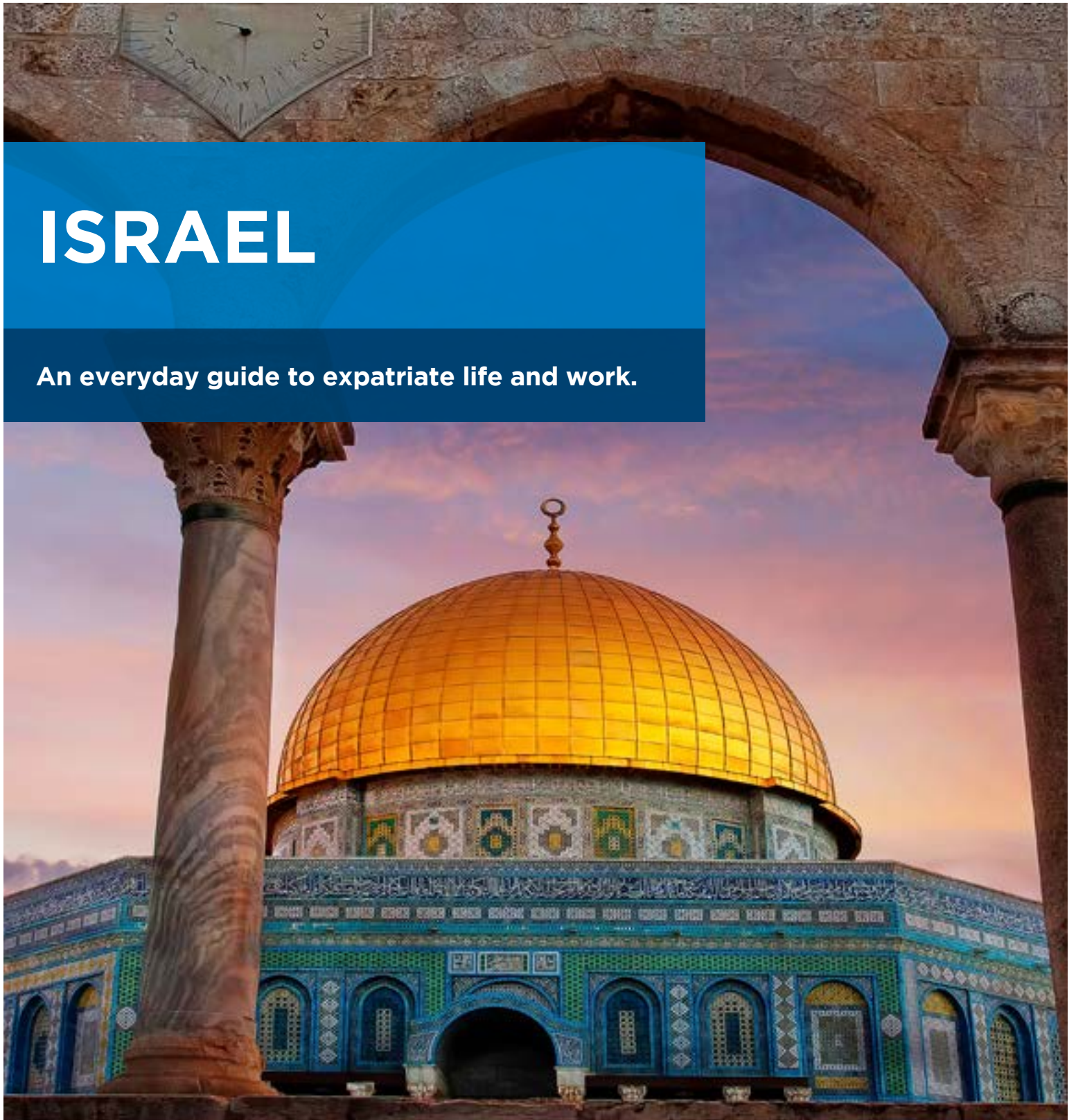


ISRAEL

An everyday guide to expatriate life and work.



