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## Motivations for Support to Retired Parents in Israel

## by

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## 1. Introduction

The literature is rife with analyses of the motivations driving intra-family support between parents and children. This support can take two forms: a direct transfer of monetary resources, or the provision of in-kind payments, such as helping with home maintenance, transportation, etc. The monetary value of these services can be estimated based on market prices. Other "services", such as attention and affection, cannot be estimated via market prices.

The literature presents various possible motivations for providing support. A seminal paper by Becker (1991) claimed that the sole incentive for support is altruism. A model by Cox, Eser and Jimenez (1998) argued that support is motivated by both exchange and altruism. Cigno and Rosati (2000) suggested that support provided by middle-aged people to their aging parents is equivalent to repaying a loan that was extended to them by the parents when both were younger, i.e. the support is motivated by exchange.

If intergenerational transfers are motivated by exchange the children will fulfill their commitments because of norms that the parents instill in them. Failure to fulfill these commitments will cause a sense of guilt (Cox, Eser and Jimenez ,1998) and a belief that if the adult does not transfer to his parents his children will be exempted from transferring to him in the future (Cigno and Rosati ,2000). Based on a representative sample of four European countries (Norway, England, Spain, and Germany) and Israel, Gans, Silverstein and Lowenstein (2009) found that religiosity plays a significant role in shaping norms of care for the elderly across countries.

When the motivation for transferring support from parent to child is purely altruistic, the utility of each is positively affected by the other's level of utility. Comprehensive literature review on various aspects of altruism can be found in Wichardt (2009). When the support stems merely from exchange motives, the utility level of each person only depends on his or her personal level of consumption.

Empirical studies aimed at identifying the causes for parent-child support, based on databases capturing different populations and countries, have yielded mixed results.

For example, research based on data collected in Indonesia (Raut and Tran, 2000) found that support transfer between parents and children is driven by altruism. Similar results were found in an empirical study based on data from non-urban areas of Mexico (Schluter and Wahba, 2008). Cox (1987) and Cox, Eser and Jimenez, (1998) – based on data from USA and Peru, respectively, reached a conclusion that support transfer has a combination of exchange and altruistic motives. Based on data from Italy, Germany, Japan, the UK and the US, Cigno and Rosati, (2000) found that the dominant incentive for support of children by their parents is selfishness, namely, the desire to get support from children in old age. Eggeben and Clogg (1993) found that higher levels of giving and receiving of aid among American women are due to their greater involvement in exchange.

The present study focuses on an empirical evaluation of the motivations for support given by children to their retired parents in Israel, using data from a comprehensive survey conducted by the Israeli Central Bureau of Statistics (CBS). Israel is a multicultural, immigrant country, home to people originating from all over the world, which provides an interesting cross-cultural perspective. In addition, the underlying database used in this study includes much more information than most databases utilized by earlier studies. The set includes data on support from children to parents

and from parents to children given through a number of channels—emotional support, in-kind payments (services with financial value) and financial support.

It is interesting that unlike the common situation in many European countries where transfers from the elderly parents to their children are much more frequent than those in the opposite direction (Albertini, Kohli and Vohel, 2007), in Israel 56% of elderly parents receive financial or in-kind payment from their children while only 43% provide such support to their children.

An identification of the motivations for support is expected to enable policy-makers to better assess the effectiveness of government policies in influencing the distribution of income between different family generations. This is because when support among family members stems from altruism alone, the effect of governmental policy aimed at transferring income from one generation to the other is neutralized: family members would change the amounts transferred between them until the distribution of income is aligned with their set of preferences (Barro, 1974). On the other hand, if the transfer of support within a family originates from exchange or a combination of exchange and altruism, the transfer of support among family members will not neutralize the effect of government policy and may even enhance it (Cox, Eser and Jimenez, 1998).

The rest of the article is organized as follows: a description of the variables in the sample that are relevant for our analysis and the specific research questions are presented in section 2. Econometric analyses aimed at investigating a few types of support from children to their retired parents are presented in section 3.  The extent of the inequality of income distribution among the Israeli population aged 65+ is evaluated in section 4. This evaluation provides additional information to facilitate the

identification of the motivations for transferring support. Section 5 concludes the paper.


## 2.  Main Variables and Research Queries

The primary source for the empirical analysis was a "Survey among People 60 Years and over in Israeli Households", conducted by the CBS between 1997 and 1998.  A total of 5,055 people aged 60+, a representative sample of the Israeli population in this demographic, were interviewed.  This section briefly presents the main variables used in the empirical analysis. A detailed descriptive statistics of these variables is left for the appendix.

