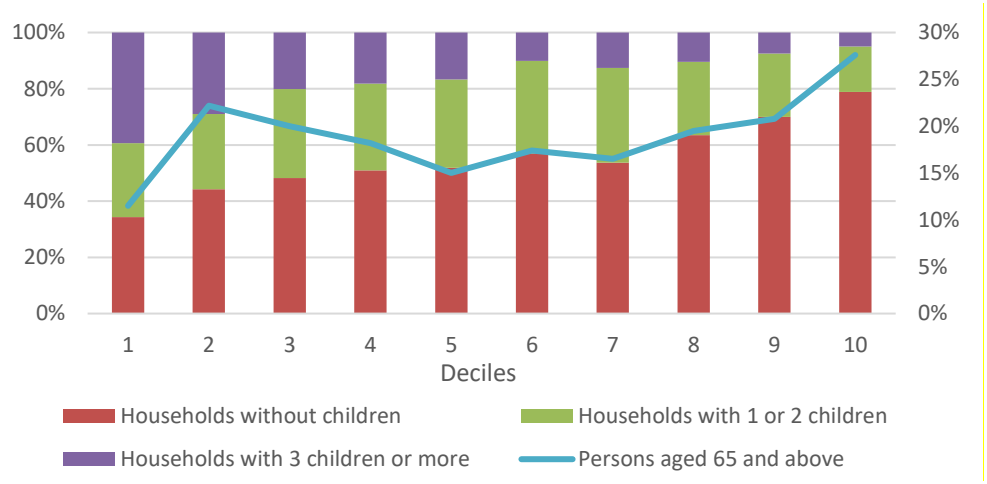

Figure 2: Persons and Earners by Deciles, 2018

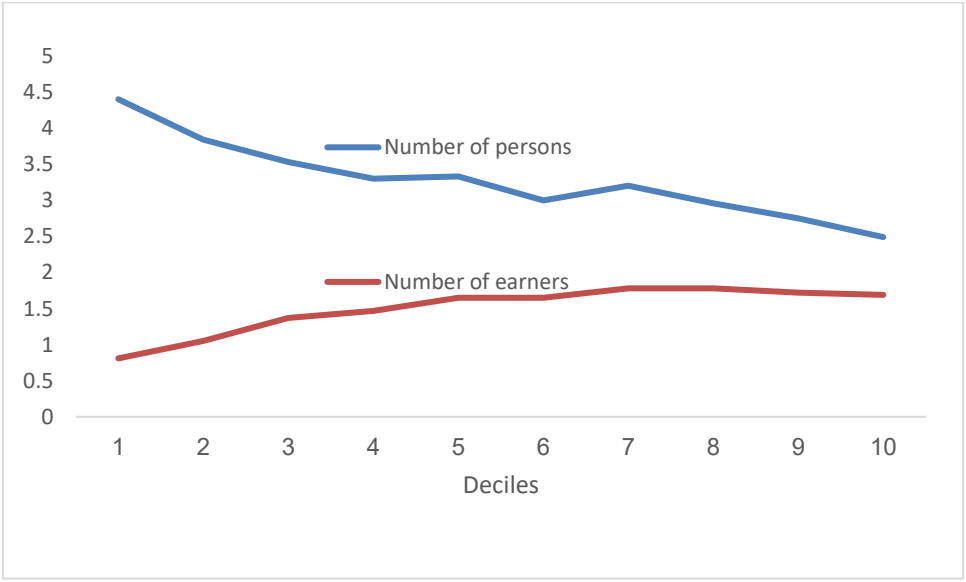

Figure 3: Deciles by Net Income per Standard Person, Distribution by Gender, 2018

