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Holocaust Survivors of European Origin in Israel: Current and Projected Needs for Nursing Care at Home

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

It is natural that most people turn away from the site of an accident, a catastrophe, or a terrifying crime. It is very difficult to struggle with facts that do not have an explanation that can be grasped by the human mind. Another difficulty is contending with the aftermath of the deed, and dealing with the outcome of events which are beyond our comprehension.

It is only in light of the above that we may understand why there are so few records of the fate of the people 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 people and the State, have received very little individual attention with regard to their social structure, their education and their mental and social welfare. 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 solve painful dilemmas and provide help.

Providing assistance to these elderly people in need, who are not capable of coping with the problems which time has wrought, is 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 Central Organization of Holocaust Survivors in Israel and the Foundation for the Benefit of Holocaust Victims in Israel have the pleasant 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

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 are entirely dependent on assistance in order to carry through basic activities of daily living.

These facts are startling to people exposed to this issue for the first time. But the explanation is simple: growing old and reaching an advanced age has drastically accelerated the need for nursing care. In the coming years, as survivors grow older, there will be a greater need for nursing care.

In the field, 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, treatments that are not covered by their health plans, the purchase of diapers, which they sometimes need, and the like. Thus, every day, more survivors join those who need financial aid to manage their nursing 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, and *Rashi* interprets, "Do not count heads." 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 Sage and the meaning of the interpretation 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 will fulfill the important pronouncement, "All of Israel are responsible one for the other."

Dov (Dubby) Arbel

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 implementation of the Emergency Economic Plan), those eligible for 100% of the benefit received 11 hours of personal care, while those eligible to 150% of the benefit received 16 hours of personal care.

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 Myers-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 of European origin 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 of European origin 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 in this study, as someone born in Europe 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, a "displaced persons").

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 of European Origin

We estimated the current size of the population of Holocaust survivors of European origin, 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 and therefore were not included in the CBS survey. The proportion of survivors among this group is not known. We estimated the number of those who were 53-59 years old in 1997 using the rate of Holocaust survivors among those aged 60-64 included in the survey. This is because it stands to reason that the proportion of survivors among them would be more similar to the

proportion of survivors among those aged 60-64 than among older survivors. In the study we considered alternative assumptions, namely, that the proportion of Holocaust survivors among those aged 53-59 would range between 25% and 100% of the rate of Holocaust survivors among those aged 60-64. The rationale for assuming a lower rate for those aged 53-59 was based on two factors: First, that only a small percentage of infants and toddlers survived the Holocaust; and second, people in this age group were unlikely to have been displaced persons – that is, to have fled shortly before or during Nazi occupation. Below we present findings according to two possible estimates: a “low” estimate assuming that the proportion of Holocaust survivors among this cohort would be 25% of the rate among peoples aged 60-64; and a “high” estimate assuming that the proportion of Holocaust survivors among this cohort would be 100% (that is, identical to) of the rate among people aged 60-64.

- b. Immigrants from the former Soviet Union who arrived in Israel after 1997 (based on Central Bureau of Statistics population estimates). The number of survivors among them was calculated on the basis of the assumption that it would be similar (by age and gender) to that among immigrants from the former Soviet Union who had arrived in Israel prior to 1997.
- 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.

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.

- d. People who live in the rural sector, that is, in villages with fewer than 2,000 residents. The number of survivors among them was calculated on the basis of the assumption that it would be similar (by age and gender) to that among the urban population.
- e. People who reside in institutions. We used available institutionalization rates of elderly born in Europe-America,³ and assumed that the number of Holocaust survivors among them would be similar (by age and gender) to that among the non-institutionalized elderly.

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 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 of European origin living in the community, stratified by age and gender. The absolute 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 felt that the national data, which address the entire population of elderly, and are systematic, reliable, and up to date, were preferable.