Together, all the way.™



ISRAEL COUNTRY GUIDE

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Quick Facts¹

Capital: Jerusalem

Population: 8.4 million

Major language: Hebrew and Arabic

Major religion: Judaism

Currency: Israeli New Shekel (ILS)

Time zone: GMT +2 (GMT +3 from the last Sunday in March to the last Sunday in October)

Emergency number: 100 (police), 101 (ambulance), 102 (fire)

Electricity: 220V, 50Hz. Most plugs have three round pins.

Drive on the: Right

¹ <http://www.expatarrivals.com/israel/essential-info-for-israel>



Overview

A nation of contrasts, Israel is both deeply rooted in history and speeding towards the future. Though not the most conventional expat destination, the country has a wealth of beauty waiting to be discovered, not to mention plentiful opportunities for career advancement.

Israel has a rapidly growing economy, largely due to the success of the technology sector, and this is where most expats will find themselves working. Other popular occupations held by expats in Israel include positions in finance, agriculture and tourism.

The history of Israel's Jewish diaspora and the country's subsequent bid for descendants to return have a profound impact on everyday life. As members of the Jewish population return to Israel from around the world, many bring back cultural aspects adopted from their host countries. This, coupled with the fact that a third of Israel's population is made up of immigrants,¹ has resulted in a remarkable smorgasbord of traditions, customs and norms throughout the country. Though the complex Israeli culture can be tricky to navigate, locals are excellent hosts and are happy to teach newcomers about the country.

From dealing with culture shock to arranging practical aspects like visas, accommodation and healthcare, making a move abroad is daunting to say the least. This guide offers tried and tested advice to smooth the transition.

¹ <http://focus-migration.hwwi.de/Israel.5246.0.html?&L=1>

Getting Started

Climate and weather

The climate in Israel varies across the country but is generally pleasant, with lots of sun and moderate temperatures throughout the year. Coastal and northern regions have a Mediterranean climate, experiencing a warm summer and a mild but rainy winter. Eastern and southern areas have an arid climate and are dry year-round.¹ From April to June, heat waves can occur due to the influence of a hot wind blowing in from Egypt, which can push temperatures as high as 40°C (104°F).²

¹ <https://www.science.co.il/weather/Israel-climate.php>

² <https://www.climatestotravel.com/climate/israel>

Visas

For short visits of up to 90 days, expats from countries that have an agreement with Israel can enter the country without a visa. Those who don't fall into this category will need to apply for a B/2 Visitor's Visa before their trip, also valid for 90 days. No work is allowed during this period.

Expats who have entry stamps in their passports from visiting other Middle Eastern countries should be aware that they may be put under extra scrutiny at the Israeli border. However, they're unlikely to be denied entry altogether as long as they can prove there's no political intent behind their visit. That said, many Middle Eastern countries, in return, take a harsher approach to this and will generally refuse to let those with an Israeli stamp in their passport enter at all.¹

Those wishing to take up employment in Israel will need a B/1 Work Visa. The process of acquiring one is often fraught with bureaucracy and expats will need to have patience and prepare themselves for lots of paperwork.

Israel's Law of Return declares that, as a homeland of the Jewish people, any Jewish person has the right to immigrate to the country. The process of doing so is known as Aliyah and is arranged via the Jewish Agency. Approved applicants are then granted an A/1 Temporary Resident Visa, which is a route to obtaining citizenship.²

¹ <https://www.roughguides.com/destinations/middle-east/jordan/travel-neighbouring-countries/israeli-stamps-problem/>

² <http://mfa.gov.il/MFA/ConsularServices/Pages/Visas.aspx>

Accommodations

Though accommodation prices in Israel are high, the equally high level of demand shows no sign of slowing down. As a result, places don't stay on the market for long, and expats will have to be ready to put down their deposit and sign a contract right away if they see something they like. Most expats rent rather than buy, at least initially. Apartments and houses are the most common types of accommodation found in Israel.³

