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PollyLabs

Reserve Force Tech

Supporting reservist families: challenges,
solutions, and the role of tech

WORKING DRAFT

As of April 9, 2025

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Executive Summary

Context

Since October 7th, 2023, prolonged reserve duty has profoundly disrupted the lives of hundreds of thousands of Israeli families. These families—vital to Israel’s security and economic resilience—have become newly vulnerable (hopefully temporarily), facing layered personal, financial, and emotional challenges that existing systems were never built to support.

PollyLabs launched the Reserve Force Tech (RFT) initiative to explore how tech can help. This report summarizes Phase 1 of that effort: a targeted exploration to identify the most critical unmet needs—and uncover where tech-based solutions could drive the greatest impact. The work was developed in partnership with Beyond the Battlefield and the Reservists’ Wives Forum.

Drawing on insights from over 500 reservists, 2,300 spouses, and 7 expert interviews—through surveys, in-depth conversations, and field-level assistance data—we mapped urgent challenges across daily life, employment, mental health, and education. This report highlights opportunity areas for tech intervention and is shared as a resource for anyone committed to supporting reservists and their families.

Shedding light on the challenges

The fundamental challenge is a critical shortage of soldiers, forcing repeated deployments of the same individuals. Many now serving 42 to 80+ days each year, more than triple of what it was pre Oct 7th.

The toll of past deployments and the looming prospect of more rarely affects just one aspect of life. Instead, reservists and their families face a web of interconnected challenges, often compounded by displacement, minority status, self-employment, or caregiving responsibilities.

Through our research, six core problem themes have emerged, each representing a critical pressure point in the lives of reservist families. For each theme, we’ve unpacked the nature of the problem, assessed the current landscape of responses, identified systemic gaps, and explored how tech could help ease the burden or enable scalable solutions. These deep dives are included in the full report that follows.

Understanding the landscape of existing efforts

Across nearly every challenge area, solutions already exist—from government programs and military initiatives to philanthropic efforts, grassroots organizing, and emerging startups. Yet despite this expanding landscape, support too often fails to reach the families who need it most. This gap isn’t about apathy—it’s about system design. The ecosystem is crowded but fragmented, with overlapping roles played by the military, ministries, municipalities, civil society, donors, and the private sector. Each actor brings value, but coordination is limited, and the experience is often confusing, inconsistent, and exhausting for families to navigate.

Where can tech help?

Tech alone won’t solve these challenges—but it can be a powerful enabler. In a moment marked by fragmentation, burnout, and urgent needs, tech can amplify what’s working, close critical gaps, and create new pathways to support.

But for tech to have real impact, certain conditions must be in place. Solutions need to be designed with empathy, delivered in partnership with trusted actors, and funded with the right mix of capital. Many promising efforts are stalled—not because the ideas aren’t good, but because they fall into the funding gap between philanthropy, government, and venture capital.

Throughout this report, we spotlight where tech is already contributing, where it’s underutilized, and where it could go further—if paired with the right investment, infrastructure, and implementation.

As we move into the next phase of our work, we’ll dive deeper into four opportunity areas where tech could unlock meaningful impact:

How can tech....

... help families more easily understand, access, and utilize their benefits and rights?

... support reservist-owned businesses in minimizing financial disruption during deployment?

... reduce learning loss and support academic continuity for the children of reservists?

... ease reintegration after deployment and support career pivots for reservists and their spouses?

Challenges & Tech's Potential

Challenge

Tech's potential

Mental Health

Prolonged mental stress, trauma, and burnout are taking a serious toll on the well-being of all family members, and are intensifying challenges in relationships, parenting, and employment.

- **45%** of reservists and **68%** of spouses report mental distress yet only **25%** of spouses receiving any emotional support
- **21%** of couples have reported they considered divorce in the past quarter (national avg. < 2% yearly)

Tech holds enormous potential to transform mental health support. It's also a global \$40B+ sector where Israel could and should emerge as a leader. The bottleneck isn't new ideas, it's funding. Promising ventures stall in a dead zone: too commercial or innovative for traditional philanthropy, too slow-growth for VC. Blended capital is key to scaling safe, effective solutions.

Educational Regression

Ongoing instability is causing learning setbacks among reservists' children, undermining academic progress and putting their future education and career paths at risk.

- **85%-92%** of parents report negative behavioral changes across ages, with **>30%** reporting increased violence (ages 0-11)
- Over **38%** of spouses reported a decline in children's academic performance in ages 6-18

Educational regression is a symptom of broader disruptions facing reservists' children. While the root causes require structural interventions, technology can play a meaningful role in augmenting and accelerating personalized, human-led support. Edtech platforms exist, but no digital solution has emerged as the go-to standard, for newly vulnerable families.