Most of the variables used in this study are ordinal. The variable "satisfaction from relationship with children" describes the parents' (ordinal) level of satisfaction from this relationship (ranging from "not satisfied" to "very satisfied").  The frequency of meetings is presented by the variable "frequency of encounters with children who do not live in parents' home" (ranging from "never" to "daily or almost daily").  A few ordinal variables describe the frequency of services and monetary help transferred between the parents and their children :"in-kind payments from children", "direct monetary support from children", " helping children with household chores", "helping children by looking after or caring for grandchildren or great-grandchildren" and "providing monetary help to children" .

The other major socioeconomic variables used in the empirical analysis are "monthly income", "education level" (years of schooling), "number of children", "age", "religion", and "parents' friends" ( based on the response to the question" does the participant have friends with whom he or she regularly meets or talks?").

The empirical analysis in the following sections includes respondents aged 65 and over, since at the time of the survey, retirement age was 65 for men and 60 for women. Moreover, we only used data from people with children.

The main questions that we are attempting to answer through this research can be summarized as follows:

**a.  What is the correlation between the extent of support and the receiver's income?**

The literature is replete with models, such as those by Cox (1987) and Cox, Eser and Jimenez (1998), suggesting that if support stems merely from altruism, the above correlation is <u>necessarily negative</u>. This means that if one needs more support, one gets more support. On the other hand, if the support is based on exchange, or on a combination of exchange and altruism, this correlation is <u>not necessarily negative</u>, and may be positive. This is because when provision of support is only motivated by exchange relations, two opposing forces affect the size of the transferred support. On the one hand, the larger the income of the recipient, the less he or she needs support, hence the demand for support decreases. On the other, the larger the income of the recipient, the more his or her relative power (or the "threat point" in game theory terms) increases in a negotiation (which is not necessarily a formal one) over determining the extent of support provided by a parent to a child, where the parent's income is greater than that of the child. The same applies for the level of support the child will provide the parent in old age, when the income of the child is greater than that of the parent. Hence, the recipient can receive larger support in exchange for smaller provided support in another period.

As mentioned, the current study focuses on the support provided by children to parents via a number of means: emotional support, in-kind payments (services with financial value) and financial support.

**b. What is the influence of providing support to children on the probability of obtaining support from them?**

Cox (1987) investigated the motivations driving intra-family support between parents and children. He found that demographic characteristics, like marital status and gender, that have large impact on the probability that children will support their parents, have also a large impact on the probability of children to receive transfer from their parents. The probability of children that usually support their parents via services to receive such a transfer is higher than the probability of children that did not support them. Cox explains in relative length why the above findings are easier to reconcile with the exchange motive than with the altruism motive.

Using the same principal in the current study we assess whether the likelihood for parents who provided or continue to provide services to their children in monetary or in-kind payments to obtain support is greater than the likelihood for other parents to obtain support in any of these ways. Namely, we test whether the support provided by children is given regardless of the support they have received (resulting from altruism), or if the support is driven by exchange or a combination of exchange and altruism (in the latter case, some support is given regardless of previous support and some is a result of exchange relations).

**c. What is the effect of each of the following variables on the likelihood of receiving support and on the extent of the support received: parents' education, age, religion, number of children, other home residents, whether they have friends.**

The various effects are evaluated via probit, ordered-probit, and multivariate ordered-probit regression analyses.

**d. What is the influence of transferring support between parents and children on the inequality in income distribution among parents who are 65 or more years of age?**

This estimation provides additional information to facilitate identifying the motivations for transferring support. When support originates from altruism, the lower the income of the recipient, the larger the support. Thus, altruism reduces the inequality in income distribution. Most families of people aged 65 and older in Israel have low incomes. Thus, if the main motivation for providing support is altruism, inequality in income distribution should be reduced.


## 3. Empirical Analysis

### 3.1 Estimating the extent of support provided to parents by their children

First, the effect of parents' income on their satisfaction from relations with their children is estimated via ordered-probit regression. A positive correlation will suggest that children's support is motivated by exchange or a combination of exchange and altruism, and not by altruism alone. Then, we use a multivariate ordered-probit model aimed at estimating the relations between parents' income and three key dependent variables: emotional support, in-kind payments and direct financial support.

**Satisfaction of parents from relations with their children: the ordered-probit model**

The ordered probit model is a generalization of probit analysis to the case of more than two possible outcomes of an ordinal dependent variable.

The dependent variable "satisfaction from relationship with children" includes four levels of parent satisfaction from their relationship with their children.

As a result, the regression estimates the extent of effort invested by the children in the relationships (Table 1).

