American Jew here who is considering aaliyah, but I'm scared of the low Israeli wages. Someone explain to me how anyone is able to survive financially (let alone thrive) when the cost of living is equal to America, but the salaries are a fraction of American salaries. And the taxes in Israel are waaay higher!

I know the hi tech field is booming but not all of us are in that field. So what are we to do?

Edit: Since healthcare costs keep coming up a lot I want to add that I don't pay a lot for healthcare in America. I have a very high quality health plan via my employer and my premiums and copays are very cheap since my employer pays for most of the health plans. I'm also a young professional with little to none healthcare use outside of annual check ups.

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level 1

[**WeirdGuyWithABoner**](https://www.reddit.com/user/WeirdGuyWithABoner/)

· [10 mo. ago](https://www.reddit.com/r/Israel/comments/11mrasw/comment/jbj9a5x/?utm_source=reddit&utm_medium=web2x&context=3)

who said we survive

**120**



level 2

[**IgnatiusJay\_Reilly**](https://www.reddit.com/user/IgnatiusJay_Reilly/)

· [10 mo. ago](https://www.reddit.com/r/Israel/comments/11mrasw/comment/jbk9usv/?utm_source=reddit&utm_medium=web2x&context=3)

Israel

Live in the red, enjoy life, it's short.

**19**

level 1

[**Kahing**](https://www.reddit.com/user/Kahing/)

· [10 mo. ago](https://www.reddit.com/r/Israel/comments/11mrasw/comment/jbjdkcc/?utm_source=reddit&utm_medium=web2x&context=3)· *edited 10 mo. ago*

Netanya

Cost of living varies. Some things are more expensive but I think rent is cheaper, so is Internet, and while cars are expensive, you don't necessarily need a car to survive the same way you do in America (though this isn't Western Europe or Japan and a car will certainly be far more convenient). With the Tel Aviv Light Rail soon to start operation it'll be somewhat easier. Also, those taxes go to services that you'd have to pay out of pocket for in the US, healthcare being the primary one. No paying 20% of your income to a health insurance company and dealing with coinsurance and deductibles on top of that. If you're a parent, daycare is subsidized, as is college tuition so no need for a college fund.

Israel has a greater social support system in general. For example, you'll get unemployment benefits even if you quit your job for no reason (though you have to wait I think 90 days to discourage you from doing that too much), in the US you'd basically be on your own if you did that. The government also has a much more decent retirement system in place, no need for a 401k. More reasonable labor laws in general too, including minimum paid vacation. This isn't Sweden but it is much more of a social state than the US. However, this is contingent on you *knowing your rights* so you should read up on that if you're serious.

Note that this doesn't necessarily offset everything, a lot of people still struggle in Israel. Generally speaking if you're higher-income, you'll do better in the US. The salary drop may not make up for everything when it comes to your career. So my advice to you is still to look carefully, see the salaries for your career field, and plan accordingly so you don't end up one of the many olim who head back a few years after they arrive. However, it's not *quite* as dire as it may first appear.

**50**

level 2

[**v29130**](https://www.reddit.com/user/v29130/)

**OP**· [10 mo. ago](https://www.reddit.com/r/Israel/comments/11mrasw/comment/jbk3l6t/?utm_source=reddit&utm_medium=web2x&context=3)

As someone with little to none out of pocket healthcare costs and a high quality health plan via my employer (I pay very little in premiums), this argument is not enough to sway me.

Heading back to America after a few years in Israel is exactly what I'm afraid of.

**7**



level 3

[**IgnatiusJay\_Reilly**](https://www.reddit.com/user/IgnatiusJay_Reilly/)

· [10 mo. ago](https://www.reddit.com/r/Israel/comments/11mrasw/comment/jbk9z23/?utm_source=reddit&utm_medium=web2x&context=3)

Israel

But internet is cheap

**7**



level 3

[**veryvery84**](https://www.reddit.com/user/veryvery84/)

· [10 mo. ago](https://www.reddit.com/r/Israel/comments/11mrasw/comment/jbmuvfp/?utm_source=reddit&utm_medium=web2x&context=3)

Okay but when you go to have kids it’s going to cost you say $4000 a kid on really good insurance. In Israel it’s free and you get some money.

In America the cost of daycare makes it hard to justify working for most people. In Israel it’s heavily subsidised. Preschool is free in Israel. Jewish education.

For a single healthy person the US might be cheaper, and housing is much cheaper. But a person with any number of kids renting is going to be struggling a lot in America and in Israel they have good company and free preschool, good healthcare, lots more support for special needs kids, etc etc

**2**



level 1

[**Neilm430**](https://www.reddit.com/user/Neilm430/)

· [10 mo. ago](https://www.reddit.com/r/Israel/comments/11mrasw/comment/jbjcya4/?utm_source=reddit&utm_medium=web2x&context=3)

Adjust your living standard - sacrifice a lot. It’s tough here

**24**

level 1

[**president\_hippo**](https://www.reddit.com/user/president_hippo/)

· [10 mo. ago](https://www.reddit.com/r/Israel/comments/11mrasw/comment/jbji31f/?utm_source=reddit&utm_medium=web2x&context=3)

I'm an American jew who made Aliyah. First, you do without a lot of things, but you also don't need to pay for many of the things Americans need those higher salaries for. I don't pay for health insurance, medications (granted I don't take any), my retirement savings come out of my salary before I even see it, and I don't pay a premium for kosher food.