Household Management

Unpredictable, repeated deployments place intense logistical and emotional pressure on spouses left to manage daily life alone, adding strain and guilt for those serving.

- **33%** of respondents (in mixed survey) reported struggling with logistics during deployments which require human presence in the house.
- **48%** rate the need for physical help in the house as top priority

This is a coordination challenge—matching supply, demand, and timing under unpredictable conditions. Families need practical help; communities want to provide it. But without a scalable, user-friendly platform, most support still depends on manual coordination and personal networks. Tech can bridge this gap by matching needs with help, streamlining reimbursement, and easing the daily strain on households.

Career & Higher Education

The harsh reality is reservist families face reduced work capacity, a burden too heavy for individuals or SMBs to bear. Simultaneously, many are reconsidering their career paths

- **70%** of reservists are concerned with job security & **48%** report employer-related challenges
- **58%** of spouses (**34%** of reservists) report their working hours or pay are hurt

Addressing reservist workforce disruption requires policy change. Tech can play a key role in improving the experience in parts of the journey for example by (1) easing reintegration after deployment and (2) supporting career pivots for those rethinking their paths after prolonged service.

Business Disruption

Businesses owned by reservists or their spouses face severe strain, grappling with intensified versions of the challenges already common to SMEs in Israel

- **72%** of business owners are hurt financially & **45%** report they suffered losses of **> 50%** of yearly income
- **58%** report not getting any financial compensation

Tech can't replace a business owner's presence or trusted relationships, especially in service-based SMEs. But it can ease revenue and operational strain—boosting visibility, expanding reach, and enabling continuity through automation, remote management, and on-demand staffing. While not a cure-all, it can strengthen resilience and support recovery.

Rights, Benefits & Services Utilization

Accessing services, benefits, and rights is difficult in a fragmented, bureaucratic system—resulting in low utilization

- **>25%** of reservists have not even used the main assistance fund (keren siyua); and **68%** of spouses
- **51%** of requests for assistance (in mixed survey) are linked to right underutilization

Overarching issue

Given the scale of need and limited resources, maximizing benefit utilization is essential. Tech can help close this gap by consolidating fragmented data, simplifying access points, and streamlining application processes—so families can actually get the support they're entitled to.

FULL REPORT

Preface

Overview

Reserve Force Tech is an initiative to identify scalable, tech-enabled solutions that can support Israeli reservists and their families. Phase 1 focused on deeply understanding the lived experiences of reservists after October 7th, mapping the current response landscape, and surfacing unmet needs.

The goal of this phase was to build a solid fact base to help guide how we prioritize potential tech interventions in future stages of the project. While these insights were originally gathered to inform our own work, we are sharing them here in the hope that they serve others working to strengthen national resilience.

Approach

Our research combined primary and secondary sources to capture trends, lived experiences, and the existing landscape of solutions. This mixed-methods approach allowed us to provide both statistical evidence and personal narratives, offering a comprehensive understanding of the challenges facing reservists and their families. Rather than duplicating efforts or overburdening affected individuals, we partnered with on-the-ground organizations already serving this community. Beyond the Battlefield and the Reservists' Wives Forum had already gathered extensive data and real-time insights, which we were able to analyze in collaboration with their teams. These trusted partners gave us access to survey data, assistance requests, and contextual understanding that would have been difficult to access independently.

Where gaps remained, we conducted a new survey (for reservists and commanders specifically) as well as targeted interviews with reservists, spouses, and expert stakeholders. We supplemented our findings with a literature review to validate observed trends and connect them to broader national and global patterns.

To contextualize the challenges facing individuals and families against national security considerations and evaluate future interventions, we established a resilience benchmark based on global best practices. This benchmark was then examined through targeted survey questions to measure current conditions. This pragmatic, partnership-driven, and multi-source approach enabled us to surface insights rooted in both data and human experience—while ensuring the process was respectful, efficient, and grounded in the reality on the ground.

The path from insight to action

In the next phase, we will dive deeper into the high-potential opportunity areas identified in this report. We'll map existing solutions, pilot the use of those already available, refine tools that are close to fit, and co-build new ones where gaps remain.

Data sources:



Surveys

Reservists

Active reservists (N=310)
Commanders (N=94).

