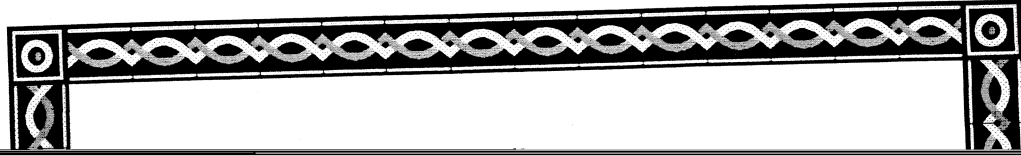


Appendix G

**J. Brodsky, S. Be'er, Y Shnoor,
*Holocaust Survivors in Israel: current
and projected needs for home nursing
care***

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JDC-Brookdale Institute

Holocaust Survivors in Israel: Current and Projected Needs for Home Nursing Care

Jenny Brodsky ♦ Shmuel Be'er ♦ Yitschak Shnoor

Jerusalem

August 2003

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Foreword by the Chairman of The Foundation for the Benefit of Holocaust Victims in Israel

To turn one's eyes away from a site of a terrifying crime or catastrophe is almost a natural reaction. To struggle with facts which are unexplainable, is an almost impossible task. To deal with the aftermath of the Holocaust is difficult and frustrating.

Only in light of the above may we understand why there are so few records of the fate of those who reached Israel at the end of the Second World War, and are collectively known as "Holocaust survivors."

These people, despite their integral place in the history of the Jewish State, have received as individuals very little attention with regard to their social structure, their education and their mental and social needs. Today, more than fifty years after they reached Israel, we face problems, and we seek every bit of data that may be able to help and to solve painful dilemmas and provide some help.

Providing assistance to these elderly survivors in need, who are not capable of coping with the problems which time has wrought, should be both a humanitarian and a national commitment.

This study is the result of the work of the staff of the JDC-Brookdale Institute who took upon themselves to try to resolve a number of questions which did not seem to have answers. There is no doubt that these findings will help to create a clearer picture and gain perspective to respond to needs during the time which remains.

The Center of Organizations of Holocaust Survivors in Israel and the Foundation for the Benefit of Holocaust Victims in Israel have the obligation to give recognition and appreciation to the professional staff of JDC-Brookdale Institute, who faithfully carried out their work. Our thanks to Jenny Brodsky, Director of the Research Program on Aging, and to researchers Shmuel Be'er and Yitschak Shnoor.

Wolf Zeev Factor
Chairman

Foreword by the Director General of The Foundation for the Benefit of Holocaust Victims in Israel

Is it possible for **data** to be poignant?

It would seem not. Data are dry numbers that are the result of statistical calculations and field study. However, in this case, the data reveal a difficult and painful reality. As the survey findings demonstrate, tens of thousands of Holocaust survivors living in Israel today are in need of nursing care. Many thousands among them entirely dependent on assistance in order to carry through basic activities of daily living. Sadly they are poor and do not have sufficient means to pay for the daily aid they need. In the coming years, as survivors grow older and poorer, there will be a greater need for nursing care.

These facts are startling to people exposed to this issue for the first time. **The reality is harsher than in the report.** Survivors who endured the most horrendous experience, and succeeded in rehabilitating themselves and earning their livelihood, are reaching the latter years of their lives, after their retirement, and finding themselves in distress. The little that they managed to save over the years is not adequate to meet their essential needs, including the cost of expensive medications that are not covered by their health plans, the purchase of diapers, which they sometimes need, special treatments and the like. Thus, every day, more survivors join those who need financial aid to manage their nursing and medical care.

In their interpretation of the Book of Exodus (Chapter 30, Verse 12), our sages declare that the children of Israel should not be counted. The sage known as the *Malbim* explains that "a blessing is received in a manner that is hidden from the eye, and when they are counted, the blessing is withdrawn." The conclusion of the *Malbim* is paramount: "As long as the nation is united as one, the public merit is very great." May this gathering of data be considered a way of recognizing our great debt and commitment to the survivors of the Holocaust. It is our aspiration that we now fulfill the important pronouncement:

"All of Israel are responsible one for the other." ("כל ישראל ערבים זה לזה").