To find somewhere to live, expats can make use of online property portals, local newspapers and word of mouth. Real estate agents are also an option, though they charge a full month's worth of rent for their services, so most prefer to rent through a private landlord instead.⁴

Before sealing the deal with a contract, expats should make sure they understand what they're signing up for, especially in terms of liability for extra costs. For example, utilities are usually not included in the rental price. If renting an apartment, there's often also a building maintenance fee, known as a va'ad habayit fee. In addition, tenants may also be responsible for paying municipal taxes (arnona).⁵

Schools

Israel has a complex education system, with government schools falling into one of three possible categories: state secular, state religious, and Arab.⁶ Though the quality of public education in Israel is steadily improving, it remains low by international standards, despite a six-day school week being standard. Public schooling is free up to the age of 18, apart from the cost of materials such as textbooks.⁷

Most expats nevertheless prefer to send their children to a private international school, most of which can be found in Tel Aviv and Jerusalem. These schools offer foreign curricula such as that of the US, the UK or other globally recognized programs such as the International Baccalaureate (IB). Though most international schools offer a high standard of education, they can be extremely expensive so expats would be wise to enquire about fees and plan their budget carefully before making a commitment.⁸

³ <http://www.expatarrivals.com/israel/accommodation-in-israel>

⁴ <https://www.secrettelaviv.com/magazine/blog/renting-an-apartment-in-tel-aviv>

⁵ http://www.moia.gov.il/Publications/housing_en.pdf

⁶ <http://www.mfa.gov.il/mfa/aboutisrael/education/pages/education-%20primary%20and%20secondary.aspx>

⁷ <http://www.jpost.com/Israel-News/Half-of-Israels-kids-getting-a-Third-World-education-502549>

⁸ <http://www.expatarrivals.com/israel/education-and-schools-in-israel>



Culture

Israel's culture is rich, exciting and diverse, and expats will find many familiar Western concepts existing alongside traditional Jewish beliefs. Locals are usually outspoken, friendly and sincere, so it shouldn't take long to make some new friends.

Language

Though English isn't an official language in Israel, it's widely spoken as a second language. For most Israelis, Hebrew is their native language and though it most likely won't be necessary to speak Hebrew it's a good idea to learn a few key phrases.¹

Social etiquette and cultural faux pas

When in a new country, it's all too easy to unknowingly cross a social boundary or misjudge a situation. Here are a few tips on navigating everyday interactions in Israel.

- Israelis are warm and hospitable, and it should take no time at all for newcomers to be invited over for dinner. Expats may be invited to a Shabbat dinner – a ceremonial Jewish meal held on Friday nights. Throughout the meal, there are certain rituals such as candle lighting, hand washing and bread breaking. If unfamiliar with these, guests should take cues from the behavior of their host or ask if they're unsure.²
- Though Israelis have a friendly demeanor, expats may be surprised at how blunt they can be. This perceived lack of tact shouldn't be taken as an insult, though – in fact, it's an expression of sincerity and respect that isn't meant to offend.
- Expats used to ample personal space should note that in Israel, conversations are usually held in close proximity and backing away is considered rude.³

¹ <https://www.frommers.com/destinations/israel/language>

² http://www.chabad.org/library/article_cdo/aid/2995074/jewish/What-to-Expect-at-a-Shabbat-Dinner.htm

³ http://guide.culturecrossing.net/basics_business_student_details.php?Id=9&CID=101

- When socializing with locals, it's best not to bring up or discuss sensitive topics such as religion, politics or the Arab-Israeli Conflict.⁴

Eating

From street food stalls to fine dining to home cooking, there are many ways to get a taste of the local fare in Israel, all of which are well worth experiencing. Based largely on Jewish cuisine, Israeli food has also absorbed culinary influences from its neighbors in North Africa, the Mediterranean and the Middle East.