These surveys were distributed in partnership with BtB and The Reservists' Wives Forum

Spouses

Family impact analysis focused on spouses through 4 targeted surveys by the Reservists' Wives Forum:

- Employment, N= 2,085
- Mental health, N=1,311
- Motivation, N=2,621
- Rights utilization, N=1,007

(Collected and analyzed in collaboration w' the Forum's Research & Data team)



Interviews

In-depth discussions with: 14 reservists, 9 spouses, and 7 subject-matter experts



Literature review

Synthesis of academic, government, and practitioner research



System data

Analysis of real-time assistance requests (N=92) submitted through one unit's civil war room

The challenge

The unacceptable price reservist families pay for Israel's safety

Since October 7th, the unprecedented scale and duration of reserve deployments have deeply disrupted the lives of hundreds of thousands of Israeli reservists and their families. What was once an occasional civic duty is evolving into a semi-permanent commitment—current estimates project annual service of 42 days for enlisted soldiers, 70 for commanders, and 84 for officers. This shift has exposed a critical gap between existing support systems and the complex, long-term needs of this population.

At the heart of the issue is a significant personnel shortage within the military. Current projections indicate a shortfall of between 7,000 and 15,000 recruits needed to adequately staff positions. Addressing this gap would reduce the burden on current reservists by shortening service cycles—but that solution has yet to materialize, leaving extended deployments as the status quo.

These conditions have given rise to a newly vulnerable population: individuals and families who were previously self-sufficient, but who now find themselves in need of unfamiliar support systems. This new vulnerability is compounded by broader systemic pressures—economic downturn, displacement, and worsening mental health—that push even stable households into crisis.

Consider, for example, an evacuated family from the south with three young children. One parent is deployed for an extended period. The other, self-employed, is unable to work due to displacement and full-time caregiving. The children show trauma-related symptoms. With no safety net in place, this family now faces a multi-dimensional crisis. These compound stressors are not only urgent—they are likely to leave lasting effects and demand sustained, system-level interventions.

Family strain becoming a national risk

What's happening inside individual households has far-reaching implications for the nation. In a country the size of Israel, the reduced productivity of tens of thousands of workers, the closure of hundreds of small businesses, and widespread educational regression among children produce immediate economic consequences—and foreshadow deeper, long-term societal impacts.

The national security implications are equally pressing. Motivation to continue serving, and optimism about the future, are standard indicators of resilience—and current data shows troubling trends. Both self-reported surveys and commander assessments reveal a strong correlation between increasing civilian life pressures and declining ability to sustain military service.

Spouse surveys further confirm that extended deployments erode motivation over time—highlighting a clear link between home-front stress and service-member resilience. Recent reports of units struggling to maintain adequate personnel levels underscore that this is not a theoretical concern, but a real and growing threat to operational readiness.

Mental Health

57% of spouses feel isolated
49% experience physical health decline

Educational Regression

24% of parents don't know how to find help for their kids
29% say they can't afford it

Household Management

43% of reservists worry daily about their relationship, often due to absence

Career & Higher Education

Since Oct 7, the share of reservists classified as low-income has grown by **21%**

Business Disruption

75% of business owners report losing clients as a result of their deployment

Rights, Benefits & Services Utilization

More than **1/2** of support requests from one civil war room are related to accessing rights and benefits

Landscape of existing efforts

Across all problem areas, efforts are underway to respond to the growing needs of reservists and their families. This report details those efforts within each specific challenge area—highlighting government programs, military initiatives, municipal support, and civil society engagement.

Yet before zooming in, it's critical to understand the broader landscape. What's emerging is often not a lack of activity, but a fragmented ecosystem responding to a fast-moving crisis with limited coordination. While many actors—public and private—are stepping up, systemic gaps remain. These include delays in implementation, uneven access depending on geography or status, and a lack of tailored solutions for the unique and compounding challenges faced by this newly vulnerable population.

The result is an ecosystem marked by innovation, urgency, and goodwill—but also by redundancy, inefficiencies, and missed opportunities to deliver truly integrated support. Understanding this context is essential to shaping more effective, scalable, and sustainable solutions.

Sectors in action: roles and constraints

National & local Government

The government has allocated significant funding through the Division and Fund for Released Soldiers and Reservists, alongside increased support from the Ministries of Defense and Finance—including the creation of the Aid Fund (Keren Siyua). However, new initiatives take time to become operational, leaving urgent needs unmet. A core challenge remains the shortage of new recruits, resulting in repeated deployments of the same individuals. Municipalities also offer support programs for reservist families, but their effectiveness varies widely based on local budgets and capacity.