**Table 1.** Effects of parents' income on their satisfaction from their relationships with their children. Number of observations used in the regressions: 3,509

|  | Value |
| --- | --- |
| Intercept | 1.9587[*] |
| Income | 0.0020[*] |
| Age | -0.0011 |
| Education | -0.0033 |
| Non-Jewish | 0.1956[**] |
| Number of children | 0.0059 |
| Living alone (1-yes, 2-no) | -0.0904[***] |
| Has friends  (1-yes, 2-no) | 0.3770[*] |
| Limit[a] 2 | 0.6474[*] |
| Limit 3 | 2.1328[*] |

[a]Limit values determine the ranges of the hidden continuous dependent variables. These limits (or cutoff points for the various responses) are determined by the values of the discrete dependent variables.
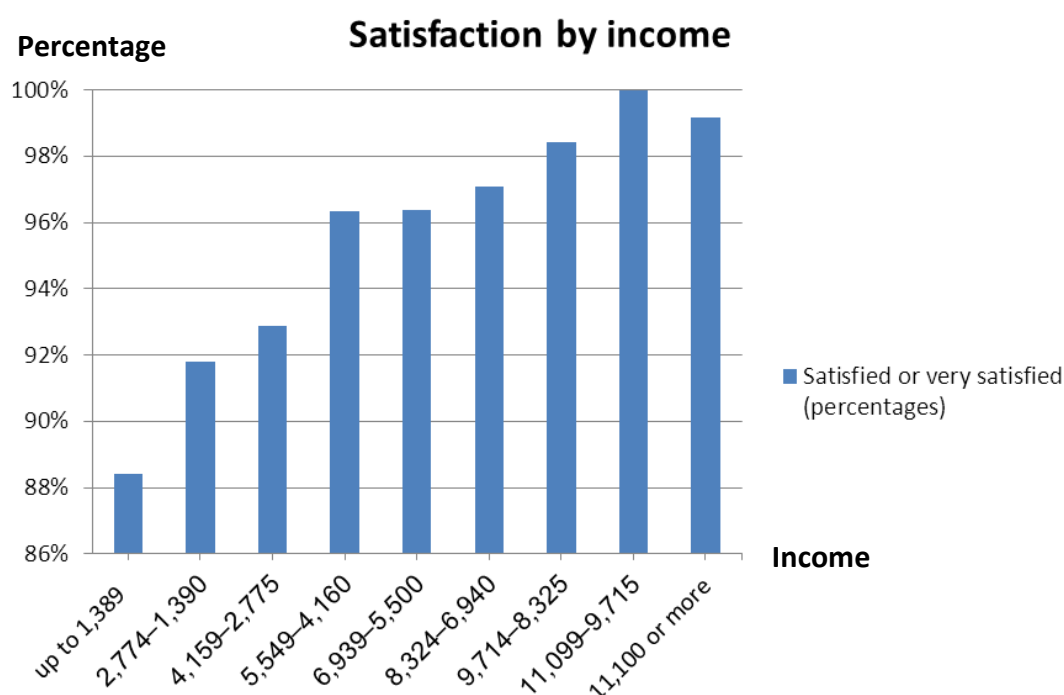
[*] Significant with $p \leq 0.01$     [**] Significant with $p \leq 0.05$   [**] Significant with $p \leq 0.10$

The effect of parents' income on their satisfaction from relations with their children can be used as a base-case measure for the children's motive to support their parents. The results show that the level of income has a positive effect on the level of satisfaction: the larger the income of the parents, the more satisfied they are with their relationship with their children. This result suggests that the relationships between parents and children in Israel are not based only on altruism but are affected by the exchange motive as well.

A graphical illustration of the association between parents' income and their satisfaction is shown below. Satisfaction is defined as either of the two highest levels, i.e. "satisfied" or "very satisfied".

Fig. 1

## Satisfaction by income

**Percentage**



Fig. 1

**The multivariate ordered-probit regression**

The multivariate ordered probit model is applicable for the case of several correlated ordinal dependent variables with more than two possible outcomes.

For more in-depth analysis of the children's motives to support their parents, we run a multivariate ordered-probit regression with three key dependent variables (Table 2). Preliminary testing of the connections between these dependent variables, using chi-square and Kendall's coefficient, suggested a significant positive relationship between them. As a result, the different equations depicting the value of support are estimated within a single multivariate ordered-probit model.

The dependent variables in the regression were:

1) Emotional support—the number of encounters with children who do not live with their parents.

2) The scale of in-kind payments from children—this was calculated using the frequency with which these services are provided.

3) The prevalence of receiving monetary support from children—the frequency of support was used to evaluate the relative value of the provision of this type of support to parents.