I don't currently have children, but when I do, I won't have to pay expensive private Jewish school fees, they won't go to expensive summer camps, and the government will give me a small amount of money to save for them. Obviously some of those things depend on your values and interests, but not everything is as expensive. My husband and I currently rent, and are saving for a house, with both of us working, and living reasonably we expect to be able to have a down payment ( which can be as much as 30% here) within ten years.

But what is living reasonably?? We don't have the nicest, most expensive apartment in the nicest part of the city, we live on the outskirts, we don't have a car, we set a budget for life, and stick to it. But our budget includes things like savings, eating out, clothing, electronics, vacations, etc.

I'll also admit something that needs to be discussed, we're young, and just starting out, this means, that every once in a while, we get gifts from our parents, for example, I haven't been back to the states in almost three years, and my parents paid for our plane tickets, but we will pay for any extras we want while we're there.

It's not easy, 100% I will never say it's easy, but you have to decide if it's worth it to you to have a lot of money, or if you want to live in Israel more.

I also want to reassure you, neither I nor my husband work in high tech, and our salaries certainly are lower, but our hours are normal, we leave work and don't think about it, we spend time with friends and family, we can go to the doctor when we need to, and we expect to be able to own a home and raise children at some point in the future, not because we're idealistic or don't know how hard it is, but because we know exactly how hard it is, and are planning for it anyways.

**42**



level 1

[**tudorcat**](https://www.reddit.com/user/tudorcat/)

· [10 mo. ago](https://www.reddit.com/r/Israel/comments/11mrasw/comment/jbk34gg/?utm_source=reddit&utm_medium=web2x&context=3)

Israel

American olah here.

A few things first:

1. Healthcare costs are miniscule compared to the US. Even if you're healthy, you're likely paying way, way more in monthly insurance premiums than you would here. If you actually have regular healthcare needs in top of that, the savings alone may be financially worth it.
2. Public transit is cheaper, better, and more plentiful. Cars are definitely more expensive, but you can also get around without one.
3. Internet and phone service are cheaper. You may find some other bills/utilities to be cheaper or comparable too.

Israelis don't have student loans or medical debt like we do, and often get family help well into adulthood. Starting out as an adult oleh is rough, especially if you already have American debt, but it's not impossible.

And that all being said, life in Israel is also just simpler, and people make do with less. You'll have a less fancy home and less material comforts available, but you won't even feel like you're missing out if you're not constantly looking back and comparing it to your American life.

No one moves here to be more financially comfortable, and if money is important to you then don't bother. Be ready to be humbled and potentially have to start over at some entry-level, barely minimum wage job when you get here.

People also do help each other out a lot more here, and since everyone struggles to some degree I feel like people are less judgemental and there's less social pressure to keep up. Like, friends gifting each other old gadgets when they upgrade, that sort of thing. No shame in buying something for cheap off a second-hand forum, and people leave out usable old stuff in public areas for others to take.

**22**



level 1

[**c9joe**](https://www.reddit.com/user/c9joe/)

· [10 mo. ago](https://www.reddit.com/r/Israel/comments/11mrasw/comment/jbjal8j/?utm_source=reddit&utm_medium=web2x&context=3)

Mossad Attack Dolphin 005

The tax thing is often repeated but I don't know how true it is, usually it is based on just looking at our income tax and nothing else. There is no state or local income tax in Israel, actually if you add all the taxes Americans pay, they seem to [have a higher tax burden](https://taxfoundation.org/publications/comparison-tax-burden-labor-oecd/" \l "Country) than Israelis. Further, America is also one of only two countries in the world (I think the other is Eritrea) that tax foreign income of nonresidents.

**23**



level 2

[**IbnEzra613**](https://www.reddit.com/user/IbnEzra613/)

· [10 mo. ago](https://www.reddit.com/r/Israel/comments/11mrasw/comment/jbjbc3d/?utm_source=reddit&utm_medium=web2x&context=3)

Russian-American Jew

But look at the second graph in your link. If you're single with no children, your tax burden in the US is higher than in Israel, but if you're married with two children, then it is lower in the US.

**12**



level 3

[**c9joe**](https://www.reddit.com/user/c9joe/)

· [10 mo. ago](https://www.reddit.com/r/Israel/comments/11mrasw/comment/jbjbxog/?utm_source=reddit&utm_medium=web2x&context=3)

Mossad Attack Dolphin 005

Yeah the child tax refund in Israel is mostly a joke compared to America. We subsidize college much more though, and I am pretty sure child care as well. There is a lot of things you get huge tax credits for in Israel, like living in a "border town" or starting or investing in tech companies.

**7**



level 4

[**IbnEzra613**](https://www.reddit.com/user/IbnEzra613/)

· [10 mo. ago](https://www.reddit.com/r/Israel/comments/11mrasw/comment/jbjcq6t/?utm_source=reddit&utm_medium=web2x&context=3)

Russian-American Jew

like living in a "border town"

Well this is effectively taken into account by having different states and different cities that tax things differently.

If you live in New York City, you pay a *ton* of taxes (New York City is one of the few places where there is a city income tax, on top of federal and state). If you live in Wyoming or something, it's a lot less.

**2**



level 5

[**c9joe**](https://www.reddit.com/user/c9joe/)

· [10 mo. ago](https://www.reddit.com/r/Israel/comments/11mrasw/comment/jbjdcke/?utm_source=reddit&utm_medium=web2x&context=3)

Mossad Attack Dolphin 005

Yes but it's a credit, not an addition like in America. So if you just look at the gross tax rates, you wouldn't know that many maybe most people aren't actually paying that much in taxes. And you also can't ignore that there are taxes that Americans pay that simply don't exist in Israel at all.