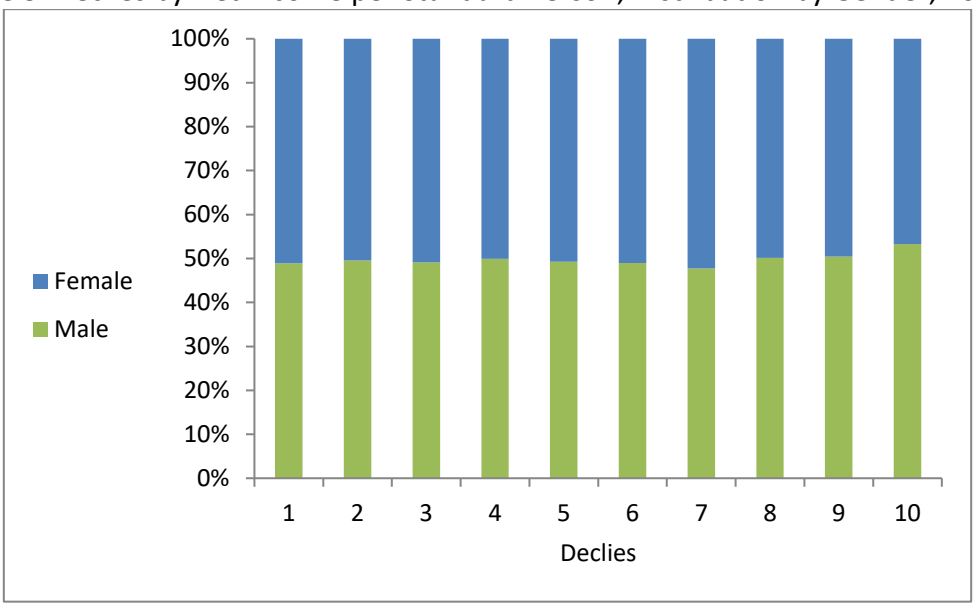

Figure 4: STIK in Health and Education Effect on Income, OECD Countries, 2015

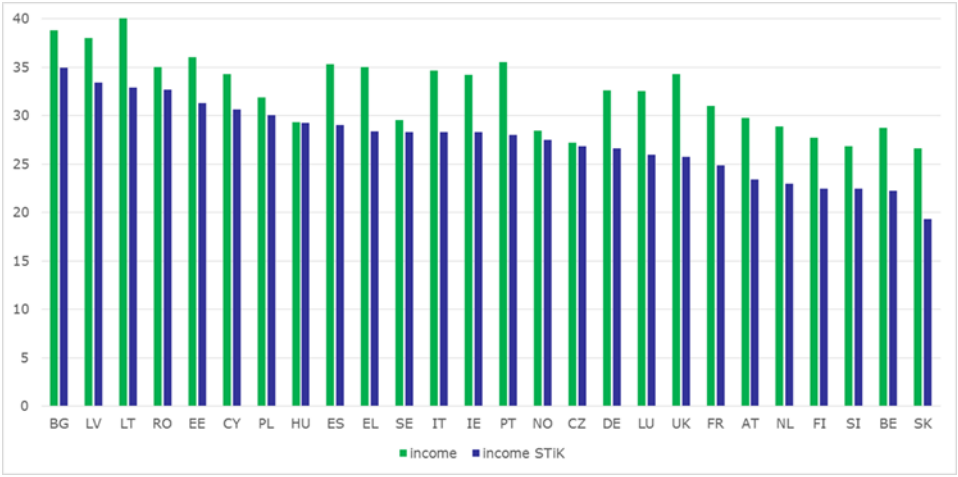

Figure 5: Distribution of Health STIK by Deciles and Gender, monthly $, 2018

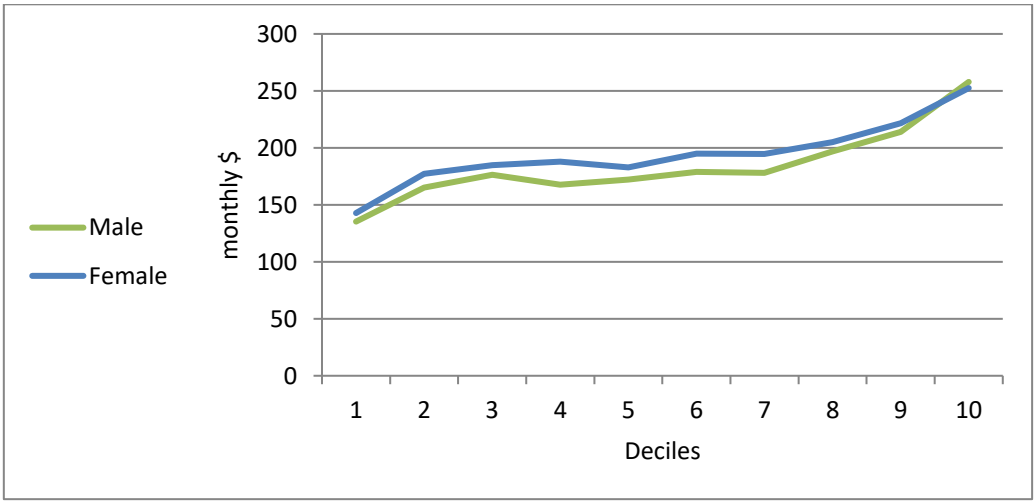

Figure 6: Distribution of Monthly Health STIK for Children aged 0-14 , by Gender and Deciles, $, 2018