Dov (Dubby) Arbel
Director General

Acknowledgments

It is our pleasant duty to thank the people who helped us with this study. Special appreciation to Ramsis Gera of the Research and Planning Division of the National Insurance Institute for his considerable help in providing data for this study. We are grateful to the staff of the JDC-Brookdale Institute, and particularly to Professor Jack Habib, the Director of the Institute, and to Haim Factor, Deputy Director of the JDC-Israel for their valuable insights. Finally we thank Jenny Rosenfeld for editing the report, Marsha Weinstein for the translation into English, Leslie Klineman for graphic design and production, and Sue Bubis for print preparation.

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1. Background

For some time, various agencies and individuals in Israel have expressed a need for information about Holocaust survivors. In particular, an assessment of the size and characteristics of this population and its current and projected needs is required to facilitate the development of policy and setting of priorities for meeting these needs.

The Foundation for the Benefit of Holocaust Victims in Israel was established in 1991 by the Central Organization of Holocaust Survivors in Israel. The Foundation works to improve the quality of life of needy Holocaust survivors living in Israel.

One of the principle types of assistance currently provided by the Foundation is a supplement to the long-term care benefit provided by the National Insurance Institute under the Community Long-term Care Insurance Law. This law, which has been in effect since 1988, mandates home care services to elderly people who are disabled in activities of daily living (ADL) such as bathing, dressing, eating, and in basic homemaking activities, such as preparing meals. Under the law, services are provided in kind for between 9.75 and 15.5 hours per week, depending on the elderly person's level of disability. Disabled elderly, who are partially dependent on other people for assistance, receive up to 9.75 hours of assistance per week, which is considered 100% of the benefit, while the most severely disabled elderly, who are totally dependent on others for performing basic activities of daily living, receive 15.5 hours of assistance per week, which is defined as 150% of the benefit. The Foundation for the Benefit of Holocaust Victims provides additional assistance to Holocaust survivors who are eligible for 150% of the benefit¹, by providing them with up to 9 additional hours of personal care services per week. Those eligible for assistance from the Foundation can thus receive up to 24.5 hours of personal care per week: 15.5 under the Community Long-term Care Insurance Law, and 9 from the Foundation. In the past, the Foundation provided 10 hours of assistance a week, but because of budgetary constraints, assistance was cut down to only 9 hours.

¹ Until October 2002 (prior to the implementation of the Emergency Economic Plan), those eligible for 100% of the benefit received 11 hours, while those eligible to 150% of the benefit received 15 hours.

In light of the increase in the number of people who have requested assistance in recent years, and given the aging of the population of Holocaust survivors, the Foundation asked the JDC-Brookdale Institute for help estimating the size of the needy population in the future, so that the Foundation would be able to make the necessary preparations, develop policy, and set priorities.

In addition to estimating and projecting the number of Holocaust survivors living in Israel, this project involved examining the characteristics of the population by age, gender, marital status, living arrangements, and functional and health status. This report presents the principal findings regarding the current and projected size of the population, and of the population's need for long-term care.

2. The Data Base, Methods, and Assumptions

We estimated the size of the population of Holocaust survivors currently living in Israel, and projected the changes expected in this population up to 2020. On the basis of this estimate and the projection, we estimated the number of Holocaust survivors who will be eligible for the long-term care benefits, and of those among them who will be eligible for 150% of the benefit.

The principal data base for this project was a national *Survey of People Age 60 and Over*, which was conducted by the Central Bureau of Statistics (CBS) in 1997 in cooperation with the JDC-Brookdale Institute, JDC-Israel, ESHEL – The Association for the Planning and Development of Services for the Aged in Israel, the National Insurance Institute, the Ministry of Labor and Social Affairs, the Ministry of Immigrant Absorption, and the Ministry of Health. The survey included interviews with approximately 5,000 people age 60 and over, who constituted a representative sample of all elderly people living in the community in urban centers. The survey did not include residents of institutions, or residents of rural areas (e.g., kibbutzim and moshavim).

The *Survey of People Age 60 and Over* was the first ever to make it possible to identify the Holocaust survivors living in Israel. It accomplished this by asking questions about the respondent's country of birth, date of immigration to Israel, and ever having lived in a country that was under the Nazi regime or direct Nazi influence. In addition, it asked respondents where they had

lived between 1933 and 1945, and whether, during that time, they had been in a ghetto, in hiding, in a labor camp, or in a concentration camp.

A "Holocaust survivor" was defined as anyone who had lived in one of the countries occupied by or under the direct influence of the Nazi regime at any time between 1933 and 1945. Also included in this population was anyone who had fled slightly before, or during, the Nazi occupation (that is, displaced persons – "fled").