**Table 2.** Effects of parents' income on various means of support. Number of observations used in the regressions: 2,439

|  | Value | Dependant variable |
|---|---|---|
| Intercept | 2.1970[*] | **Encounters with children who do not live with parents** |
| Income | 0.0013[**] | |
| Age | -0.0014 | |
| Education | -0.0160[*] | |
| Non-Jewish | 0.7533[*] | |
| Number of children | 0.0574[*] | |
| Living alone (1-yes, 2-no) | 0.0417 | |
| Has friends  (1-yes, 2-no) | 0.0473 | |
| Limit[a] 2 | 0.9707[*] | |
| Limit 3 | 1.5956[*] | |
| Limit 4 | 2.7071[*] | |
| Intercept | -2.0223[*] | **In-kind payments** |
| Income | -0.0029[*] | |
| Age | 0.0343[*] | |
| Education | -0.0145[**] | |
| Non-Jewish | 0.3274[*] | |
| No. of children | 0.0063 | |
| Living alone (1-yes, 2-no) | -0.0917 | |
| Has friends  (1-yes, 2-no) | -0.1900[*] | |
| Limit 2 | 0.6695 | |

| | | Monetary support |
|---|---|---|
| Intercept | -2.4128[*] | |
| Income | -0.0025[**] | |
| Age | 0.0217[*] | |
| Education | 0.0009 | |
| Non-Jewish | 0.2212[**] | |
| No. of children | 0.0043 | |
| Living alone (1-yes, 2-no) | -0.0374 | |
| Has friends (1-yes, 2-no) | -0.1154[***] | |
| Limit 2 | 0.4866[*] | |
| Rho[b] – encounters and services | 0.3154[*] | |
| Rho – encounters and money | 0.0182 | |
| Rho – services and money | 0.3880[*] | |

[a]Limit values determine the value ranges of the hidden continuous dependent variables. These limits (or cutoff points for the possible responses) are determined by the values of the discrete dependent variables.
[b]Rho: the correlation coefficient between errors in the regressions.
[*] Significant with $p \leq 0.01$    [**] Significant with $p \leq 0.05$    [***] Significant with $p \leq 0.10$

The significance levels of Rho lead to the conclusion of a significant, positive correlation between the value of support through the different avenues, except for the correlation between support through encounters and monetary support. These relations suggest that the decision to estimate the value of the different channels of support together—via multivariate ordered-probit model—was appropriate. Another conclusion from this is that the different means of support complement each other. Moreover, using instrumental variables for income and the Heckman correction to account for participants who were still working at the time of the survey, via variables such as country of birth, gender, being a holocaust survivor, occupation, area in Israel, and pension rights, we found that the above results are not biased. Details on these regressions can be obtained from the authors upon request.

The regression for estimating the number of encounters between parents and children who do not live with their parents indicates that <u>the level of income has a positive effect on the number of encounters</u>. Thus, as the parents' income increases, so does the number of encounters with children who do not live in their parents' home.

The regressions estimating the extent of support provided to parents through in-kind payments and financial support from children indicate a negative correlation between income and the dependent variable. The conclusion from these results is that support transfer may stem from pure altruism, pure exchange, or a combination of these two motivations.

The above results therefore suggest that the emotional support provided by children to parents is usually motivated by **exchange or a combination of exchange and altruism**, but not by altruism alone. However, the monetary and in-kind support may stem from altruism alone, or from exchange or a combination of the two.

To obtain additional information which might enable more accurate conclusions about the motivation for providing monetary and in-kind payments, the results of **additional regressions** are presented next. The additional analysis is aimed at determining whether the support is provided for no compensation (out of altruism), or as a result of exchange, or is given in part regardless of any return and in part as a result of exchange. These regressions test whether the likelihood of parents who have provided support using the two channels above (monetary and in-kind payments) getting these types of support from their children is greater than that of parents who have not provided such support.

## 3.2 Estimating the likelihood of support

To complement the analysis presented in the previous section, which dealt with the relation between recipient income and the extent of support, we ran an additional

regression using a probit model[*]. In other words, we tried to use another avenue to assess whether the support children provide their parents is given in return for support they had enjoyed in the past, or is not a reciprocation for past services. The results and conclusions are detailed below.

[*] The probit model is a regression where the dependent variable has only two possible values. It is usually estimated using the standard maximum likelihood procedure.

### The likelihood of monetary support and/or in-kind payments from children

The regressions below tested the likelihood of parents that support their children to receive financial or in-kind payment from their children. The support that the parents provide are services such as preparing food, doing the laundry and caring for grandchildren, or providing monetary support in time of need through grants or loans to help, for instance, with payments for higher education or the purchase of an apartment. The regressions found that such parents' likelihood of receiving financial or in-kind payment is much higher than that of parents who did not perform such services.

One of the independent (explanatory) variables in the regression is "money or services to children". This variable is 1 when parents <u>provide support to their children</u> through services and/or monetary support when needed, and 0 when they do not.