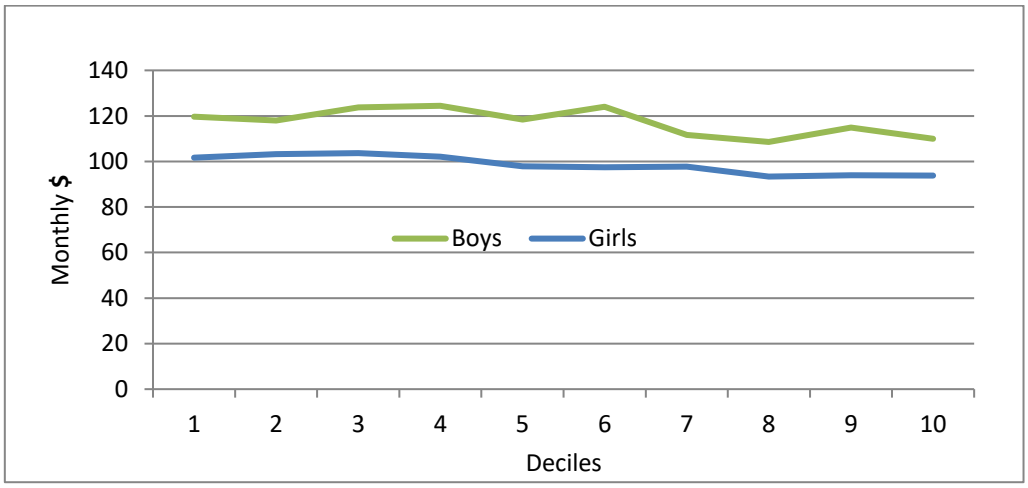

Figure 7: Distribution of Monthly Health STIK for Adults aged 15-64 , by Gender and Deciles, $, 2018

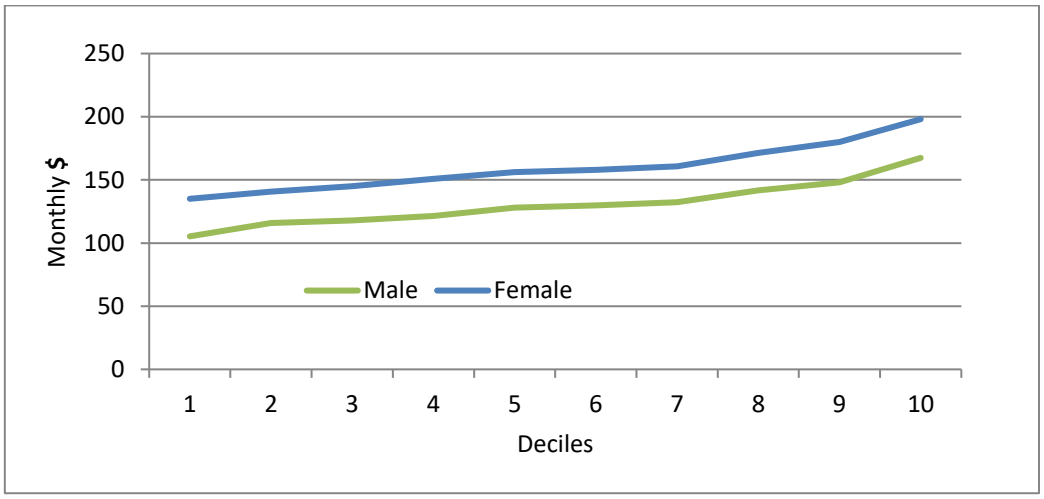

Figure 8: Distribution of Monthly Health STIK for Adults aged 65 and over, by Gender and Deciles, $, 2018