According to this definition, about 283,000 Holocaust survivors were identified by the survey; they constituted slightly more than 40% of all Jews age 60 and over at the end of 1997. If we examine all those born in Europe only, we find that Holocaust survivors represented about 75% of them at that time.

As noted, we used the estimated population of Holocaust survivors derived from the 1997 *Survey of People Age 60 and Over* to calculate the current and projected size of that population.

An Estimate and Projection of the Population of Holocaust Survivors

We estimated the current size of the population of Holocaust survivors, and projected its annual progress up to 2020, using current mortality rates stratified by age and gender. Given the lack of data on the mortality rates specifically for Holocaust survivors, we used the mortality rates of people born in Europe-America, since most European-born people of these ages are survivors.

To the population of Holocaust survivors derived from the 1997 *Survey of People Age 60 and Over*, we added relevant populations not included in that survey. They included the following:

- a. People who in 1997 had not yet reached the age of 60. The proportion of survivors among this group is unknown. It stands to reason that the proportion of survivors among them would be more similar to the proportion among the 60-64 age group than to that among the older survivors. Nevertheless, we assumed that the proportion of Holocaust survivors among this group would be 25% of their proportion among people ages 60-64, as found in the 1997 survey. This assumption was based on two factors: First, only a small

percentage of infants and toddlers survived the Holocaust, and second, people in this age group are unlikely to be found among the displaced persons – that is, those who fled shortly before or during Nazi occupation.

- b. Immigrants from the former Soviet Union who arrived in Israel between 1998 and 2001 (based on ongoing CBS population estimates).
- c. A projection of those who will immigrate from the former Soviet Union between 2002 and 2020. We based our projection on three alternative population projections prepared by the CBS, which took into consideration the expected immigration to Israel using a high variant, a medium variant one, and a low variant.² In this report, we present our findings on the basis of the medium variant. However, it should be noted that we also estimated the population of Holocaust survivors based on the low variant; in several places, we cite these findings in order to assess the estimates' range of sensitivity. The medium variant assumes the arrival of 230,000 immigrants from the former Soviet Union between 2001 and 2020, 25,000 of whom will be elderly (age 65 or over). In contrast, the low variant assumes the arrival of 130,000 immigrants from the former Soviet Union during this period, 14,000 of whom will be elderly.
- d. People who live in the rural sector, that is, in villages with fewer than 2,000 residents.
- e. People who reside in institutions.

The addition of these populations was calculated on the basis of the percentage of Holocaust survivors found in the *Survey of People Age 60 and Over*, by age and gender. Their percentage was then applied to each of the additional populations.

In this study we used institutionalization and mortality rates of people born in Europe and America. We did not use separate rate for immigrants and for non-immigrants. In order to assess the range of sensitivity of using separate rates we did construct such a model, but it yielded almost no differences in

² These projections were based on the situation of the population at the end of 1995. At present, the Central Bureau of Statistics is preparing new population projections, based on the situation of the population at the end of 2000.

the results. Therefore the findings presented are based on a model which uses uniform rates of institutionalization and mortality.

Eligibility for Receipt of Services under the Community Long-term Care Insurance Law

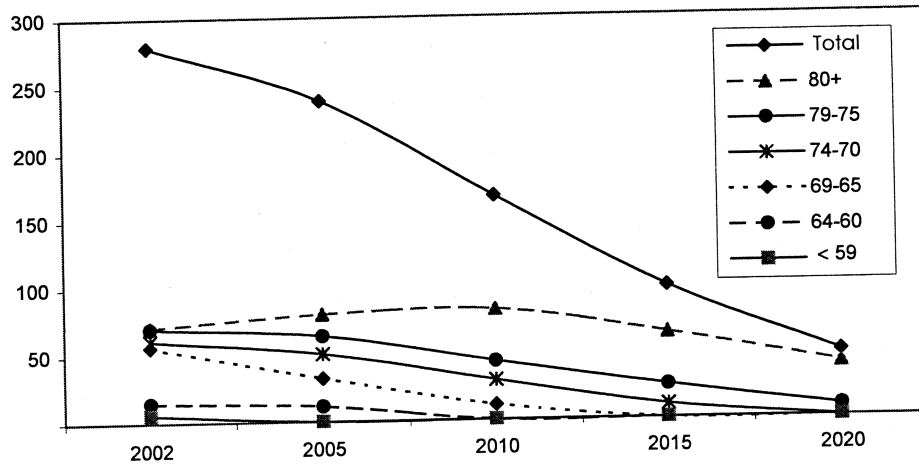
We estimated the number of Holocaust survivors eligible for benefits under the Community Long-term Care Insurance Law by applying the rates of use of services of all those eligible for services under the law at the end of 2001 to the population of Holocaust survivors living in the community, stratified by age and gender. The specific rates for the end of 2001 were then applied to the entire period of the projection (2002-2020). It is important to note that the 1997 *Survey of People Age 60 and Over* did not find any differences in the use that Holocaust survivors or those in the general elderly population made of services provided under the law. Given the lack of differences in use, we