**1**



level 6

[**IbnEzra613**](https://www.reddit.com/user/IbnEzra613/)

· [10 mo. ago](https://www.reddit.com/r/Israel/comments/11mrasw/comment/jbjdlsl/?utm_source=reddit&utm_medium=web2x&context=3)

Russian-American Jew

I should think such things would be accounted for in a "total tax burden" statistic.

**1**



level 7

[**c9joe**](https://www.reddit.com/user/c9joe/)

· [10 mo. ago](https://www.reddit.com/r/Israel/comments/11mrasw/comment/jbjdumr/?utm_source=reddit&utm_medium=web2x&context=3)

Mossad Attack Dolphin 005

Border towns? Tech companies? You mentioned children. But anyways, Israel pays it back by making children less expensive to have to begin with.

Also I just don't buy this "Israel taxes are so high" stuff when we are nearly always near the bottom of such tax burden lists.

**1**



level 8

[**IbnEzra613**](https://www.reddit.com/user/IbnEzra613/)

· [10 mo. ago](https://www.reddit.com/r/Israel/comments/11mrasw/comment/jbjems6/?utm_source=reddit&utm_medium=web2x&context=3)

Russian-American Jew

Yes any tax credits should be accounted for, in theory at least.

But the list you linked is ordered by single worker with no children. Is it still near the bottom when you look at families?

**1**



level 9

[**c9joe**](https://www.reddit.com/user/c9joe/)

· [10 mo. ago](https://www.reddit.com/r/Israel/comments/11mrasw/comment/jbjg0cq/?utm_source=reddit&utm_medium=web2x&context=3)

Mossad Attack Dolphin 005

Like I said, there is a much larger child tax credit in the USA and other countries. But Israel pays families back differently. Like college is much much cheaper, because like 90% of it is paid for by the government. And I think childcare is also like this. The other thing is, I've seen in this subreddit, people saying "well I don't have to pay for Jewish private school for my kids". So it might not be reflected in actually raw money the government transfers to families in tax credits, but I still think it's a lower financial burden to have a family here.

**1**



level 10

[**veryvery84**](https://www.reddit.com/user/veryvery84/)

· [10 mo. ago](https://www.reddit.com/r/Israel/comments/11mrasw/comment/jbmvihl/?utm_source=reddit&utm_medium=web2x&context=3)

Having a baby is much much cheaper. Israel has maternity leave. Israel has free good preschool and subsidised daycare. Israel has much better special needs services.

In America you’re paying to give birth, then you don’t get maternity leave, then you can’t afford to work because daycare will cost more than what you make, and jobs have zero work life balance. Then if you have a kid with special needs you might not be able to work again. (Yes, I’m a woman and talking about moms here).

But yes, houses and cars are cheaper if you’re out in the boondocks. Where life is lonely and miserable and the food is bad and you’re 24 years behind on culture and fashion and I want to move back to Israel please?

**2**

[**Continue this thread**](https://www.reddit.com/r/Israel/comments/11mrasw/comment/jbmvihl/)



level 10

[**IbnEzra613**](https://www.reddit.com/user/IbnEzra613/)

· [10 mo. ago](https://www.reddit.com/r/Israel/comments/11mrasw/comment/jbjgxn8/?utm_source=reddit&utm_medium=web2x&context=3)

Russian-American Jew

But I guess those things should be taken into account by total cost of living.

But my point is you really need numbers for each of the things you mention, so we can actually compare.

**1**

level 3

**[deleted]**

· [10 mo. ago](https://www.reddit.com/r/Israel/comments/11mrasw/comment/jbjcapn/?utm_source=reddit&utm_medium=web2x&context=3)

level 1

[**pollypocketrocket4**](https://www.reddit.com/user/pollypocketrocket4/)

· [10 mo. ago](https://www.reddit.com/r/Israel/comments/11mrasw/comment/jbjmzkh/?utm_source=reddit&utm_medium=web2x&context=3)

Far too many people are in debt and in “minus” in their bank accounts. I see far too many people making payments (spreading the cost over several months) for groceries (that’s the dumbest thing ever— making payments on something you ate last month and can’t get back).

**7**

level 2

[**v29130**](https://www.reddit.com/user/v29130/)

**OP**· [10 mo. ago](https://www.reddit.com/r/Israel/comments/11mrasw/comment/jbk4xv6/?utm_source=reddit&utm_medium=web2x&context=3)

This is horrifying.

Does Israel have a program like America's food stamps?

**3**

level 3

[**pollypocketrocket4**](https://www.reddit.com/user/pollypocketrocket4/)

· [10 mo. ago](https://www.reddit.com/r/Israel/comments/11mrasw/comment/jbk7w3o/?utm_source=reddit&utm_medium=web2x&context=3)

I have no idea about that. Admittedly, I have always earned an amazing salary here (albeit half of what I earned in the USA 25 years ago). I don’t know how people on even average incomes with children or other dependents do it here. The financial situation here is abominable and the reason so many people leave when they can. People will say to just be frugal and give up “luxuries,” but That Struggle Life is hard and can cause serious mental anguish among other hardships and should not be an accepted aspiration.