**Table 3.** Likelihood of receiving in-kind and/or monetary payments. Number of observations relevant for these regressions: 3,578

|  | Value |
|---|---|
| Intercept | -2.1188[*] |
| Money or services to children | 0.2345[*] |
| Income | -0.0037[*] |
| Age | 0.0311[*] |
| Education | -0.0153[**] |
| Non-Jewish | 0.3366[*] |
| No. of children | 0.0401[*] |
| Living alone (1-yes, 2-no) | 0.0438 |
| Has friends (1-yes, 2-no) | -0.2547[*] |

[*] Significant with $p \leq 0.01$    [**] Significant with $p \leq 0.05$    [**] Significant with $p \leq 0.10$

Note: By using an instrumental variable for the "money or services to children" and applying the Heckman correction to account for participants who were still working at the time of the survey using variables such as household and family composition, feelings, country of birth and more, the results were found to be unbiased. Details on these regressions can be obtained from the authors upon request.

The variable "money or services to children" has a positive impact on the likelihood of parents receiving support from their children. That is to say, the likelihood of parents who provide support to their children through services and/or monetary support when needed to get monetary support from their children is much higher than that of parents who do not provide such support.

This finding suggests that families in Israel are likely to have a mechanism of mutual support through transferal of funds and/or in-kind payments between parents and children, where parents who enjoy support generally supported children in the past or still support them whenever needed. This may be evidence of an exchange motivation between children and parents (but does not rule out the possibility of an altruistic component).

The conclusion from the above regressions is that the transfer of support between parents and children in Israel commonly stems from **a combination of exchange and altruism, rather than from altruism alone**. This conclusion is valid for support given through all of the examined venues.

## 4.  Inequality in income distribution among people aged 65 and over in Israel

We utilized the sample to estimate the scale of income inequality among the 65 and over population in Israel, as well as the effect of transfer of parent-child support on the inequality of income distribution among members of this population. As explained further on, estimating the effect of support transfer on the inequality **provides additional information** on the underlying motivations for this transfer.

The inequality was estimated using the Gini coefficient. The data used for the computation was income, including public transfer payments (such as social security) but excluding direct taxes. A Gini coefficient was first computed for the entire sample, and then for two subgroups: (1) parent-child support via monetary transfer or in-kind payments and (2) no support of economic value provided (neither in-kind payments nor funds). The result for the entire sample of Israeli families with parents aged 65 and over was 0.763.

Note that a Gini coefficient of 0 indicates total equality in income distribution, whereas 1 means total inequality in income distribution. The result suggests that the

distribution of income among people aged 65 and over in Israel is to a large extent unequal. For comparison, note that the Gini coefficient for income after transfer of payments (and before direct taxes) for **the overall** Israeli population in the relevant years was 0.414.

According to many studies (e.g. Cox, 1987; Cox, Eser and Jimenez, 1998; Raut and Tran, 2000) the value of support transfer between parents and children is dependent on the income of the recipient prior to receiving the support. This, in turn, suggests that the high level of income inequality among parents is a central factor explaining the variation in the value of the support they get from their children.

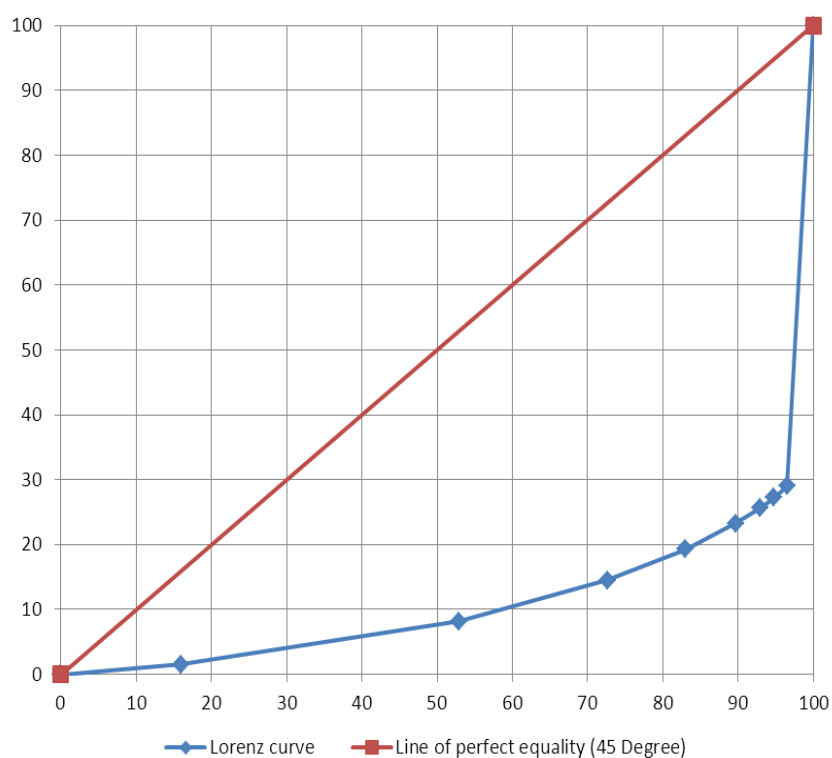The Gini coefficient among families in which support is provided

This group includes families in which intra-family support exists in the form of funds or in-kind payments provided from children to parents.