according to the low variant, in 2002 the number of survivors was 278,000, in 2010 it is expected to be 164,000, and in 2020 it is expected to be 47,000.

Table 1: Estimated Holocaust Survivors Living in Israel, by Age Group (in Thousands, Year End)

Year	Total	Age Group					
		Up to 59	60-64	65-69	70-74	75-79	80 and Over
2002	278.9	5.8	14.6	56.4	61.0	70.2	71.0
2003	265.0	3.1	14.3	49.9	52.0	72.1	73.6
2004	252.0		14.6	43.3	48.7	67.0	78.4
2005	238.6		11.6	32.4	50.5	63.9	80.1
2006	224.1		8.6	23.9	51.7	56.3	83.5
2007	210.1		6.0	14.4	52.3	52.9	84.5
2008	195.9		3.2	14.0	45.9	45.2	87.6
2009	181.3			14.1	39.5	42.2	85.4
2010	166.8			11.1	29.5	43.7	82.5
2015	98.7				10.0	24.8	63.9
2020	49.1					8.4	40.7

Figure 1: Estimated Holocaust Survivors Living in Israel, by Age Group (in Thousands, Year End)



Since this report is concerned with assessing the need for nursing care at home of Holocaust survivors living in the community, it was important to calculate separate population estimates by place of residence (that is, in the community, or in an institution). Table 2 presents an estimate of the population of Holocaust survivors by place of residence.

We arrived at the estimated number of survivors living in institutions by using the institutionalization rates of people born in Europe, as found in the census of residents of institutions, carried out by JDC-Brookdale Institute in 1999-2000. We assume that these specific rates (by age and gender) will not change during the projection period.

Table 2: Estimated Holocaust Survivors Living in the Community and in Long-term Care Institutions (in Thousands, Year End)

Year	Total	Place of Residence		Percentage in Long-term Care Institutions
		In the Community	Long-term Care Institution	
2002	278.9	265.1	13.8	5.0
2003	265.0	250.9	14.1	5.3
2004	252.0	237.3	14.6	5.8

2005	238.6	223.7	14.9	6.2
2006	224.1	208.9	15.2	6.8
2007	210.1	195.0	15.1	7.2
2008	195.9	180.6	15.3	7.8
2009	181.3	166.5	14.8	8.2
2010	166.8	152.5	14.3	8.6
2015	98.7	88.2	10.5	10.6
2020	49.1	42.7	6.4	13.0

As can be seen in Table 2, the number of survivors living in the community at the end of 2002 is estimated at 265,000 people. The number of survivors in long-term care institutions is 14,000 people (5% of all survivors).

The number of survivors aged 65+ living in the community is estimated at 245,000 people, representing 39% of the 65+ population living in the community. In 2010 the percentage of survivors living in the community will be 22% and in 2020 – 4% of all elderly aged 65+ living in the community.

The percentage of survivors expected to be living in long-term care institutions rises over the years as a result of population aging, as can be seen in Table 2. The number of survivors aged 65+ living in institutions at the end of 2002 is estimated at 13.8 thousand, constituting 52% of the 65+ population living in institutions in Israel. The number of survivors living in institutions is expected to peak in 2008 (15.3 thousand).

In 2010 Holocaust survivors living in institutions will still constitute a high proportion of the residents (48%), and this percentage is expected to decline to 15% in 2020.

Henceforth in this report we will address only those Holocaust survivors who are living in the community.

b) Estimated Size of the Population of Holocaust Survivors Eligible for Services under the Community Long-term Care Insurance Law

First we present an estimate of the number of all Holocaust survivors eligible for services under the Community Long-term Care Insurance Law (Table 3), and then an estimate of the number of Holocaust survivors who are eligible

for services under the law at the level of 150% of the benefit (who comprise the target population of the Foundation for the Benefit of Holocaust Victims in Israel; Table 4).