**6**

level 3

Comment removed by moderator· [10 mo. ago](https://www.reddit.com/r/Israel/comments/11mrasw/comment/jbkb4mq/?utm_source=reddit&utm_medium=web2x&context=3)

[](https://www.reddit.com/user/Israel-ModTeam/)

level 4

[**Israel-ModTeam**](https://www.reddit.com/user/Israel-ModTeam/)

**MODS**· [10 mo. ago](https://www.reddit.com/r/Israel/comments/11mrasw/comment/jbkr0hr/?utm_source=reddit&utm_medium=web2x&context=3)

Removed: Rule 2

**1**

level 1

[**karlnuw**](https://www.reddit.com/user/karlnuw/)

· [10 mo. ago](https://www.reddit.com/r/Israel/comments/11mrasw/comment/jbjpair/?utm_source=reddit&utm_medium=web2x&context=3)

If you move to Israel you have to accept you won’t live an American lifestyle. You will pay more for the same things, and you will earn less. You won’t have a McMansion with 3 cars in your driveway.

**10**

level 2

[**v29130**](https://www.reddit.com/user/v29130/)

**OP**· [10 mo. ago](https://www.reddit.com/r/Israel/comments/11mrasw/comment/jbk6c51/?utm_source=reddit&utm_medium=web2x&context=3)

I don't have a mansion or a car in America. I come from a poor background and know what it means to live on the cheap. Only in the last couple of years have I managed to make a decent salary and start saving.

I'm in Israel a couple of weeks and have noticed that everything here costs the same as I would pay in America. Even a grocery run netted me a similar amount as I would have paid in America and I went to a large discount/wholesale store in Jerusalem and didn't buy expensive items. But of course I could afford it because I have an American salary right now.

**3**

level 2

[**pollypocketrocket4**](https://www.reddit.com/user/pollypocketrocket4/)

· [10 mo. ago](https://www.reddit.com/r/Israel/comments/11mrasw/comment/jbk949q/?utm_source=reddit&utm_medium=web2x&context=3)

These comparisons are ridiculous and disingenuous.

**1**



level 1

[**jacobdrj**](https://www.reddit.com/user/jacobdrj/)

· [10 mo. ago](https://www.reddit.com/r/Israel/comments/11mrasw/comment/jbjqaxe/?utm_source=reddit&utm_medium=web2x&context=3)

As someone who kept their US job after making Alliyah and is barely scraping by, I have no idea...

**5**

level 1

[**russiankek**](https://www.reddit.com/user/russiankek/)

· [10 mo. ago](https://www.reddit.com/r/Israel/comments/11mrasw/comment/jbls12f/?utm_source=reddit&utm_medium=web2x&context=3)

How do Indians survive? Or Nigerians?

They simply have lower standard of living. They don't own multiple cars, have much less living space, don't buy a new iPhone every year.

The US is one of the richest countries in the world, while Israel is a little bit poorer. Just lower your standards a little bit. You're going to be fine.

**4**



level 2

[**Even-Newspaper5271**](https://www.reddit.com/user/Even-Newspaper5271/)

· [5 mo. ago](https://www.reddit.com/r/Israel/comments/11mrasw/comment/ju1px64/?utm_source=reddit&utm_medium=web2x&context=3)

level 1

[**KVillage1**](https://www.reddit.com/user/KVillage1/)

· [10 mo. ago](https://www.reddit.com/r/Israel/comments/11mrasw/comment/jbjt5hd/?utm_source=reddit&utm_medium=web2x&context=3)

American from NY here who has been living in Israel for the last 15 years. Expenses are def. not the same. Medical insurance in NY is insanely expensive and if you are religious then schools are as well. These are two things that are super cheap here in Israel. Also we don’t order everything on Amazon every day that you don’t need and don’t go to target every week lol.

**3**

level 2

[**v29130**](https://www.reddit.com/user/v29130/)

**OP**· [10 mo. ago](https://www.reddit.com/r/Israel/comments/11mrasw/comment/jbk0m4q/?utm_source=reddit&utm_medium=web2x&context=3)

I'm a single young professional with insanely cheap healthcare premiums from my job so the arguments about kids, schools and healthcare don't sway me. And I don't have anything going on medically aside from annual check ups so I don't foresee any large medical expenses, either.

I've been trying to figure out how I could live in Israel on such low wages when I have to pay rent, renter's tax, VAT, clothing, food, transportation. A lot of these things are equivalent to to what I would pay for in the US so how can I continue paying for them when I would get a fraction of the salary I now get?

I want to live in Israel but the numbers just aren't adding up and its frustrating me. I come from a poor background so I guess I'm extra anxious about the $$ part.

**4**



level 3

[**tudorcat**](https://www.reddit.com/user/tudorcat/)

· [10 mo. ago](https://www.reddit.com/r/Israel/comments/11mrasw/comment/jbky78w/?utm_source=reddit&utm_medium=web2x&context=3)

Israel

Are you planning on being young, healthy, and childless forever?