The military

The IDF has established Miluim 360, a dedicated unit addressing reservist issues as well as specialized roles like rights utilization officers and supported the creation of civil war rooms - semi NGOs that support unit's needs. The fundamental limitation is that military systems are designed to support soldiers within their military context but lack capacity to address the cascading effects on civilian lives and families, particularly for prolonged deployments.

Civil society

Before Oct. 7th, civil society rarely engaged reservists as a distinct group, with support largely limited to FIDF and organizations focused on elite units. Reservists were typically seen through their civilian identities—such as small business owners in the periphery. Today, many funders—from major foundations and federations to individual donors—are recognizing them as a new target population. Still, some hesitate, viewing their needs as temporary or the government's responsibility.

Funding now flows to both established NGOs adapting existing programs and newly formed organizations. Of the 53 NGOs currently serving reservists, 36 were created after 2023. While this reflects strong response capacity, it has also led to fragmentation, duplication, and coordination challenges—ultimately limiting impact for those most in need.



DEEP DIVE BY CHALLENGE THEMES

Uncovering the needs of reservists' families



Mental Health

Prolonged mental stress, trauma, and burnout are taking a serious toll on the well-being of all family members, and are intensifying challenges in relationships, parenting, and employment.



Educational Regression

Ongoing instability is causing learning setbacks among reservists' children, undermining academic progress and putting their future education and career paths at risk.



Household Management

Unpredictable, repeated deployments place intense logistical and emotional pressure on spouses left to manage daily life alone, adding strain and guilt for those serving.



Career & Higher Education

The harsh reality is reservist families face reduced work capacity, a burden too heavy for individuals or SMBs to bear. Simultaneously, many are reconsidering their career paths.



Business Disruption

Businesses owned by reservists or their spouses face severe strain, grappling with intensified versions of the challenges already common to SMEs in Israel



Rights, Benefits & Services Utilization

Accessing services, benefits, and rights is difficult in a fragmented, bureaucratic system—resulting in low utilization.



Mental Health (1/2)

Reservist family members face prolonged severe mental stress, trauma, and burnout with physical effects. Finding care is difficult within an already overburdened mental health system

THE NEED

Israel is in the midst of a mental health crisis of unclear scope, but whose signals are undeniable. 38% of Israelis report experiencing PTSD, anxiety, depression, or a mix of symptoms at high or very high intensity. Yet, only 1% of new patients were able to receive care through the public system in early 2024, and the average wait time for a mental health referral via HMOs (Kupat Holim) is 6.5 months according to the State's Comptroller report.

For reservists and their families, the crisis is even more severe. The combination of heightened exposure to trauma and fear, along with the prolonged absences of a spouse/parent, creates a deep and compounding strain on the entire household—individually and relationally, both between spouses and with their children.

81% of commanders report that family-related stress has the greatest impact on a reservist's ability to serve. Children's emotional and behavioral challenges have become a major concern for families — with widespread reports of sleep issues, aggression, and social or academic setbacks. 68% of reservists say their children are a daily concern, and 87% are looking for solutions that support the whole family.

Reservist spouses often become de facto single parents, responsible for everyone's well-being while managing their own emotional load. This dynamic places immense strain on relationships. Nearly half report daily concern about the state of their marriage. In just three months, 21% have actively considered divorce, and 10% have begun discussing separation—staggering figures in a country with a 2% annual divorce rate.

"It ended with an ultimatum. I told my partner that things had to change or we were leaving the country. It's not just me; I can count at least seven other friends who did the same"

~Adi (wife of a reservist who served 200+ days as a combat commander)

The mental health impact of long deployments on families



The Reservist

Spent 272 days in service since October 2023 and is likely to serve 70+ days per year for the foreseeable future.



Report mental and physical health is a top concern.



of commanders say family concern are top concern



The spouse

70%

Feel hopeless, describe their feelings as "turned off."

Only

25%

Receive support

Considered divorce in last 3m

21%

Discussing separation

10%

Compare w' annual divorce rate in Israel

2%



The Children

85%

Of parents report negative behavioral change

1/3

Of parents to kids (under 11) report increase in violent behavior

74%

Of parents to infants and toddlers (under 5) reports greater dependency on non serving parent



Mental Health (2/2)

Israel's mental health system is overburdened and fragmented, leaving many underserved. Tech offers huge potential, but funding gaps stall progress. Blended capital is key to scaling safe, effective, and accessible solution

THE GAP

The Israeli healthcare system provides mental health services through public providers, with government efforts aimed at improving availability and accessibility.