At the end of 2002, it was estimated that 45,000 Holocaust survivors would be eligible for services under the Community Long-term Care Insurance Law. This number is not expected to change appreciably through the end of 2005, and is expected to have declined to 37,000 people by 2010, and to 14,000 by 2020. Nevertheless, because of the aging of the population of Holocaust survivors, those eligible for services under the law will represent an increasing percentage of all Holocaust survivors living in the community. These data are true for the entire population of survivors receiving services under the Community Long-term Care Insurance Law, and not only for those assisted by the Foundation.

Table 3: Estimated Number of Holocaust Survivors Eligible for Services under the Community Long-term Care Insurance Law (in Thousands, Year End)*

Year	Holocaust Survivors		
	Total Living in the Community	Eligible for Services under the Law	Percentage Eligible for Services under the Law
2002	265.1	44.5	16.8
2003	250.9	44.4	17.7
2004	237.3	44.3	18.6
2005	223.7	43.8	19.6
2006	208.9	43.2	20.7
2007	195.0	42.4	21.7
2008	180.6	41.2	22.8
2009	166.5	39.3	23.6
2010	152.5	37.3	24.5
2015	88.2	25.4	28.8
2020	42.7	14.4	33.1

* It is important to note that all estimates of eligibility for assistance under the Community Long-term Care Insurance Law in this Table are governed by the definition of the target population and the criteria currently maintained by the National Insurance Institute. If these change, the data will, perforce, change.

Figure 2: Total Holocaust Survivors Eligible for Services under the Community Long-term Care Insurance Law (in Thousands, Year End)

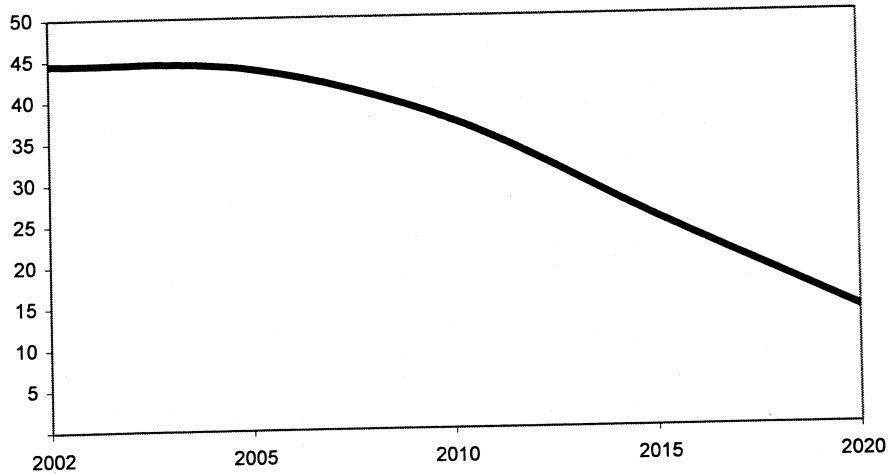


Table 4 presents the estimated number of Holocaust survivors eligible for the maximum (150%) benefit under the Community Long-term Care Insurance Law. As noted, this law mandates services to the disabled elderly at two levels: a benefit for those who are partially dependent on assistance from others (100%); and a benefit for those who are completely dependent (150%), which is designed for the most severely disabled elderly. However, some of those whose level of disability makes them eligible for the enlarged benefit actually receive a reduced benefit from the National Insurance Institute, because their income is higher than the threshold of eligibility set for the benefit. The Foundation for the Benefit of Holocaust Victims in Israel does not help these survivors because of their relatively high income, which is commensurate with, or greater than, the average market wage. It should be noted that survivors whose level of income is more than 1.5 times greater than the average market wage are not eligible at all for services under the Community Long-term Care Insurance Law. In calculating this estimate, we used the assumption that 75% of all elderly receiving the reduced benefit would be Holocaust survivors. However, we also examined alternative assumptions, but found no significant difference between the alternatives, as will be discussed below.

Table 4 presents the estimated number of Holocaust survivors eligible for the 150% benefit under the law, exclusive of those survivors who receive the reduced benefit because of their relatively high income. As can be seen in Table 4, the number of Holocaust survivors eligible for the 150% benefit is expected to peak in 2004 at about 11,000 people. The number of elderly Holocaust survivors eligible for the enlarged benefit is expected to drop to about 10,000 people by 2010, and to about 4,000 people by 2020.