**6**

level 4

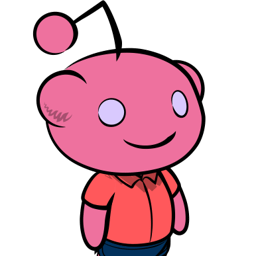
[**v29130**](https://www.reddit.com/user/v29130/)

**OP**· [10 mo. ago](https://www.reddit.com/r/Israel/comments/11mrasw/comment/jbl70lv/?utm_source=reddit&utm_medium=web2x&context=3)

LOL

Young and childless- no Healthy- yes

**2**



level 1

[**bb5e8307**](https://www.reddit.com/user/bb5e8307/)

· [10 mo. ago](https://www.reddit.com/r/Israel/comments/11mrasw/comment/jbjmfhb/?utm_source=reddit&utm_medium=web2x&context=3)

The median wage in Israel is 12,113 NIS per month. The median wage in the US is $54,132 per year which is 15,600 nis per month. If you factor in health care cost the wages are not that different. When you factor in the cost of taking vacation days for Jewish holidays the difference is even less. And if you factor in cost of Jewish day schools then Israel is cheaper.

Second, the average wages are not interesting for YOU. You should just be interested in your own income. In some fields you can make as much or more than in American and in some you make less. Some fields have large disparities, some have less. You should investigate what field you are in and consider possible career changes based on what you can do in Israel that would make more money.

Last, the cost of living in both Israel and America is highly variable based on the location. New York City and Tel Aviv are more expensive than Kansas and Eilat. The average prices aren’t interesting. Where exactly are you considering moving to?

**5**

level 2

[**pollypocketrocket4**](https://www.reddit.com/user/pollypocketrocket4/)

· [10 mo. ago](https://www.reddit.com/r/Israel/comments/11mrasw/comment/jbjn5qu/?utm_source=reddit&utm_medium=web2x&context=3)

But the cost of living is higher here and we pay much more for products, electronics, etc. for much lower quality.

**6**

level 3

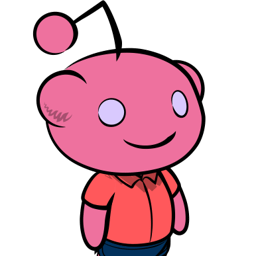
[**v29130**](https://www.reddit.com/user/v29130/)

**OP**· [10 mo. ago](https://www.reddit.com/r/Israel/comments/11mrasw/comment/jbk4pth/?utm_source=reddit&utm_medium=web2x&context=3)

This is exactly what I've noticed.

Some products either cost more than America or the same. But even if its the same price as in America, that's already a red flag because I can't pay American prices on an Israeli salary.

**2**



level 3

[**bb5e8307**](https://www.reddit.com/user/bb5e8307/)

· [10 mo. ago](https://www.reddit.com/r/Israel/comments/11mrasw/comment/jbjqqxj/?utm_source=reddit&utm_medium=web2x&context=3)

I don’t think it is so clear which location is more expensive.

The cost of living depends on what you buy. Gas is more expensive but public transportation is cheaper. If you drink lots of kosher wine it is much cheaper in Israel.

Comparing Jerusalem to New York for example:

<https://www.numbeo.com/cost-of-living/compare_cities.jsp?country1=Israel&country2=United+States&city1=Jerusalem&city2=New+York%2C+NY>

Overall it fruits, vegetables daycare , and internet are cheaper in Israel, clothes and cars are more expensive in Israel. Beef is about the same, chicken is cheaper in Israel.

Also note that the food comparison is comparing kosher food to non-kosher food which is not a fair comparison.

Clothes and electrics are more expensive in Israel, but I suspect that for most people they make up a smaller percentage of their yearly expenses than food does.

**2**

level 4

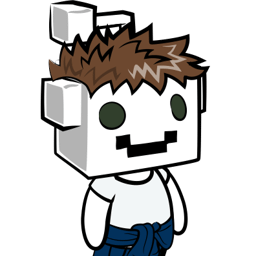
[**Key\_Rooster\_4132**](https://www.reddit.com/user/Key_Rooster_4132/)

· [10 mo. ago](https://www.reddit.com/r/Israel/comments/11mrasw/comment/jbkzlxn/?utm_source=reddit&utm_medium=web2x&context=3)

level 2

[**Key\_Rooster\_4132**](https://www.reddit.com/user/Key_Rooster_4132/)

· [10 mo. ago](https://www.reddit.com/r/Israel/comments/11mrasw/comment/jbkzgu6/?utm_source=reddit&utm_medium=web2x&context=3)· *edited 10 mo. ago*



level 1

[**budakadu**](https://www.reddit.com/user/budakadu/)

· [10 mo. ago](https://www.reddit.com/r/Israel/comments/11mrasw/comment/jbji5x6/?utm_source=reddit&utm_medium=web2x&context=3)

keep in mind that we barely pay for healthcare here

**2**

[](https://www.reddit.com/user/NebulaAdventurous438/)

level 1

[**NebulaAdventurous438**](https://www.reddit.com/user/NebulaAdventurous438/)

· [9 mo. ago](https://www.reddit.com/r/Israel/comments/11mrasw/comment/jboj837/?utm_source=reddit&utm_medium=web2x&context=3)

Everyone has a different situation.

In America if your employer has a great insurance plan, you're probably better off than in Israel. Otherwise, Israel is much better.

If you have over two children, and you want to send them to day school, Israel takes by a mile.

College is a fraction of what it costs in the US.

If you need two cars in Israel, it costs a fortune.

Housing prices are very high in Israel. Even in areas within an hour commute to Tel-Aviv, the prices are exorbitant.

If you're not self-employed, a senior doctor, partner in a law firm or work in high-tech, your wages will be low.

If you don't have a good pension plan in Israel, and rely on Bituach Leumi (Israel social security), your going to have it very tough. Unless you own a few apartments, and rent them out.

Hard to compare without getting into details.