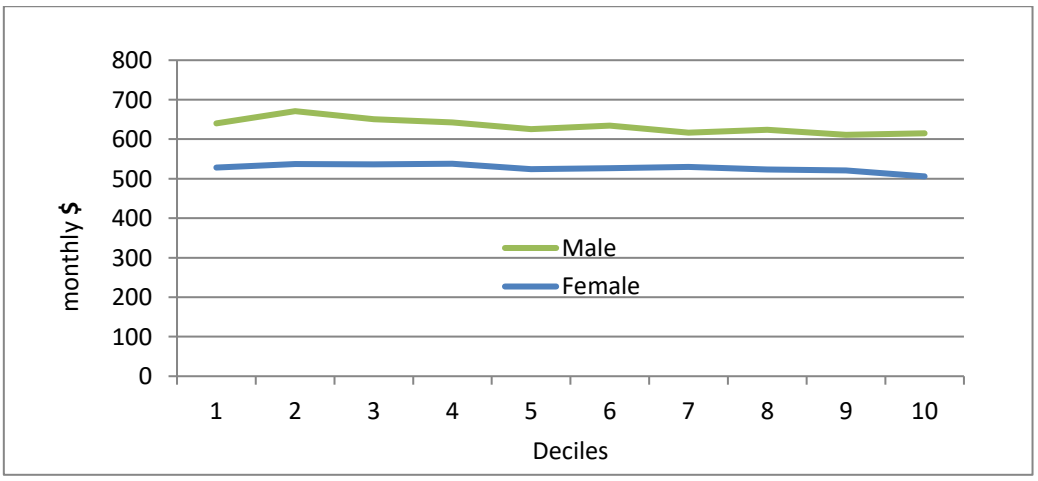

Figure 9: Distribution of Monthly STIK in Education by Deciles and Gender, $, 2018

