

KATEF LE KATEF
Follow- Up Study of Graduate Families

Haya Amzaleg Bahar
Digma Applicable Evaluation

Noa Menashe
Katef Le Katef

June 2016

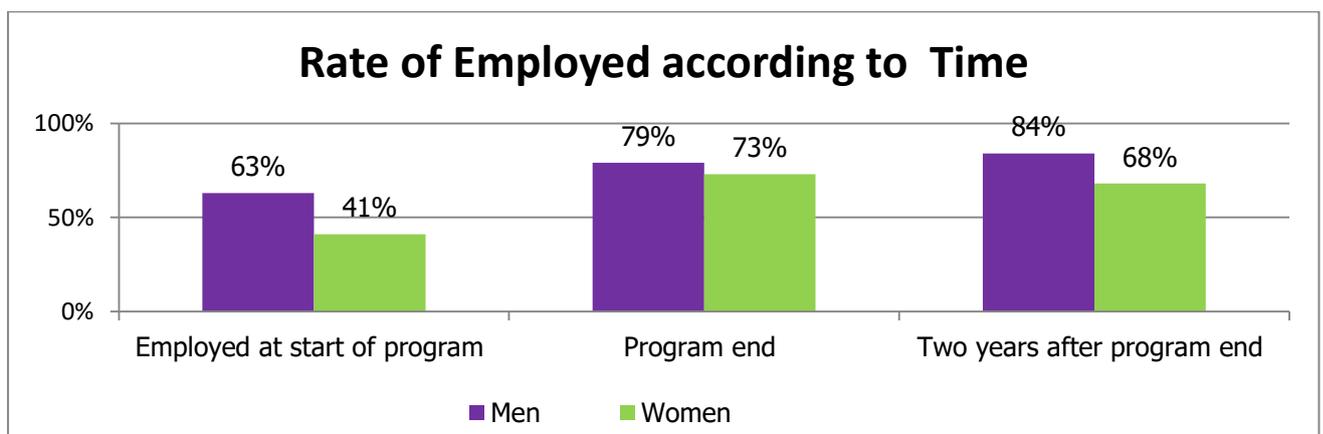
Executive Summary

Katef Le Katef Organization develops and operates various programs for families in crisis situations, leading them on a path to resilience, growth and independence through a multi-dimensional, result-orientated holistic model. Our working model focuses on four features of family life: quality of life, financial management, strengthening the family unit and employment. The organization operates centers throughout the Israel and works with populations from all sectors of society.

The current study presents for the first time, the situation of the families two years after completing the process at Katef Le Katef and enables a look into the long-term effectiveness of the program. The study focuses on families who completed a two year process at Katef in a proper manner (no drop- out families) at least two years prior to the time of implementing the study. A total of 82 families from 9 centers throughout the country answered the survey. Of these, information was available for individual comparison on a family level at three time points – upon joining the program, end of program and two years after completion - for 42 families. Hence, the information on all families was also analyzed separately on a group level.

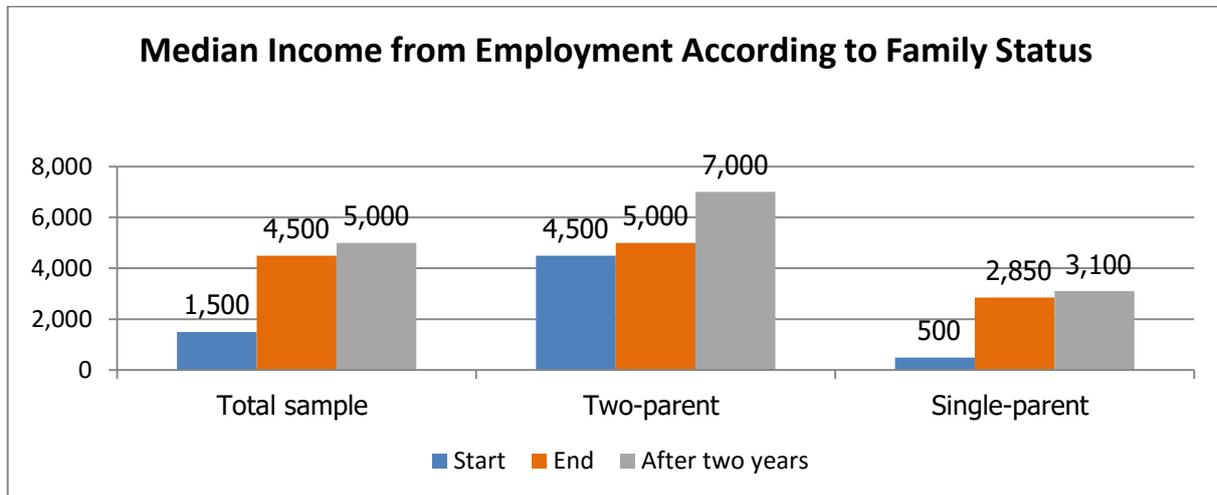
Individual comparison results:

Employment: The most obvious change in terms of employment was seen amongst the women. Participation in the Katef Le Katef Program motivates women to integrate into the work force. At the start of the program, only 41% of the women were employed and upon completion, their rate was almost doubled to 73% remaining high, albeit a slight decline, even two years later (68%). See chart below



Family Income from Employment – two years after the completion of the program, 50% of the families are earning 3.3 times more than they were earning at the start of program.