**2**



level 1

[**Shaul\_Ishtov**](https://www.reddit.com/user/Shaul_Ishtov/)

· [10 mo. ago](https://www.reddit.com/r/Israel/comments/11mrasw/comment/jbje7q3/?utm_source=reddit&utm_medium=web2x&context=3)

Eating shit from the government sustains us.

**3**



level 1

[**AaronRamsay**](https://www.reddit.com/user/AaronRamsay/)

· [10 mo. ago](https://www.reddit.com/r/Israel/comments/11mrasw/comment/jbkbm1z/?utm_source=reddit&utm_medium=web2x&context=3)

A lot of what you said is true, but I've been in quite a few countries in central/eastern europe, and even south europe, where the prices on a lot of things were similar to Israel and and the salaries are a lot lower. Israeli quality of life actually seems reasonable in comparison.

So I guess what I'm saying is that the US is the outlier - there are few places where it's that easy to make a lot of money and live a comfortable life in a big house. Most people in the world have to make an effort to make ends meet and can't live luxurious lives. The other places have their own advantages - you need to make a calculation what's most important for you.

**4**

level 1

[**judge\_fudge88**](https://www.reddit.com/user/judge_fudge88/)

· [10 mo. ago](https://www.reddit.com/r/Israel/comments/11mrasw/comment/jbjpvpo/?utm_source=reddit&utm_medium=web2x&context=3)

They don’t save, they try to calculate expenses, looking for a bargain, a discount, a voucher… truth is you have to be smart about your finances just to make it, debt is something that a lot of Israelis face due to this reality. The best way to avoid it is to make a fuck ton of money. An individual making less than 12k ils is struggling to maintain a decent level of living, and anything below 25k isn’t likely to make you feel comfortable spending whatever.

**2**



level 2

[**FluffyOctopusPlushie**](https://www.reddit.com/user/FluffyOctopusPlushie/)

· [10 mo. ago](https://www.reddit.com/r/Israel/comments/11mrasw/comment/jbm6cer/?utm_source=reddit&utm_medium=web2x&context=3)

בחורה יהודייה נחמדה

American here... is that monthly or yearly income?

**0**

level 3

[**judge\_fudge88**](https://www.reddit.com/user/judge_fudge88/)

· [10 mo. ago](https://www.reddit.com/r/Israel/comments/11mrasw/comment/jbn6cpt/?utm_source=reddit&utm_medium=web2x&context=3)

Monthly, in ILS.

**2**



level 4

[**FluffyOctopusPlushie**](https://www.reddit.com/user/FluffyOctopusPlushie/)

· [10 mo. ago](https://www.reddit.com/r/Israel/comments/11mrasw/comment/jbngq6i/?utm_source=reddit&utm_medium=web2x&context=3)

בחורה יהודייה נחמדה

Thank you!

**1**

level 1

[**livluvlaflrn3**](https://www.reddit.com/user/livluvlaflrn3/)

· [10 mo. ago](https://www.reddit.com/r/Israel/comments/11mrasw/comment/jbks81r/?utm_source=reddit&utm_medium=web2x&context=3)

Healthcare is free.

You don’t need to start saving for college the day your kid is born. College costs $4-7k per year.

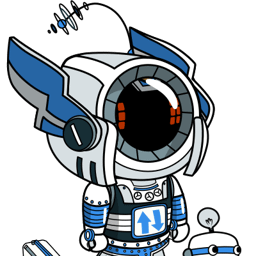
If you want to send your kid to private yeshiva, it costs like $20k a year in the US and is free in Israel.

Also basically services are much much cheaper here. Daycare. Car repair. Condo fees. Etc.

Physical products are usually more expensive but you can get them from the US, buy used, or wait till they’re on sale.

It’s doable and imo actually much easier to live in Israel especially if you have a family.

**1**



level 1

[**Ok\_Development9605**](https://www.reddit.com/user/Ok_Development9605/)

· [10 mo. ago](https://www.reddit.com/r/Israel/comments/11mrasw/comment/jbji0sj/?utm_source=reddit&utm_medium=web2x&context=3)

You survive until you get a degree in something. I live around tel aviv and i dont go out so i am able to save up. I also work in security which pays more then minimum wage

**1**

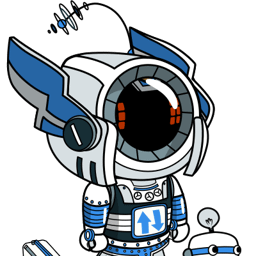
level 2

[**v29130**](https://www.reddit.com/user/v29130/)

**OP**· [10 mo. ago](https://www.reddit.com/r/Israel/comments/11mrasw/comment/jbk3usx/?utm_source=reddit&utm_medium=web2x&context=3)

I already have a bachelor's degree (its useless really). If I made aaliyah, I would be getting a masters in Israel.

**1**



level 3

[**Ok\_Development9605**](https://www.reddit.com/user/Ok_Development9605/)

· [10 mo. ago](https://www.reddit.com/r/Israel/comments/11mrasw/comment/jbk8qqt/?utm_source=reddit&utm_medium=web2x&context=3)

If i was you, i would be calling companies and looking for a good job before i fly. 40 shekels an hour is the minimum you should be looking for. And dont look for apartments in tel aviv, look around tel aviv.

**2**

level 4

[**v29130**](https://www.reddit.com/user/v29130/)

**OP**· [10 mo. ago](https://www.reddit.com/r/Israel/comments/11mrasw/comment/jbl7kzi/?utm_source=reddit&utm_medium=web2x&context=3)

What are the chances I can find something around $40 USD /144 NIS an hr? Which jobs pay this rate in Israel?