**Table 5**. Income distribution among families where support exists

| Monthly income (NIS) | Accumulated percent of all families | Accumulated percent of income |
|---|---|---|
| Up to 1,389 | 15.94 | 1.54 |
| 1,390-2,774 | 52.91 | 8.16 |
| 2,775-4,159 | 72.62 | 14.53 |
| 4,160-5,549 | 82.98 | 19.30 |
| 5,550-6,939 | 89.68 | 23.27 |
| 6,940-8,324 | 92.89 | 25.59 |
| 8,325-9,714 | 94.74 | 27.22 |
| 9,715-11,099 | 96.51 | 29 |
| 11,100 or more | 100 | 100 |

Fig. 2



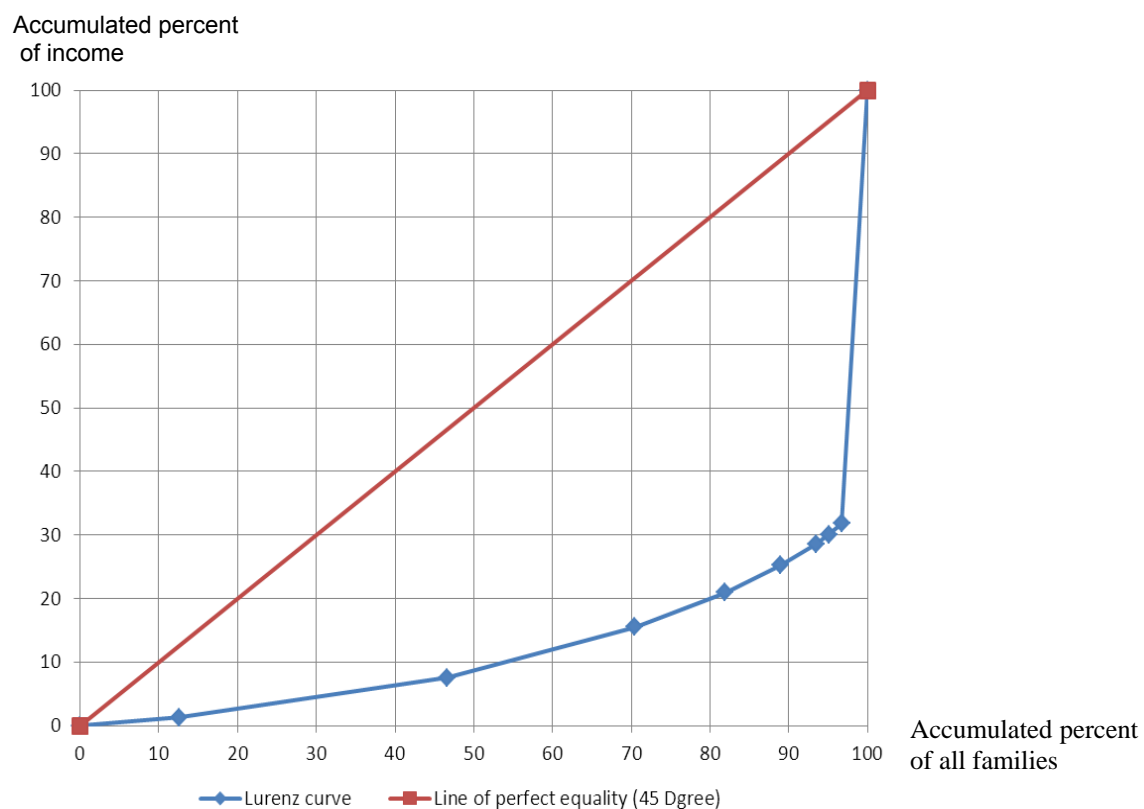The resulting Gini coefficient is 0.773.


## Gini coefficient for families in which support is not provided

This group includes families in which support is not provided via either in-kind

payments or transfer of funds from children to their parents.

**Table 6.** Income distribution among families in which support does not exist

| Monthly income (NIS) | Accumulated percent of all families | Accumulated percent of income |
|---|---|---|
| Up to 1,389 | 12.64 | 1.26 |
| 1,390-2,774 | 46.66 | 7.55 |
| 2,775-4,159 | 70.49 | 15.49 |
| 4,160-5,549 | 81.95 | 20.95 |
| 5,550-6,939 | 88.90 | 25.20 |
| 6,940-8,324 | 93.50 | 28.63 |
| 8,325-9,714 | 95.13 | 30.11 |
| 9,715-11,099 | 96.75 | 31.80 |
| 11,100 or more | 100 | 100 |

Fig.3

The resulting Gini coefficient is 0.752.