The country's warm climate makes for easy cultivation of crops, so most of Israel's produce is home-grown. Perhaps the most well-known Israeli food is the falafel, a spiced chickpea fritter commonly eaten in a pita or on a sandwich. But there's much more to Israel's local cuisine than falafel, and expats who don't stray from this tried and tested favorite will be missing out. Shakshouka, for instance, should not be missed – a saucy breakfast dish of tomato, egg and vegetables.⁵

Expats should bear in mind that for religious reasons, some Israelis observe dietary guidelines which forbid consuming pork and shellfish, as well as the consumption of dairy products in the same meal as meat. Some, but not all, local restaurants follow these standards too. Nevertheless, there are still plenty of options for international cuisine for expats craving a taste of home, with everything from fast food joints to sushi bars readily available.⁶

⁴ <http://www.circlesofexcellence.com/blog/2012/01/cultural-clues-do%E2%80%99s-taboos-communication-guidelines-for-israel-4/>

⁵ <http://www.safaritheglobe.com/israel/culture/food-drinks/>

⁶ <http://www.everyculture.com/Ge-It/Israel.html#Alyssa1998>



Drinking

With a thriving wine industry, many Israelis enjoy a drink or two, although overindulging and drunkenness are frowned upon. Overall, the country has a relatively low rate of alcohol consumption, which is at least partially attributable to the high cost of alcohol in Israel due to taxes.⁷

Holidays

As the world's only Jewish state, most of Israel's holidays are days of religious significance. As these celebrations are based on the Jewish calendar, dates on the Gregorian calendar vary from year to year.⁸

Pesach – March/April

Yom Ha-Atzmaut – April/May

Shavuot – May/June

Rosh Hashana – September/October

Yom Kippur – September/October

Sukkot – September/October

Simchat Torah/Shemini Atzeret – September/October

Safety

Though the political situation in Israel can be volatile, most expats will find that this doesn't affect their daily life. While there's no need to live in fear, it's still wise to take a few precautions where necessary.

Certain areas are best avoided. Numerous governments, including the UK and USA, advise their nationals to avoid travel to the Gaza Strip as the area experiences frequent terror attacks, civil unrest and conflict between armed forces.

East Jerusalem and the West Bank have been known to experience similar circumstances, albeit less frequently. Nevertheless, travel to these regions isn't recommended. If it's unavoidable, be sure to stay informed of government travel advisories and heed any warnings.

There are also a few practical steps that can be taken to increase personal safety. Awareness is key. Keep an eye on surroundings and if anything seems off, trust gut feelings and leave the area. Always know where the closest bomb shelter is in case of incoming rocket attacks in high-risk areas. Unattended packages or bags should be reported to police.⁹

⁷ <https://www.haaretz.com/israelis-drink-less-than-most-of-the-oecd-1.5361342>

⁸ <https://www.timeanddate.com/holidays/israel/#!hol=9>

⁹ <https://travel.state.gov/content/travel/en/traveladvisories/traveladvisories/>

Transport

Getting around in Israel is relatively easy thanks to its compact size, although those who plan to purchase a car and drive themselves will have to bear high taxes and gas prices. The good news is that many find there isn't much need for a car – the country has a good public transport system comprised of buses and trains. Buses are most commonly used and are clean, on time and reliable. Trains mostly run between cities, although Jerusalem also has its own light rail system.

Taxis are also a good option, but expats should be aware that drivers will often try to overcharge foreigners. To avoid this, it's best to be firm and either agree on a flat rate before getting into the car, or insist that the driver uses the meter.¹⁰

Getting in touch

With a highly developed telecommunications sector, Israel has plenty of reliable options for expats looking to keep in touch with new local friends and loved ones back home. The market is competitive with a few major service providers all jostling for customers, so there are plenty of great deals to be found.