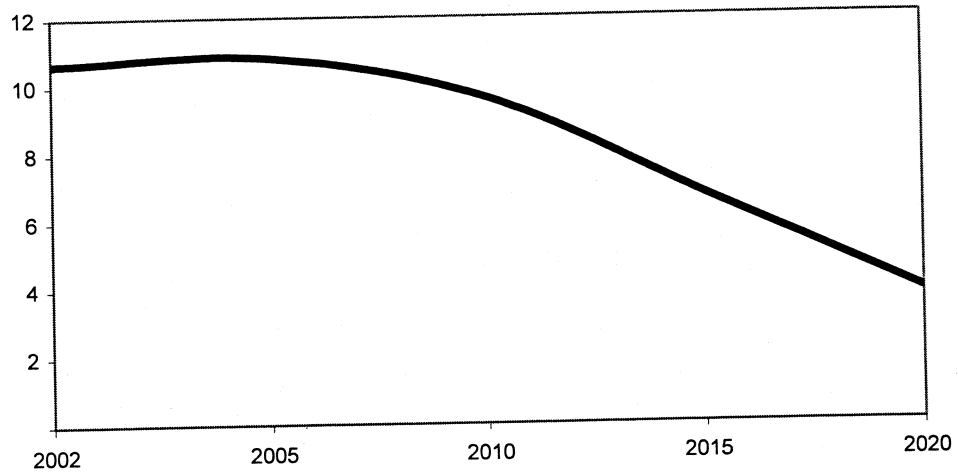
As noted, we examined two alternative assumptions regarding the proportion of Holocaust survivors among those eligible for the reduced benefit. The first alternative assumed that the proportion of recipients of the reduced benefit among Holocaust survivors would be identical to the proportion of recipients of the reduced benefit among the general elderly population. According to this assumption, the number of people eligible for the reduced benefit at the end of 2002 is slightly higher – 11,000. This number is expected to peak at 11.2 thousand people by 2004, and to decline to 4,000 in 2020.

Table 4: Estimated Holocaust Survivors Eligible for the Enlarged (150%) Benefit under the Community Long-term Care Law (in Thousands, Year End)*

Year	Holocaust Survivors		
	Total Living in the Community	Eligible for 150% Benefit	Percentage Eligible for 150% Benefit
2002	265.1	10.6	4.0
2003	250.9	10.7	4.3
2004	237.3	10.8	4.6
2005	223.7	10.8	4.8
2006	208.9	10.8	5.2
2007	195.0	10.6	5.5
2008	180.6	10.5	5.8
2009	166.5	10.1	6.0
2010	152.5	9.6	6.3
2015	88.2	6.7	7.6
2020	42.7	3.9	9.1

* It is important to note that all estimates of eligibility for assistance under the Community Long-term Care Insurance Law in this Table are governed by the definition of the target population and the criteria currently maintained by the National Insurance Institute. If these changes, the data will, perforce, change.

Figure 3: Estimated Holocaust Survivors Eligible for the Enlarged (150%) Benefit under the Community Long-term Care Law (in Thousands, Year End)



The second alternative made the extreme assumption that **all** recipients of the reduced benefit would be Holocaust survivors. According to this assumption, the number of people eligible for the reduced benefit was slightly lower – 10.4 thousand people – at the end of 2002, and was expected to peak at 10.5 thousand people by 2004, and to decline to 3,900 people in 2020. The numbers in Table 4 represent an interim calculation. In any case, however, it is possible to see that the estimates based on the various assumptions do not differ greatly.

Another way to project how many Holocaust survivors will be eligible for assistance from the Foundation is to use Holocaust survivors' current use of Foundation assistance as a base, i.e. the actual number of people using the Foundation's services, of all survivors living in the community. Table 5 presents such a projection. According to Foundation data, 6,300 Holocaust survivors were receiving assistance in mid-2003; Foundation staff estimate that this number will reach 7,000 by the end of 2003. This projection is based on the assumption that the current pattern of use of assistance from the Foundation will continue without change. However, we would note that the patterns of use may indeed change, once the service becomes more widely known. Thus it is possible to calculate alternatives, which assume a relative increase in the patterns of use of Foundation assistance. For example, we calculated