**-1**



level 5

[**tudorcat**](https://www.reddit.com/user/tudorcat/)

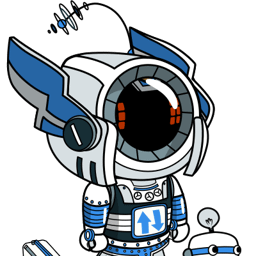
· [10 mo. ago](https://www.reddit.com/r/Israel/comments/11mrasw/comment/jbliawf/?utm_source=reddit&utm_medium=web2x&context=3)

Israel

Very rare for someone new to the country just starting out to make that much, unless maybe if you have some really highly specialized and sought after skills and amazing experience.

Your better bet would be to get a remote job for an American company.

**4**



level 5

[**Ok\_Development9605**](https://www.reddit.com/user/Ok_Development9605/)

· [10 mo. ago](https://www.reddit.com/r/Israel/comments/11mrasw/comment/jbl9i6s/?utm_source=reddit&utm_medium=web2x&context=3)

Managers, directors, maybe some buisness owners. 144 shekels an hour is very high. Some jobs in High-tech pay 20k a month

**3**



level 1

[**IgnatiusJay\_Reilly**](https://www.reddit.com/user/IgnatiusJay_Reilly/)

· [10 mo. ago](https://www.reddit.com/r/Israel/comments/11mrasw/comment/jbka9op/?utm_source=reddit&utm_medium=web2x&context=3)

Israel

We have Democracy at least. Oh, nevermind.

**1**

level 1

**[deleted]**

· [10 mo. ago](https://www.reddit.com/r/Israel/comments/11mrasw/comment/jblqdmn/?utm_source=reddit&utm_medium=web2x&context=3)

Israel has one of the highest gdp per capitas in the world lol (well for now, the far right are trying to do everything in their power to change that)

**0**

level 1

**[deleted]**

· [10 mo. ago](https://www.reddit.com/r/Israel/comments/11mrasw/comment/jbjz13d/?utm_source=reddit&utm_medium=web2x&context=3)· *edited 10 mo. ago*

I don't think my family is too out of the ordinary. We have above average income, but not crazy high and we both work regular jobs, and we may be thriftier than average, but I made a breakdown of our monthly income and expenses.

<https://i.ibb.co/3rRKS5x/sankeymatic-20230309-181840-2000x1500.png>

**1**

level 2

[**v29130**](https://www.reddit.com/user/v29130/)

**OP**· [10 mo. ago](https://www.reddit.com/r/Israel/comments/11mrasw/comment/jbk2dij/?utm_source=reddit&utm_medium=web2x&context=3)

Thanks for the breakdown. Is this in shekels or dollars?

**1**

level 3

**[deleted]**

· [10 mo. ago](https://www.reddit.com/r/Israel/comments/11mrasw/comment/jbk4ylu/?utm_source=reddit&utm_medium=web2x&context=3)

Shekels, average monthly income is ~₪12,500

**1**

level 4

[**v29130**](https://www.reddit.com/user/v29130/)

**OP**· [10 mo. ago](https://www.reddit.com/r/Israel/comments/11mrasw/comment/jbk7gmi/?utm_source=reddit&utm_medium=web2x&context=3)

I'm confused. Your breakdown shows wages of 29,500 shekels but your reply just said 12,500. Am I missing something here?

Also, how is 300 shekels on clothes for a family enough? A cheap adult skirt alone would cost 30-50 shekels.

**2**

level 5

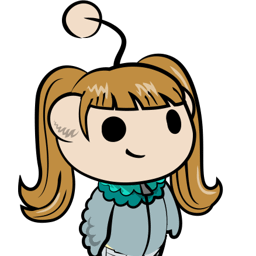
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· [10 mo. ago](https://www.reddit.com/r/Israel/comments/11mrasw/comment/jbk8obr/?utm_source=reddit&utm_medium=web2x&context=3)· *edited 10 mo. ago*

Our joint gross monthly wages are ₪29000. Israeli average wage is ₪12500. I make ₪16000, my wife makes ₪13000.

As for clothes, we just don't spend much on it. My son gets lots of hand me downs from his uncle, and my youngest daughter (3 kids) wears her sister's old clothes while they fit/ are still in good condition.

**6**



level 1

[**Cinnabun6**](https://www.reddit.com/user/Cinnabun6/)

· [10 mo. ago](https://www.reddit.com/r/Israel/comments/11mrasw/comment/jbjz8pu/?utm_source=reddit&utm_medium=web2x&context=3)

I only buy what I need with few exceptions

**2**



level 1

[**fourthfloorfairy**](https://www.reddit.com/user/fourthfloorfairy/)

· [10 mo. ago](https://www.reddit.com/r/Israel/comments/11mrasw/comment/jbn3esc/?utm_source=reddit&utm_medium=web2x&context=3)

I'm not surviving hahaha

**1**



level 1

[**Dean0hh**](https://www.reddit.com/user/Dean0hh/)

· [10 mo. ago](https://www.reddit.com/r/Israel/comments/11mrasw/comment/jbnrrdh/?utm_source=reddit&utm_medium=web2x&context=3)

We don’t, poverty rate is above 20%

**1**



level 1

[**SloppyPuppy**](https://www.reddit.com/user/SloppyPuppy/)

· [9 mo. ago](https://www.reddit.com/r/Israel/comments/11mrasw/comment/jbphw3q/?utm_source=reddit&utm_medium=web2x&context=3)

Dont live in the center. Periphery is damn cheap. Fuck in the golan heights you can buy a house for peanuts. Alas, theres not much work there.