Telephone

In keeping with trends seen internationally, landline usage in Israel has declined in recent years in favor of rising mobile phone usage. In fact, the country has a mobile penetration rate of 130% – one of the world's highest.¹¹ The five options for service providers are Pelephone, Cellcom, Partner, Hot Mobile and Golan Telecom. Expats can opt to use prepaid or postpaid services.¹²

Internet

Internet coverage in Israel is reliable and widespread, and the country has an internet penetration rate of more than 80%.¹³ Connection is via ADSL, cable, fiber or mobile broadband, all of which are widely available. There are around 50 internet service providers to choose from, with the two major companies being Bezeq and Hot.¹⁴

Postal Services

The national postal service is simply known as Israel Post. Services can be slow, so for important letters and documents it's best to use a private courier, such as DHL or FedEx.¹⁵

israel-west-bank-and-gaza-travel-advisory.html

¹⁰ <http://www.expatarrivals.com/israel/transport-and-driving-in-israel>

¹¹ <https://www.budde.com.au/Research/2016-Israel-Telecoms-Mobile-Broadband-and-Digital-Media-Statistics-and-Analysis>

¹² <http://www.expatarrivals.com/israel/keeping-in-touch-in-israel>

¹³ http://www.moc.gov.il/sip_storage/FILES/9/4729.pdf

¹⁴ <https://www.budde.com.au/Research/2016-Israel-Telecoms-Mobile-Broadband-and-Digital-Media-Statistics-and-Analysis>

¹⁵ <http://www.jpost.com/Opinion/The-collapsing-postal-services-398606>

Employment

The job market

With one of the fastest-growing GDPs in the world, business in Israel is booming. In fact, over 25% of the country's workforce is employed in the technology sector and expats are no exception, flocking to Israel to find work in fields like communications, IT and computers. Agriculture, construction and finances also contribute significantly to the economy.

The rapid growth of the economy has one downside, though – there's a lot of competition for jobs, so expats will need to be highly skilled to stand a chance of getting a job. One way to get ahead of the pack is to learn Hebrew to a good working level. In addition, networking and making contacts can yield good results as a personal recommendation can go far in Israel.¹⁶

Income tax

Income tax in Israel is determined on a progressive scale from 10 to 45%, with tax residents taxed on their worldwide income, and non-residents taxed only on their income generated in Israel. There are numerous factors that determine a person's residence status in Israel but, generally, for tax purposes, a person is a tax resident if they spend more than 183 days in a year in Israel.¹⁷ Expats should investigate whether their home country has any double-taxation agreements with Israel to avoid still being liable for tax back home while living abroad.

Every employee in Israel must pay social security and health insurance in the form of a deduction from their salary based on their individual income. Both employee and employer are required to pay social security.¹⁸

Business etiquette

Business culture in Israel is generally casual and informal, and the management style tends to be collaborative. Nevertheless, Israelis are direct and assertive, and business can be fast paced. Personal connections are of the utmost importance and colleagues and business partners take time to get to know one another, often socializing over a cup of coffee.

When working with religious colleagues, expats should be aware that they'll not be available on the Sabbath (sundown on Friday until Saturday evening). If hosting meetings with Jewish colleagues, it's also customary to ask if there are special requirements when serving food or drink, as some Israelis observe the dietary laws of Kashrut.

Business attire is usually casual; women may want to dress modestly, especially for first encounters with religious colleagues. Business associates will normally greet each

¹⁶ <http://www.expatarrivals.com/israel/working-in-israel>

¹⁷ <https://www.greenbacktaxservices.com/blog/us-expat-taxes-living-in-israel/>

¹⁸ <http://www.expatarrivals.com/israel/banking-money-and-taxes-in-israel>

other with a handshake, but particularly devout associates won't shake hands with members of the opposite sex.¹⁹

Retirement

Israel has become increasingly popular with international retirees, particularly those with historical or close family ties to the country. Many make the move through Aliyah, the process of Jews returning to Israel from abroad, according to the Law of Return.²⁰ Popular destinations for English-speaking expats include Netanya, Ra'ananna, Herzliya, Pituach and Kfar Sava.²¹