The difference between the two estimated Gini values is small (approximately 2%).
When support is born out of altruism, the lower the support recipient's income, the
larger the support. Thus, altruism reduces the effect of income inequality (Laferre,
2000). Most households of parents aged 65 and over in Israel are low income.
Nevertheless, no significant change in income distribution among parents aged 65+
was observed as a result of support between parents and children, and inequality even
increased slightly. A possible explanation is that children also give support to parents
with higher incomes. This result is consistent with our conclusion in the previous
section that the transfer of support between parents and children in Israel commonly
stems from a combination of exchange and altruistic motives, rather than altruism
alone.


## 5. Summary and Conclusions

The primary objective of the present study was to empirically analyze, through data
collected in a comprehensive survey of the Israel CBS, the motivations behind
support transfer between parents and children **in Israel**. One explanation was that
support stems exclusively from altruism. An alternative explanation was that support
stems from exchange, or a combination of exchange and altruism. Identifying the
factors influencing support might help decision-makers better assess the prospects of
government policies aimed at changing inter-generational income distribution.
Our empirical analysis found that parent-child support in Israel is usually driven by a
combination of exchange and altruism, rather than altruism alone. The conclusions on
the motivations for providing support indicate that parent-child support in Israel
should not mitigate the impact of government policies on the redistribution of income

among different generations, and may even enhance such policies. This is different, for example, from the situation in Germany (Reil-Held, 2006)

Parent-child support also serves as a retirement pension for the parents within the family, which can replace or supplement the pension offered in the capital market. Enhancement of children's support of their parents may enable the government to reduce the indirect support it provides to the state's citizens in old age to ensure a proper standard of living. For example, the government may be able to reduce its support to institutions that deal in retirement pensions, as well as its financing of services for the elderly.

As already mentioned, the transfer of support between parents and children in Israel is motivated jointly by exchange and altruism, and is generally not due solely to the latter. This fact, the results from the specific empirical tests performed in the current work, and the assumption that the parents and children believe, in the first period, that the government's policy will not change significantly in the future (in other words, the government will not change its policy of distribution of income between members of different generations), make the following additional consequences of the Israeli government's raising seniors' income level likely:

- The children will invest more effort in the relationship, so that their parents will gain more satisfaction from it.

- The parents will receive stronger emotional support from their children in the form of visits.

- The likelihood of the parents receiving direct financial support or in-kind payments from their children will rise, because of the increased possibility of their providing financial support to their children in times of need.

- The scale of the financial support or support with financial value that the parents can receive from their children will rise. In return for the services that the parents provide to their children in the present period (the old-age period), and in return for financial support that the parents provided in the past or are providing in the present period, they will be able to obtain a larger amount of financial support or support with financial value from their children.

Taken together, this leads to the conclusion that if the government of Israel raises the income level of its citizens aged 65 and over, the improvement in this population's condition will most probably be bigger than that caused directly by the amount the government has added to their income.

We also estimated the degree of inequality in income distribution among people aged 65 and over in Israel using the Gini coefficient. In the years 1997–1998, when looking at income after transfer of government payments and before direct taxes, the Gini coefficient in the relevant population was 0.763, indicating a high level of inequality among people aged 65 and over in Israel. Economic models suggest that the extent of the support transferred between children and parents is dependent on the income of the recipient prior to obtaining the support. It follows that the high level of income inequality among parents is a key factor in explaining the differences in the extent of support they get from their children.

Most Israeli households of parents aged 65 and over have low incomes. Notwithstanding, income distribution of the people in that age group is virtually unchanged as a result of support transfer from parents to children, and the inequality may even widen. A possible explanation is that support transfer is not all from altruistic motives per se, but has an exchange component to it.

Thus, the support transferred by children is not only to parents with low incomes but also to parents with high incomes.

It would be interesting in future research to identify children's support to parent from across different cultural as well as religious groups. The current research can be used as a building block in such extended analysis.

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**Appendix: Description and distribution of key variables in the analysis**

**I. Satisfaction from relationship with children and the number of encounters with children who do not live in parents' home**

- The **measurement of satisfaction** is divided into four levels: (1) very satisfied (2,327 people, 51.37%); (2) satisfied (1,892, 41.77%); (3) somewhat satisfied (235

people, 5.19%); (4) not satisfied (76 people, 1.67%). In total, 4,530 responded to

these questions.  A total of 525 participants responded not relevant, unknown.

**Frequency of encounters with children not living in the home** is divided into

five levels: (1) daily or almost daily (1,524 people, 37.26%); (2) once or twice a

week (1,571, 38.41%); (3) once or twice a month (649, 15.38%); (4) less than once

a month (303, 7.4%); (5) never (43, 1.05%). A total of 4,090 people responded. A

total of 965 participants responded not relevant, unknown.

