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## Revealed: 14,528 Ukrainian Refugees — Ineligible for Right of Return — Currently in Israel

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YERUSHALAYIM — Some 14,500 refugees from Ukraine who are not eligible for Israeli citizenship under the Law of Return are living in Israel, it was revealed last week at a meeting of the Knesset's Labor and Welfare Committee. The vast majority of these refugees are women.

Committee Chair MK Efrat Rayten Marom (Labor) said the initial expectation was that tens of thousands, and even hundreds of thousands, of refugees from Ukraine would relocate to Israel, but the entry requirements to Israel were tightened for fear of a "flood" of non-Jewish Ukrainian refugees seeking asylum in Israel.

Population and Immigration Authority official Moshe Schweitzer noted that 32,000 Ukrainian nationals have entered Israel since the war began, including some 5,000 with aliyah permits. Eight thousand Ukrainian nationals have left Israel since the war began, including some who are eligible under the Law of Return. Some 38,000 people came to Israel from Russia, including 5,000 with aliyah



permits. Some 19,000 of those who came to Israel from Russia since the beginning of the war have left the country.

Of the 38,000 people who have relocated to Israel since the war broke out, 12,000 are eligible under the Law of Return. Some 12,000 to 15,000 Ukrainian nationals are residing in Israel illegally, but no

measures will be taken against them, or their employers, until the end of the month.

An official from the Ministry of Labor and Social Affairs said that since the outbreak of fighting in Ukraine, 21,000 people who not are eligible under the Law of Return have entered Israel, of whom 14,528, including 10,700 women, have

remained in the country. Some 3,000 of them are under the age of 18. The ministry, said the official, has so far issued some 4,000 health insurance policies for people aged 60 and above. The ministry also provides these immigrants with monthly food vouchers worth NIS 700 each

Yona Cherki, legal adviser at

the Israeli Immigration Policy Center, called on the government to provide education to refugee children in their native tongue and culture, in order to ease their return to their home country, if and when they go back. "Any attempt to make them half or a third Israeli will only leave them confused about their identity," he argued.

## 'Inflation Is Here to Stay, and It Only Understands the Language of Awareness'

NACHUM BROOK, DIRECTOR OF FAMILIES' DEPARTMENT AT MESILA

ITZIK APTER, SENIOR FINANCIAL ADVISOR, FAMILIES' CONSULTANT AT MESILA

We sat, two colleagues and friends, bent over a flyer whose margins we were using to write in. We wrote columns of expenses, percentage of price hikes, and tried to calculate what it means for a household. The location was a corridor in which we were waiting for a meeting, and the timing was a day after the Bank of Israel announced an interest rate hike.

"What are you making a fuss about? There's always inflation, and it doesn't affect anything at the end of the day besides giving grist for journalists!" That was the third partner to the meeting, who opened the door of his office and realized quickly what we were busy with.

He got defensive when he saw our surprised expressions: "I'm an organized person with an organized business; I'm not a spendthrift nor do I waste money. Come on, you're talking about inflation like it applies to every person. Someone who lives with a reasonable income and doesn't do stupid things

doesn't have to be worried."

We exchanged glances and went in for the meeting. We had received proof that the things that we wanted to write about were more relevant than ever.

Let's be very straight about this: The global economic situation is very volatile right now, and it's impossible to just shrug it off. We experienced the crisis due to the corona pandemic; we're not done with that yet, and the war started by Russia and affecting its neighbors also influences the picture. That is even before we speak about local factors, such as increased taxes in various areas and niche crises, such as the high-tech bubble whose hole is already big enough to drain it of air at a

Our partner at the meeting represents a rather large sector of people who do not understand the direct effect on them. There's hardly a field in the economy that hasn't experienced inflation. In contrast, wages have remained static, and

are likely to remain so for the foreseeable future. The equation is simple: prices are going up all around, our money buys less, and the sources of income are not growing = everyone has experienced or will experience the change. There isn't anyone who can say "this doesn't affect me."

We're waving a bright red flag — and it bears the huge letters forming the word "A-w-a-r-e-n-e-s-s."

Awareness of the fact that prices of lumber have gone up 20%, for example, so if you want to buy a new piece of furniture for your children's room, you can't rely on the quote that your neighbors got, even though they only ordered theirs half a year ago. You'll have to prepare to spend a significantly higher amount for the same thing.

Awareness that even if you went on vacation for many years, this year, there is no vacation at a price that you could find last year.

Awareness of the fact that

your basic basket of groceries for the Yamim Tovim, and groceries in general, will not be attainable for the same price you are used to.

And knowing the problems, says the wise man, is half the solution.

Because dark predictions are a profession we prefer to leave to other people, let's quickly focus on the happy part of all this. The other half of the solution exists, and it is easy to implement when the people involved have the profile of our partner at the meeting. If you remember, he has a reasonable income and lives with the feeling that "overall, things are

Today, the financial situation of more and more families in the *chareidi* sector meets this profile, and they can, if they are accompanied by the right people, properly develop their finances. They can prioritize expenses, offer creative alternatives for the higher prices, and reach a state of having

"money on the side," which also can be managed wisely. After all, a crisis is an opportunity, and there are people who have become wealthy from crises. All these steps will help those who take them not to tread in the swamp of "almost." "We live fine, everything is almost perfect. True, there are exceptions, and true, we don't get to where we want to, but it's alright, a little kvetch here and there and everything will be fine."

The swamp of "almost," my friends, is one that many have drowned in. It is brutal, by nature. The more you tread in it, the deeper it gets. Low salaries, mid-level income, high wages – behavioral economics has proven over the years that the nature of a person is to conduct themselves in a similar way in each of these situations.

Unless he does accept the banner of awareness that we are waving, and sets out on a path of smart self-management. And now is the time to do that, more than ever before.