However, capacity constraints result in unacceptably long wait times, and not enough individuals are able to secure support through these systems. Those with financial means often turn to private care as an alternative.

For reservists (but not their families), the IDF offers dedicated mental health resources — but these, too, face capacity limitations.

There is also support from large foundations, private donors, and even crowdfunding campaigns. More than 230 different interventions — from well-established organizations like Natal to specialized rehabilitation farms offering mental health retreats — are working to meet the growing demand. These initiatives range in focus from national programs to community-based support in areas like the Western Negev, and from general services to treatment for specific conditions such as PTSD. They offer both individual and group therapeutic approaches.

As both needs and interventions continue to grow, organizations like ICAR and JFN Israel are working to coordinate this ecosystem to improve effectiveness and reach.

Still, many individuals with diverse needs remain underserved — not only due to limited capacity, but also because of fragmented systems and the lack of a clear, accessible pathway to support.

THE TECH ANGLE

The potential of tech in mental health is enormous, yet underutilized. The apparent need has led to a rise in both new ideas and programs to support them, which is great.

The opportunity is twofold: Accelerate recovery locally by scaling effective tech-based solutions. Establish Israel as a global hub for mental health innovation, tapping into a rapidly growing international market.

But unlike other sectors where “move fast and break things” is the norm, mental health tech needs to balance speed with safety and care. The current ecosystem isn't designed for that.

This has created a funding dead zone. Mental health startups are often too “for-profit” for traditional philanthropy, and too risky or slow-growth for venture capital. As a result, promising solutions stall before they reach scale.

This is where blended capital becomes essential—combining grants, catalytic investments, and market-rate funding to de-risk innovation and unlock opportunities in this sector.

What is Catalytic Capital?

Flexible, risk-tolerant philanthropic funding that supports early-stage interventions—helping new models demonstrate their value.

It doesn't replace public or private investment; it unlocks it by absorbing early risk and validating proof of concept.

Catalytic capital paves the way for larger, longer-term funding. For forward-thinking funders, it multiplies impact: each dollar helps attract many more, accelerating meaningful change.



Education Regression

Reservists' children face prolonged disruptions causing regression and learning setbacks, with long-term impacts on their future education, military service, and careers

THE NEED

An overwhelming majority of reservists report that their children are a daily concern and **87% report a need for solutions that target the full family unit.**

More than a **third of families note that their school-aged children (6–18) are struggling in school,** impacting both immediate well-being and long-term prospects for education, military service, and careers.

Reservists' children are growing up in disrupted households, where one parent is periodically absent and exposed to danger, while the other shoulders heightened emotional and logistical responsibilities alone. This dynamic is especially difficult in multi-child households. Children who were thriving before October 2023 have fallen behind academically, with inadequate support from the Ministry of Education placing additional strain on the parent at home.

This challenge is unfolding within an education system already under immense strain—facing widespread trauma, rising absenteeism, and the integration of displaced families, all under tight budget constraints.

“

Educational regression is one of those overlooked, sticky issues that falls through the cracks; it's a major stressor today and poses a serious concern for our children's futures

— Sapir Bluzer, Chairwoman, Reservist Wives Forum

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THE GAP

The Ministry of Education has provided inadequate specialized programming for reservists' children, offering mainly general guidance to schools to “take their circumstances into consideration.” This has left municipalities and individual schools to develop their own support protocols, resulting in a lack of centralized direction.

Some proactive schools have introduced targeted support, primarily through one-on-one tutoring. Similar assistance is available from various NGOs, and certain summer camp programs have received partial subsidies to increase accessibility. These educational interventions often complement mental health services aimed at addressing the root causes of regression (i.e., mental health and wellbeing).

The lack of coordinated, nationwide support has led to inconsistent access to resources; driven more by geography and school leadership than actual need.

THE TECH ANGLE

Various global edtech platforms exist that could potentially provide support for some of these issues. However, no personalized, one-on-one solution has emerged as the Israeli standard for families of reservists. School digitization efforts also lack targeted solutions for these children who require extra support.

Access to quality resources remains largely determined by socioeconomic and geographic factors—deepening long-term inequality.

Experts highlight the need for interactive, human or human-like platforms that integrate mental wellbeing support with educational reinforcement. These solutions must be accessible, user-friendly, and designed to reduce—rather than add to—the administrative burden on already overwhelmed parents. They should also try to operate outside the bottlenecks of Ministry of Education bureaucracy.