## II. Receiving monetary help and support from children

• **In-kind payments** from children (drive parents around, house repairs, etc.) is

divided into three categories: (1) usually get help (1,291 respondents, 36.85%); (2)

Sometimes get help (867 respondents, 24.75%); (3) do not get help from

children (1,345 respondents, 38.4%). The total number of respondents to this

question was 3,503. In addition to these respondents, 1,522 participants

gave one of the following answers: do not need help, children are unable

to help, do not want help from children.

• **Direct monetary support** from children is divided into three categories: (1)

regularly get help (446 respondents, 10.89%); (2) rarely get help (385 respondents,

9.4%); (3) do not get help (3,266 respondents, 79.72%). The total number of

respondents to this question was 4,097. In addition to these respondents, 958

participants gave one of the following answers: do not need help, children unable to

help, N/A, unknown.

**III. Providing help and support to children**

- **Helping children with household chores** (e.g. preparing food and doing the laundry). Help frequency is divided into six levels: (1) yes, daily or almost daily (228 people, 6.38%); (2) yes, twice or three times a week (101 people, 2.8%); (3) yes, once a week (146 people, 4.09%); (4) yes, once or twice a month (98 people, 2.74%); (5) yes, less than once a month (88 people, 2.46%); (6) do not help children at all (2,911, 81.49%). A total of 3,572 participants responded to these questions. Another 1,483 participants gave one of the following responses: unable to help children, children need no help, not relevant.

- **Helping children by looking after or caring for grandchildren or great-grandchildren**. Help frequency is divided into six levels: (1) yes, daily or almost daily (419 people, 11.16%); (2) yes, twice or three times a week (230 people, 6.13%); (3) yes, once a week (220 people, 5.86%); (4) yes, once or twice a month (269 people, 7.16%); (5) yes, less than once a month (197 people, 5.25%); (6) do not help children at all (2,420, 64.45%).  A total of 3,755 responded using one of these options. A total of 1,300 participants gave one of the following responses: unable to help children, children need no help, not relevant.

- **Providing monetary help to children** (loans, tuition etc). Help frequency is divided into three levels: (1) yes, regularly (735 people, 18.98%); (2) yes, rarely (527 people, 13.61%); (3) not helping (2,610 people, 67.41%). A total of 3,872 responded using one of these options.  A total of 1,183 participants gave one of the following responses: unable to help children, children need no help, not relevant.

## IV. Socioeconomic level of parents

- **Income**. Monthly income of participants in the survey was divided into nine brackets. Each of the first eight brackets has a range of approximately NIS 1,390. The ninth group is defined as *NIS 11,100 or more*. There were income data on 4,891 people. Levels of income: (1) up to 1,389 (722 people, 14.76%); (2) 1,390–2,774 (1,683, 34.41%); (3) 2,775–4,159 (1,004, 20.53%); (4) 4,160–5,549 (526, 10.75%); (5) 5,500–6,939 (342, 6.99%); (6) 6,940–8,324 (201, 4.11%); (7) 8,325–9,714 (101, 2.07%); (8) 9,715–11,099 (87, 1.78%), (9) 11,100 or more (225, 4.6%). Unknown income: 164 people. The vast majority of participants did not disclose their exact income, but only categorized themselves into one of the above groups. The number of participants who reported their <u>exact</u> income level was 788.

- **Education level (years of schooling)** is divided into six groups: (1) 0 years (882 people, 17.45%); (2) 1–4 years (549, 13.21%); (3) 5–8 years (1,124, 27.05%); (4) 9–12 years (1,273, 27.05%); (5) 13–15 years (693, 16.67%); (6) 16 years or more (517, 12.44%). A total of 5,038 participants categorized themselves within these categories (while 17 participants responded "do not know").

- **Age**. Participants' age was divided into seven brackets: (1) 90+ (124 people, 2.45%); (2) 85–89 (331, 6.55%); (3) 80–84 (552, 10.92%); (4) 75–79 (1,058, 20.93%); (5) 70–74 (1,041, 20.59%); (6) 65–69 (982, 19.43%); (7) 59–64 (967, 19.13%). The number of participants whose responses were included in these brackets was 5,055.

- **Religion**. (1) Jewish: 4,179, 82.67%; (2) Muslim: 570, 11.28%; (3) Christian: 190, 3.76%; (4) Druze: 74, 1.46%; (5) unknown: 42, 0.83%.

- **Number of children.** No. of participants: 4,723; mean (no. of children): 3.56; Std Dev: 2.5.

## V. Parents' friends

- **Friends**. The distribution of responses to the question of whether the participant has friends whom he or she regularly meets or talks to was: (1) yes: 3,413, 67.52%; (2) no: 1,639, 32.42%; (3) do not know: 3, 0.06%.