Dont own a car.

Dont own or rent an apartment, get one from Amidar.

Libe on minimum wage and apply to the many helping organizations that provide food and basic supplies constantly,

Dont have children.

Youre all set.

**1**

level 2

[**v29130**](https://www.reddit.com/user/v29130/)

**OP**· [9 mo. ago](https://www.reddit.com/r/Israel/comments/11mrasw/comment/jbwnlg7/?utm_source=reddit&utm_medium=web2x&context=3)

What is amidar?

Don't agree with your plan to not have kids. That's a miserable way to live.

**1**



level 3

[**SloppyPuppy**](https://www.reddit.com/user/SloppyPuppy/)

· [9 mo. ago](https://www.reddit.com/r/Israel/comments/11mrasw/comment/jbxeq2o/?utm_source=reddit&utm_medium=web2x&context=3)

Well you asked how peoples survive- thats one way… children are damn expensive.

Anyway. Amidar and Amigur are state owned construction companies that build / maintain / buy homes for the poor. Anyone who doesnt have money is eligible for a house from these two. An elaborate process, but it happens to many.

<https://en.m.wikipedia.org/wiki/Amidar_(company)>

**1**

level 4

Comment removed by moderator· [6 mo. ago](https://www.reddit.com/r/Israel/comments/11mrasw/comment/jp3pxoy/?utm_source=reddit&utm_medium=web2x&context=3)

[](https://www.reddit.com/user/AutoModerator/)

level 5

[**AutoModerator**](https://www.reddit.com/user/AutoModerator/)

**MOD**· [6 mo. ago](https://www.reddit.com/r/Israel/comments/11mrasw/comment/jp3pxra/?utm_source=reddit&utm_medium=web2x&context=3)

Your comment has been removed due to the ongoing [blackout](https://www.reddit.com/r/Israel/comments/149im32/state_of_the_sub/). Please direct any ire toward the Admins.

*I am a bot, and this action was performed automatically. Please*[*contact the moderators of this subreddit*](https://www.reddit.com/message/compose/?to=/r/Israel) *if you have any questions or concerns.*

**1**

level 1

[**Sleep\_deprived\_druid**](https://www.reddit.com/user/Sleep_deprived_druid/)

· [9 mo. ago](https://www.reddit.com/r/Israel/comments/11mrasw/comment/jbpml0c/?utm_source=reddit&utm_medium=web2x&context=3)



level 1

[**Billysanchez89**](https://www.reddit.com/user/Billysanchez89/)

· [9 mo. ago](https://www.reddit.com/r/Israel/comments/11mrasw/comment/jbs1ewy/?utm_source=reddit&utm_medium=web2x&context=3)

144 NIS an hour is the top 5% of income earners in Israel and you won’t get that until you build a network of relationships in hi tech. Outside hi tech this salary doesn’t really exist.

I did Aliya 10 years ago and work in hi tech sales here, lead an entire department, and my base salary is 24.5K/month, after commissions my salary is around the 35-40K on a good month. My wife works in HR in hi-tech and makes 18K a month with almost 8 years experience.

Reminder that In Israel it’s frequently who you know not how good you are that gets the opportunity.

Here is my payslip summary: Regular income tax- 35% Healthcare tax- 5% (whoever says it’s free here is lying) Unemployment tax- 3% Mandatory Pension contribution to shit government run pension funds- 6.5% Additional retirement “Keren Hishtalmut”- 2.5%

So my Net take home pay is roughly 48% of my gross paycheck. My wife pays a bit less in income taxes and she keeps 52%. So our Net take home pay is about 27K per month. Let me emphasis that we are two hi tech salaries in management with nearly 10 years experience on our CVs.

Now comes bills: Rent- 6200, it’s a 3 bedroom apartment 45 mins away from Tel Aviv in Rosh Haayin Arnona Property Tax- 1400 Gas-40 Electricity- 450 Water-80 Building fee-375 Parking-500 Groceries: about 3,000 a month for family of 6

Cars: we own two cars that were bought used. New cars have a 100% import tax so take a new US car price and then double it to get an idea for costs here. The licensing fee for both our cars runs about 8K/year (700/month) plus municipal tax around 150/month plus insurance about 400/each and Gas runs about $7.10/gallon. Public transportation is much cheaper but not reliable if you don’t live in the heart of Tel Aviv.

Kids: You don’t have kids but here is what it looks like when you do have kids. My wife and I have 4 children in our 3 bedroom apartment.

Nursery costs from age 0-3 is about 4000 per month per kid. After age 3 they go to government schools and it’s about 800-1000 per month plus annual fees for equipment, food and trips.

Costs of life like clothes, eating out, hobbies etc is probably comparable to Manhattan prices. MCDonalds happy meal will run you $14 and a cheap coffee will be $4 at a street cafe. A beer in a bar will be $10 and a typical date at a mid-level restaurant will be $100 if you each get one drink.

As you can see, there are Pros and Cons to life here and it can be done but from my personal Aliyah experience and all those I know who have done it is that the economic situation is never the prime motivation to bring someone to do Aliya or to keep them living in Israel post-Aliya. Come for the culture and stay for the warm relationships, not the money.