Finance

Currency

The official currency of Israel is the Israeli new shekel (ILS), which is subdivided into 100 agora. Money is available in the following denominations:

- Notes: 20, 50, 100 and 200 ILS
- Coins: 1, 2, 5 and 10 ILS, and 10 and 50 agorot

Cost of living

The cost of living in Israel can vary quite widely depending on which part of the country one lives in. Those settling in Tel Aviv will find that the city is particularly expensive – according to global studies, the city's cost of living outstrips that of notoriously pricey European capitals like Paris and London.²²

With the cost of accommodation continuing to rise, paying the rent is certain to take up a significant portion of one's salary. Those who plan on buying a car in Israel will have to be ready for one of the highest vehicle tax rates in the world – that said, expats may be eligible for a tax break when purchasing a new car, a possibility well worth investigating.²³

Those who shop in local markets for food and clothes are sure to find a few great bargains, and sometimes even more savings can be made with a bit of well-executed and tactful haggling.²⁴

Banking

Banking in Israel is relatively easy, though the process of opening a bank account usually involves lots of paperwork. For a start, expats will need to present their passport, including their visa. Previous bank statements

¹⁹ <http://www.expatarrivals.com/israel/doing-business-in-israel>

²⁰ <http://www.jewishagency.org/first-steps/program/5131>

²¹ <http://www.wzo.org.il/index.php?dir=site&page=articles&op=item&cs=3192&langpage=eng>

²² <https://mobilityexchange.mercer.com/Portals/0/Content/Rankings/rankings/col2017a986532/index.html>

²³ <http://www.israelishortcut.org/Services.aspx?l=2&c=3&id=74> <http://www.expatarrivals.com/israel/cost-of-living-in-israel>

²⁴ <https://www.haaretz.com/israel-news/travel/tourist-tip-41-bagging-a-bargain-1.5155926>

are usually required and sometimes a second method of identification will need to be presented (for example a driver's license). US citizens may be asked for their social security number.

The two main banks in Israel are Hapoalim and Bank Leumi, with other major banks being Discount Bank, Mizrahi Tefahot and First International. Several international banks also have a presence in Israel, including Barclays, Citibank and HSBC.²⁵

Health

Healthcare in Israel is generally of an excellent standard and expats will likely encounter medical staff that are well-trained and able to speak English.

Israel has a universal healthcare system that covers all citizens and permanent residents. Under the National Health Insurance Law, Israeli residents are legally required to join one of four health maintenance plans, which provide coverage for the public healthcare system. Expat eligibility for public healthcare depends on whether or not they have residency and are earning a salary in Israel. Those earning a salary are required to pay a health insurance tax, which is the primary source of funding for the public healthcare system.

Private Medical Insurance

Although the public healthcare system is excellent, those wanting quicker access and shorter waiting times may wish to access private healthcare. In this case, comprehensive private health insurance is recommended. There are numerous companies that offer private health insurance and specialized coverage plans exist for individuals, families and groups. Some employers in Israel provide additional private health coverage on a group basis for their expat employees, but this is uncommon.

Emergencies

Expats can dial 101 in an emergency. Israel's emergency services are efficient and effective, comprising a high-tech fleet of land, sea and air vehicles.

Pharmacies

Pharmacies are plentiful, especially in the country's main cities. While most pharmacies are open during normal business hours, there are always some that are available late into the night and on weekends.²⁶

Health Risks

There are no major health risks associated with relocation to Israel.

Vaccinations

Expats should ensure that all routine vaccinations are up to date and additional vaccinations for hepatitis A, hepatitis B, rabies and typhoid are recommended.²⁷

²⁵ <https://transferwise.com/us/blog/opening-a-bank-account-in-israel>

²⁶ <http://www.expatarrivals.com/israel/healthcare-in-israel>

²⁷ <https://wwwnc.cdc.gov/travel/destinations/clinician/none/israel>