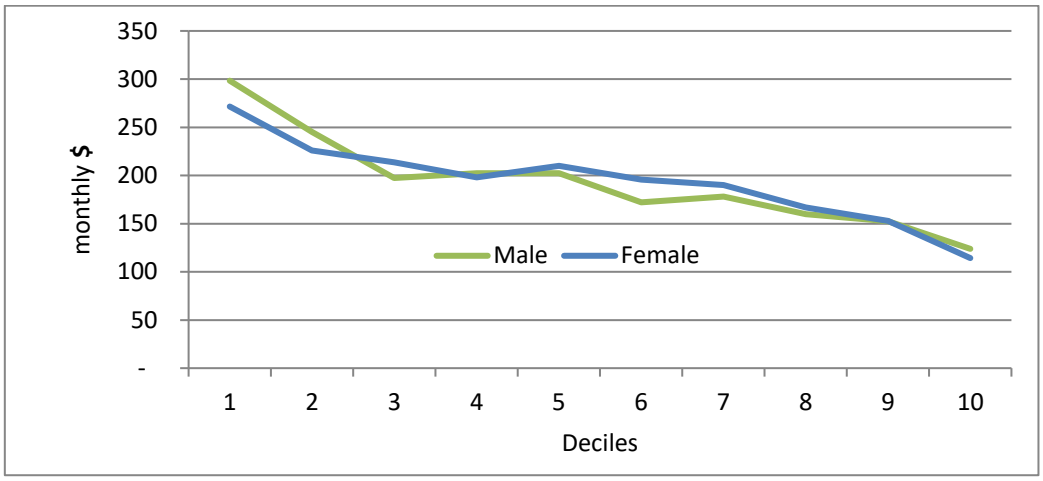

Figure 10: Distribution of STIK in Education in Deciles by Gender, 2018

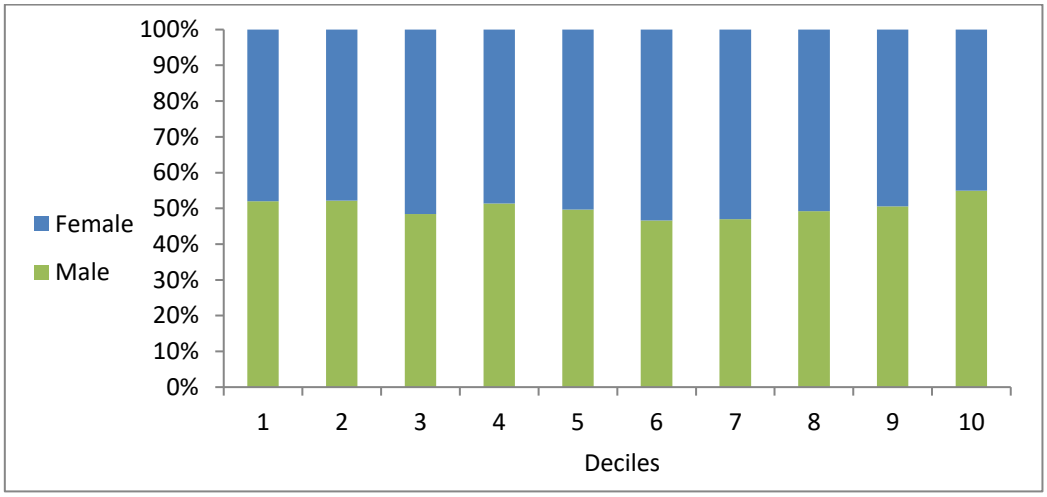

Figure 11: Distribution of Academic Men and Women aged 20and over, By Deciles, 2018

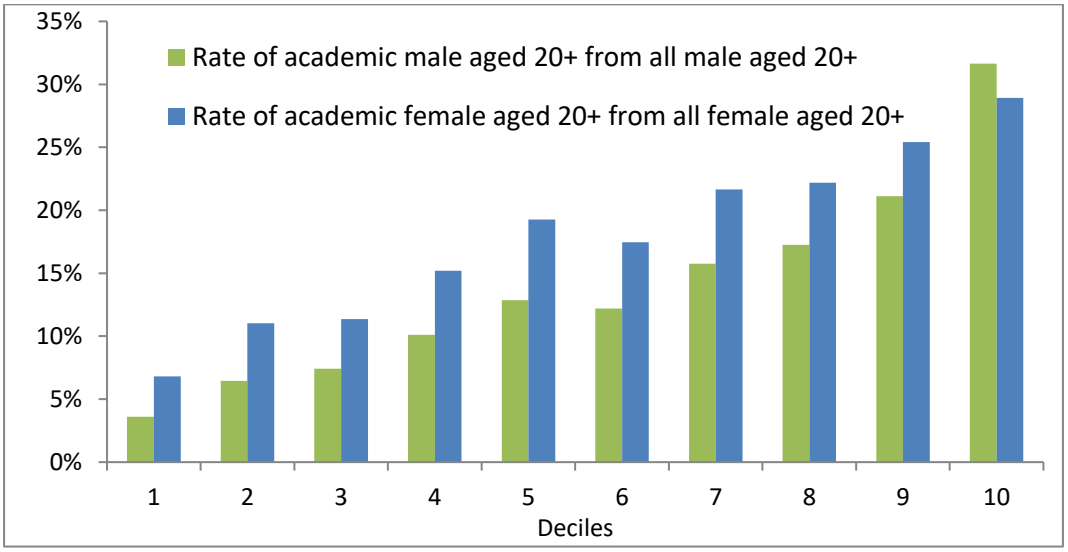

Figure 12: Distribution of Academic Students by Type of Institution and Gender, 2019-2020