Household Management

Daily life has been disrupted with families facing difficulty securing basic support requiring human assistance. Even financially capable families struggle to find help, especially outside urban centers

THE NEED

Extended single-parenting and solo household management place immense practical and emotional strain on families of reservists. What may seem like simple chores—messy homes, piles of laundry—become a source of stress and tension, exacerbating emotional burdens and even relationship strain.

These tasks encompass both visible labor (e.g., cooking, repairs, childcare) and invisible labor—the mental load of managing schedules, anticipating needs, and keeping the household running. With most reservists married and parenting multiple children, their absence disrupts daily routines in ways that compound over time.

48% of spouses rate the need for physical help at home as a top priority. The impact is felt not just by the spouse managing alone, but also by the reservist, who often reports deep concern and guilt from afar.

While practical help can theoretically be outsourced and easier for families to accept than emotional support, several barriers persist:

- **Cost:** Reliable household help is expensive, and ongoing needs quickly add up—especially in multi-child households.
- **Unpredictability:** Not knowing when a reservist will be mobilized—or for how long—makes it nearly impossible to establish stable, long-term household support mechanisms.
- **Access / Availability:** Even families with financial means and desire to hire help often struggle to find suitable, skilled assistance when needed. This challenge is magnified in peripheral areas, where geographic isolation and limited local workforce make trusted support particularly difficult to secure.

THE GAP

Some household and childcare expenses are eligible for reimbursement through military and DoD funding schemes. However, these systems often require official documentation and receipts—creating barriers for families who rely on informal help or face cash flow constraints.

NGOs like HaOgen offer support through volunteer networks, but these services have clear limitations. Many household needs are urgent and require immediate, trusted, in-person help, something most platforms can't consistently provide to everyone.

Domestic help is also deeply personal. Trust and familiarity are essential, especially for tasks involving children or home access—making it difficult to rely on unfamiliar volunteers, however well-intentioned.

THE TECH ANGLE

Digital platforms for volunteer and community support exist. However, there is no single trusted, scalable system that serves as the go-to solution. Most tools still depend on manual coordination and personal networks.

At its core, this is a logistics, coordination, and administrative challenge—and not an impossible one to solve. It's exactly where tech holds real promise, especially when designed with empathy, adaptability, and seamless integration in mind. It's easy to imagine a platform that simplifies reimbursement through app-based logs like QuickBooks or matches vetted, available help with a family's specific needs—similar to the care options offered by platforms like Care.com.

Building or adopting such a solution is worthwhile but complex. It must operate across fragmented systems, handling sensitive data, and effectively serve a diverse range of users.



Career & Higher Education

Absences and instability drive income loss, career setbacks, and financial stress, putting pressure on families and the economy. Tech can help, but only with coordinated support and resources.

THE NEED

Military reserve duty—for both the reservist and their spouse—disrupts work and school in ways that are both deep and persistent. Absences may be long or come in unpredictable cycles, and each return requires catching up while bracing for the next round of mobilization. It's hard to be a dependable employee under these conditions, and the impact on income and advancement is real.

The burden is especially severe for students and early-career professionals. These are critical years to build skills, prove yourself, and gain traction—but many are missing those opportunities entirely, falling behind peers and risking long-term setbacks.

Nearly **half (47%) of reservists and spouses report daily financial stress**, often stemming from workplace instability. A striking **58% of spouses and 34% of reservists report reduced hours or pay** since the war began. For spouses, the disruption compounds inequality; for reservists, it limits the capacity to lead, grow, or fully engage at work.

There's a harsh but important reality: reservists and their families simply have less time and capacity to dedicate to their careers right now. What was once a temporary pause now looks like a recurring pattern—80 days per year, with no clear end in sight. Expecting families or small businesses to absorb the impact alone is unrealistic.

Beyond the short-term challenge, there is a long-term risk: those bearing the brunt of this crisis may face lasting setbacks to their earning power and sense of purpose. But this isn't just a personal toll—it's a national challenge. Israel needs these 300,000+ families to remain part of the country's economic engine. Losing this talent is a risk Israel's economy cannot afford to ignore.

THE GAP

This topic is top of mind across the board—for the government, employers, and individuals. All recognizing the growing tension between national duty and economic stability.

While students benefit from support through student unions, academic institutions, and resilience centers established by EdR Foundation and JFNA, employees face more limited resources. Although anti-discrimination policies exist for reservists and spouses, the financial compensation provided to affected parties remains inadequate.