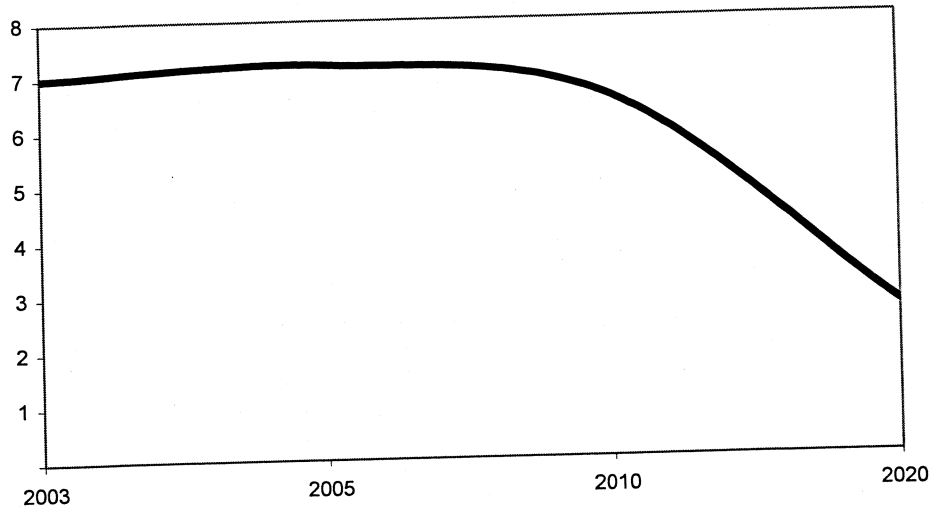
the effect of a 50% increase in use. The results of this calculation are presented in Table 5.

Table 5: Estimated Holocaust Survivors Eligible for Foundation Assistance, based on Current Use of Foundation Assistance (in Thousands, Year End)

Year	Holocaust Survivors	
	Eligible Based on Current Patterns of Use	Eligible Based on 50% Increase in Use
2003	7.0	7.0
2004	7.1	10.7
2005	7.2	10.8
2006	7.2	10.9
2007	7.2	10.8
2008	7.1	10.7
2009	6.9	10.3
2010	6.6	9.8
2015	4.7	7.0
2020	2.7	4.1

Based on the current pattern of use of Foundation assistance, the number of Holocaust survivors who will be eligible for assistance from the Foundation is expected to peak in 2006 at 7,240 people. About 6,600 people are expected to use Foundation assistance in 2010, and about 2,700 are expected to use it in 2020. If the pattern of use does change, the number of people eligible for assistance from the Foundation may increase; such that in 2006, for example, the number of users would be somewhere in the range between 7,200, according to the current pattern of use, and 10,900, if there is an increase of up to 50% in the pattern of use.

Figure 4: Estimated Holocaust Survivors Eligible for Foundation Assistance, based on Current Use of Foundation Assistance (in Thousands, Year End)



As can be seen, there are differences between the estimated total number of Holocaust survivors who will be eligible for assistance from the Foundation based on the two alternative assumptions discussed above -- the estimate based on patterns of utilization of the enlarged (150%) benefit under the Community Long-term Care Law (Table 4), and the estimate based on current use of Foundation assistance (Table 5). In mid-2003, the gap between the estimates was calculated to be 3,600 elderly people. In other words, some Holocaust survivors who are eligible for Foundation assistance may not be receiving it. A number of factors may explain this, chief among them the following: Some survivors may be receiving services from other organizations (such as the Association of Immigrants from the Netherlands); and some survivors may not seek assistance -- either because of the stigma associated with it; because of the bureaucratic procedures involved in procuring it, e.g. the stipulation that a social report be filled out by a social worker from the local authority (this is especially true of solitary elderly people who do not have children to help them); or because of a lack of awareness of the assistance that is available from the Foundation. If utilization patterns grow by 50%, the estimate of people using the Foundation's assistance in the peak year (2006) will reach 10.9 thousand.

This paper presented estimates of the numbers of Holocaust survivors living in Israel today and in the future. We focused on the area of nursing care, but it should be noted that there are needs in other areas as well, such as in the social and health areas. Note also that based on the survey of people aged 60+, information exists regarding the additional needs of survivors; this information was presented at various opportunities to services developers and decision makers working with this population.

SENDER FOUNDATION FOR THE בנין תורה
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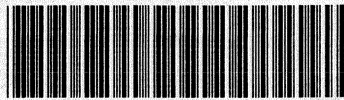
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