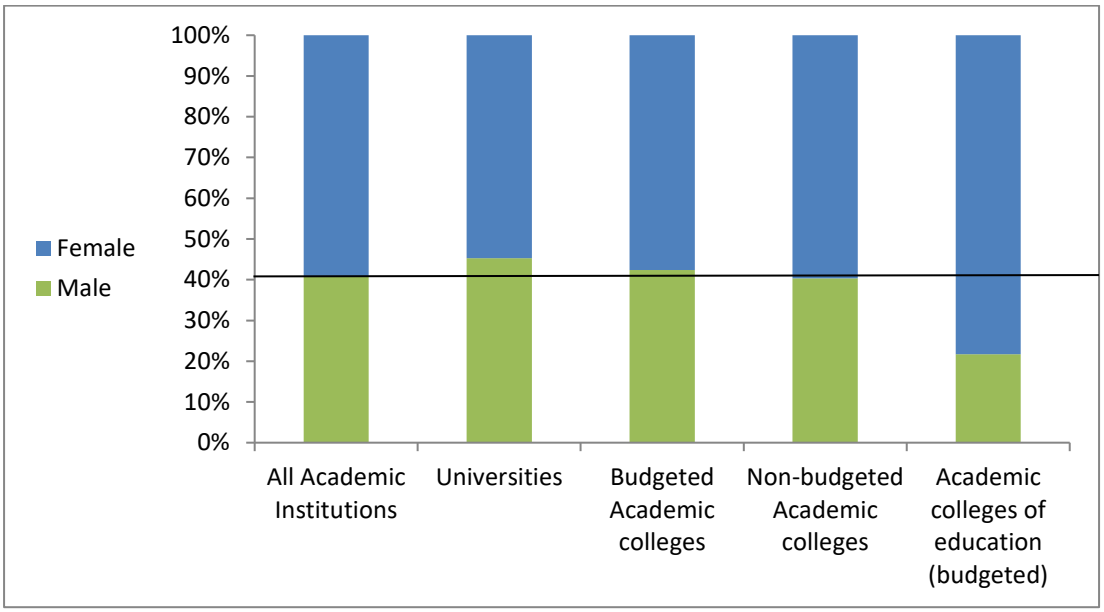

Figure 13: Distribution of First Degree BA Students by Type of Institution and Gender, 2019-2020

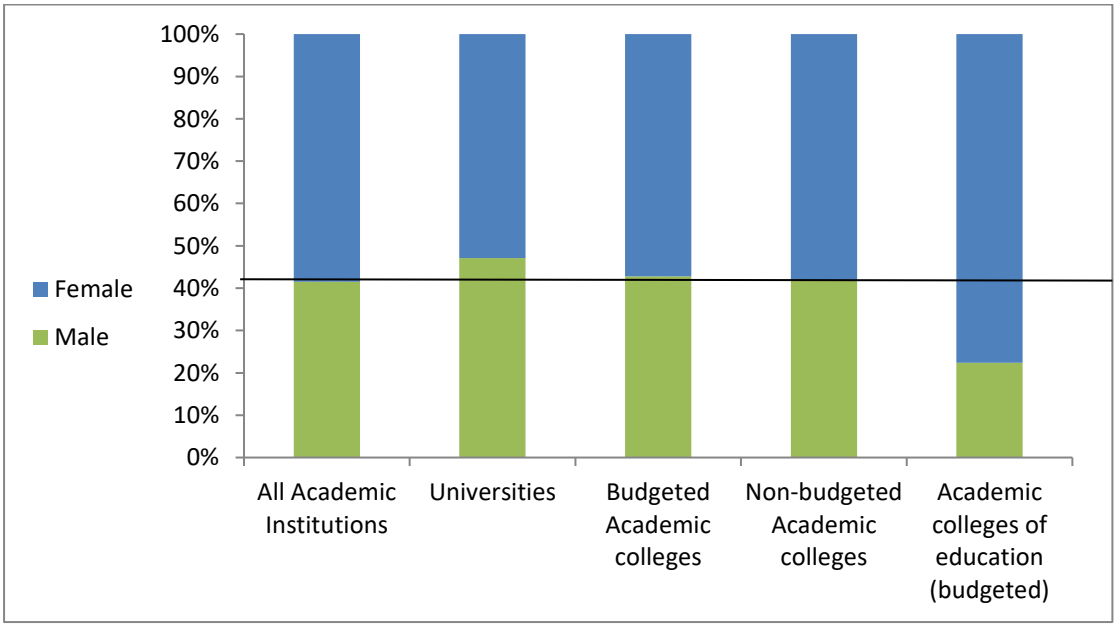

Figure 14: Distribution of Second Degree MA Students by Type of Institution and Gender, 2019-2020