The paid nature of reserve service creates an illusion that income losses are covered, yet this overlooks the burden shouldered by spouses. The logistical and emotional challenges of workplace reintegration primarily fall to families, with employers left to manage independently when families cannot cope.

Larger companies have started developing structured return-to-work policies but SMEs, which employ a large share of the population, often lack the capacity to meaningfully adapt.

The challenge is twofold: first, the practical disruption of work. Second, the psychological distance between the high-stakes intensity of military service. Many reservists return with shifted priorities or a desire to pursue entirely different career paths—but formal support for that kind of transition remains rare.

THE TECH ANGLE

While technology can't eliminate the disruption of reserve duty, it can play a meaningful role in reducing its impact—both for individuals and their workplaces. The core challenge is not just absence, but the unique nature of it. This creates friction around continuity, communication, and career progression—all areas where tech can offer leverage if thoughtfully applied.



Business Disruption

Businesses owned by reservists or their spouses face severe strain, grappling with intensified versions of the challenges already common to SMEs in Israel

THE NEED

Reservists and their spouses who are self-employed—especially freelancers and small business owners in vocational professions—are facing acute financial distress due to prolonged absences. **A staggering 72% report negative financial outcomes directly tied to their military service.**

The impact is particularly harsh for businesses where the owner's physical presence is essential. **45% of reservist-owned businesses report income losses exceeding 50% of their annual revenue.** These businesses are not only disrupted by the absence itself, but also suffer from broader structural vulnerabilities—such as limited digital infrastructure, low operational resilience, and lack of continuity planning.

These are common challenges for small businesses in Israel, but they're compounded by the recurring and unpredictable nature of reserve duty. **The result—63% say their situation has not improved in recent months and continues to deteriorate.**

THE GAP

Business owners facing disruption currently have two primary financial lifelines: government grants and various loan programs. Unfortunately, the available grants have proven insufficient to cover the scale of losses experienced in 2024, and traditional loans often introduce new stress—especially for those unsure when they'll be able to fully return to work.

Organizations like Ogen offer interest-free, tailored loans that are more accessible—but even these come with hesitation, as many owners fear taking on new debt amid ongoing uncertainty.

Outside of financial tools, most support depends on individual effort or ad hoc NGO help. Public campaigns, such as Hanoach Daum's initiative, have raised awareness and encouraged consumer support for reservist-owned businesses. Meanwhile, companies like Wix and Monday.com are stepping in with digital solutions—offering marketing support and CRM tools to help businesses stay afloat. These are meaningful contributions, but they can't replace the owner's physical presence, especially in vocational and manual trades that rely heavily on hands-on service and personal relationships.

THE TECH ANGLE

No tech can fully replace a business owner's presence, personal client relationships, or specialized expertise. SMEs often depend on trust, hands-on service, and active engagement—elements that are difficult to automate or delegate.

Still, a range of SMB tech solutions can support these businesses on both the revenue and cost sides. On the revenue front, digital tools can help physical businesses boost visibility, improve marketing, and broaden their reach. For businesses that operate remotely or offer digital services, tech can expand markets, increase capacity, and connect them with supporters from afar.

Operationally, tech can ease the strain during periods of absence. Tools for continuity planning, automation, and remote management can keep businesses partially functional. On-demand staffing platforms can help bridge short-term labor gaps and reduce daily disruptions.

While tech can't replace the owner, better utilization of digital tools can enhance resilience, reduce fragility, and lay a stronger foundation for recovery and growth.



Rights, Benefits & Services Utilization (1/2)

Reservist families struggle to access the support they're entitled to, despite a wide range of benefits available across government, military, and civil society

THE NEED

Despite a wide range of benefits, services, and funds made available to reservists and their families, utilization remains shockingly low. Support flows from the military, municipalities, NGOs, and grassroots volunteers — yet it too often fails to reach the very people it's meant for.

This is not due to a lack of goodwill or effort. It's a systemic problem, rooted in misaligned infrastructure, fragmented processes, and critical information gaps. These gaps stem from:

The affected population

Reservists and their families represent a newly and hopefully temporarily vulnerable population.

They are often:

- Unfamiliar with state or nonprofit aid systems
- Overwhelmed by new and complex logistical, emotional, and financial challenges

Simultaneously, the systems meant to serve vulnerable populations - social welfare, education, mental health, etc. - aren't well suited to engage traditionally stronger populations.

The offering

Many of the offerings are still new, ad hoc, and lack the infrastructure to deliver timely, effective support.

Some solutions, for example, have limited availability windows or scope that doesn't fully address the complex challenges families face.