Additionally, in every assessment time, the median income of the single-parent families was 50% lower than the median income of the two-parent families. See chart below



- **Employment of at least one of the family members at the start of the program, predicts the rate of improvement in the situation of the family.** A significant relationship was found between work at the start of the program and eight variables, for example:
 - Employment of the partner – a higher rate of partners of employed spouses integrated into employment than partners of unemployed spouses.
 - Employment actualization– women from families working at the start of the program work in higher job capacities than women from unemployed families at the start of the program and more of them are employed in their professions than women from unemployed families at the start of the program.
 - Family Income from stipends – Families who were employed at the start of the program reduced their income from stipends following two years (median of 2,500 NIS following two years compared to 3,500 NIS upon joining).
 - Debt settlement – Upon completion, more families who were employed at the start of the program reached partial or full debt settlements (86%) compared to families who were unemployed at the start (44%).
 - Welfare Cases – more families who were unemployed at the start of the program were cared for by the welfare authorities at the end of the program and following two years, compared to families in which at least one of the partners was working upon joining the program (100% compared to 82%)

Results of the group comparison partially confirm these findings as well as enhance them.

- Employment – **most of the changes in the field of employment were positive** – The percentage of working individuals increased amongst both men and women, although the women showed a higher increase. The program contributed to professional training mainly amongst the women. Approximately 48% of the women reported perusing professional training since completing the program compared to 17% of the men.
- Family Income – **The family's income from employment increased significantly** from 2,319 NIS per month to 4,579 NIS per month. Concurrently, the income from stipends significantly decreased. The average income from stipends per family upon joining was 4,444 NIS per month, while after four years this figure dropped to 2,583 NIS per family per month. This finding also demonstrates the value of supporting national poverty treatment programs for the government.
- Debts – **An improvement was seen in the situation of the families in terms of debt and debt settlements.** Upon joining the program, 100% of the families were in debt while today this figure has dropped to 79%. Of those still in debt, approximately 69% have control over the debt in terms of a partial/full debt settlement plan.
- Welfare Cases – **The rate of families treated by the welfare authorities has decreased over four years** from 92% to 71%, with 21% of the families reporting closing their file during the years since joining the program.

Economic Mobility:

The participating families mostly come from the lowest income economic decile. At the end of the program, there was a slight upward group shift in the income decile. An analysis of the data according to household reveals that the program ignites a process that gradually intensifies even after the Katef mentoring is discontinued. At the end of the program, 1/5 of the families improved their situation and moved up the decile ranking while two years after completing the program this figure was doubled, and 42% moved up the decile ranking. We also analyzed the benefit of their economic improvement for the government according to income tax rates and expenditure levels. As a result of the fact that 42% of participants move up by least one decile, they start to contribute to the revenue of the government from income tax (albeit marginally compared to the entire population). Additionally, due to the indirect regressive tax of VAT, and taxes on fuel cigarettes etc, the income increase of the families

also leads to a higher consumerism tendency, which translates to money feeding the economy.

The Participants' Perception of the Program and its Benefits

According to the participants, the program contributed to various aspects in their lives on a level ranging from medium-low to high on a scale of 1-6. Overall, the most significant benefit (average 3.9) was attributed to 'creating a general change in their lives'. Additional aspects rated as benefiting highly from the program included 'family relations' (3.7) and 'dealing with family problems' (3.6). As for the next five aspects – 'utilization of rights', 'provision of basic needs and furniture', 'employment assistance' and 'dealing with family problems'- there was a high variance amongst the answers as to the degree of benefit of each aspect on the family. This variance is probably due to the degree of relevance of each aspect for each family at the time. Overall, single-parent families report a higher benefit from the program than two-parent families (3.1 and 2.1 respectively). Finally, the majority of participants (90%) will recommend the program to others.

Summary of several Insights and Recommendations for the Future:

- To develop a format of maintenance or specific counseling for graduating families in order to support and maintain the achievements of the program.
- To deepen the discourse with government representatives regarding the findings of the study and encourage formation of a government policy that supports the economic development of the entire population.

To conclude, Katef Le Katef creates significant, ongoing and fundamental change in the lives of the families participating in its program. We cannot conclude with certainty that all the families fully realize the knowledge and tools provided in the mentoring process in order to breakout of the poverty cycle. However, even if they do, there are still other integral barriers hindering the families' ability to maintain and improve a satisfactory level of management. Katef may be able to partially reduce these barriers by refining its intervention modes; however, some of these barriers are dependent on factors that are beyond the control of the families and/or Katef. Awareness to these factors should be raised through continued evaluation studies and discussions with policy-makers on a local and national level.