Support initiatives also often rely on NGO volunteers or non-permanent reservists (in the IDF), or individuals with lived experience who sometimes need assistance themselves. While this brings authentic understanding, it also raises sustainability concerns in service delivery.

Process

Even when the right solution exists, the process of accessing it is exhausting. Families are expected to be proactive, sift through scattered and often outdated information, fill out confusing forms, and follow up repeatedly, all while juggling the daily stress of a family member at war.

Processes are rarely designed for people in crisis. They require time, energy, and a certain kind of insider knowledge that most don't have. The burden rests entirely on the individual at a time when they are least able to carry it.

Data & awareness

Most reservists and their families don't know what they're entitled to, how to apply, or how to secure what they need. Even people inside the system say they didn't claim support — assuming it wouldn't work or not knowing how.

This mismatch of offerings, demoralizing processes, lack of knowledge, and doubts that the effort will pay off leads to widespread underutilization. It's not only harmful because people don't get what they need — it also creates the false impression that support isn't needed, threatening future funding and planning just when systems should be scaling up.

“
One of the hardest parts is how exhausting it is to fight for what you need. People give up — not because they don't need help, but because the system makes it feel impossible
— David Biegeleisen, *Beyond the Battlefield*
”



Rights, Benefits & Services Utilization (2/2)

Fragmented systems, complex processes, and limited awareness prevent families from claiming their rights—but unified, user-first platforms can bridge the gap

THE GAP

Existing efforts are underway — but none yet meet the scale or complexity of the challenge.

Several approaches are currently being tested to bridge the gap between available support and the people who need it. The first relies on human capital. The military, recognizing the scale of underutilization, is creating a new role focused specifically on helping reservists understand and claim their rights. In parallel, civil society actors — especially NGOs working closely with specific army units — have begun embedding personnel to provide direct assistance, functioning as navigators or informal case workers. While this approach offers hands-on, personalized help, it is inherently resource-intensive, slow to deploy, and ultimately unscalable at the level required.

A second approach leverages tech-enabled case management. Emerging ventures like Solvie and Citizen Impact AI are building hybrid models that combine digital tools for straightforward tasks with trained human case workers for more complex issues. These efforts are promising, especially for niche or high-need groups, and early results show strong user engagement. However, most remain early-stage and have not yet scaled to meet broader needs across the reservist community.

A third strategy focuses on platform upgrades, with several existing service providers enhancing their digital interfaces through tools like chatbots to simplify access and reduce friction. While these improvements can meaningfully improve individual user experiences, they are typically implemented in isolation. Each provider optimizes for its own offerings, rather than considering the broader journey of a user navigating multiple support systems simultaneously.

Together, these efforts represent important progress — but they are fragmented, under-resourced, and misaligned with the lived complexity of reservists and their families. What's missing is a unifying, user-centered layer that integrates across offerings, reduces the burden on individuals, and helps unlock the full value of the ecosystem.

THE TECH ANGLE

While current tech improves some user experience aspects, and digitization is a positive first step, it fails to address several fundamental challenges. Creating one well-known and easily accessible space for information and services remains elusive, as does organizing disparate data - into a single up-to-date resource across different entities (government, municipality, NGOs) for both short and long-term offerings.

The system still lacks truly accessible navigation from the user's perspective, designed around complete user "personas" rather than administrative categories that fragment needs.

Finally, there's an absence of systems that would streamline the entire process of discovering, accessing, and claiming benefits with clarity.

In a resource-scarce environment, this represents a critical, addressable gap. The scale of need justifies deeper technical investment. Building a usable, integrated system to help families navigate rights and access to entitled benefits is complex—but both necessary and achievable.

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About Pollylabs

PollyLabs is a nonprofit (501c3) organization working to exponentially accelerate solutions to the world's most pressing needs by repurposing existing technologies. We operate at the intersection of exploratory research, venture incubation, and systems change—turning bold ideas into scalable, tech-enabled interventions.

Since October 7th, PollyLabs has made Israel and the region a strategic priority. This reflects both the urgency of recovery and the opportunity to build a global model for resilience through innovation.

Our work focuses on catalyzing recovery, strengthening civilian resilience, and unlocking long-term economic opportunity—by channeling the region's world-class innovation toward deep structural and social challenges.

Founded by an Israeli team, PollyLabs brings decades of experience in tech and impact—from local grassroots efforts to global systems change. We work in close partnership with civil society, entrepreneurs, and institutions to ensure the solutions we support are practical, scalable, and rooted in lived experience.

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