³ Be'er, S. 2004. A National Census of Long-term Care Institution Residents, 2000, and Trends in the Institutionalization Patterns of the Elderly, 1983-2000. RR-429-04. JDC-Brookdale Institute, Jerusalem. (Hebrew)

3. Findings

a) Estimated Size of the Population of Holocaust Survivors of European Origin, and Projected Size up to 2020⁴

*Low estimate*⁵ - as can be seen in Table 1a, according to the low estimate, the total number of Holocaust survivors of European origin was 278,900 in 2002, and 265,000 in 2003. This number is expected to decline to 167,000 in 2010, and to 49,000 in 2020.

*High estimate*⁶ - as can be seen in Table 1b, according to the high estimate, the total number of Holocaust survivors of European origin was 340,200 in 2002, and 326,900 in 2003. This number is expected to decline to 225,500 in 2010, and to 92,200 in 2020.

⁴ All of the data in this report are end-of-year data.

⁵ The low estimate assumes that the proportion of Holocaust survivors among those aged 53-59 in 1997 would be 25% of the rate among people aged 60-64 in 1997.

⁶ The high estimate assumes that the proportion of Holocaust survivors among those aged 53-59 in 1997 would be 100% of (that is, identical to) the rate among people aged 60-64 in 1997.

Table 1a: Estimated Number of Holocaust Survivors of European Origin Living in Israel, by Age Group (in Thousands, End of Year) – Low Estimate*

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
2011	152.0			8.2	21.7	44.5	77.6
2012	137.9			5.6	13.1	45.0	74.2
2013	123.8			3.0	12.8	39.1	69.0
2014	110.8				12.9	33.3	64.7
2015	98.7				10.0	24.8	63.9
2020	49.1					8.4	40.7

* The low estimate assumes that the proportion of Holocaust survivors among those aged 53-59 in 1997 would be 25% of the rate among people aged 60-64 in 1997.

When we examined changes in the population of Holocaust survivors according to the low CBS variant, we found no large difference in the estimated size of the population of Holocaust survivors. For example, 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 1b: Estimated Number of Holocaust Survivors of European Origin Living in Israel, by Age Group (in Thousands, End of Year) – High Estimate*

Year	Total	Age Group					
		Up to 59	60-64	65-69	70-74	75-79	80 and Over
2002	340.2	23.1	58.6	56.4	61.0	70.2	71.0
2003	326.9	12.6	57.3	59.4	52.0	72.1	73.6
2004	314.1		58.2	61.8	48.7	67.0	78.4
2005	300.8		46.4	59.8	50.5	63.9	80.1
2006	285.8		34.6	59.7	51.7	56.3	83.5
2007	271.2		23.9	57.7	52.3	52.9	84.5
2008	256.4		12.7	56.1	54.8	45.2	87.6
2009	241.0			56.6	56.7	42.2	85.4
2010	225.5			44.5	54.8	43.7	82.5
2011	209.5			32.8	54.6	44.5	77.6
2012	194.2			22.5	52.6	45.0	74.2
2013	178.8			11.9	51.1	46.9	69.0
2014	164.4				51.4	48.4	64.7
2015	150.7				40.1	46.7	63.9
2020	92.2					33.7	58.6

* The high estimate assumes that the proportion of Holocaust survivors among those aged 53-59 in 1997 would be 100% of (that is, identical to) the rate among people aged 60-64 in 1997.

The aging of the population of Holocaust survivors

It is important to note that the population of Holocaust survivors is aging. We therefore expect an increase in the number of Holocaust survivors age 75 and over, and particularly of those aged 80 and over (see Tables 1a, 1b, and 2). As can be seen in Table 2, according to both the low and high estimates, the proportion of Holocaust survivors among the population age 75 and over was 48% in 2002; their proportion of this population will continue to be high in the coming years.

Since people in older age groups are the primary consumers of the services provided under the Community Long-term Care Insurance Law, their

increase in number must be considered when planning strategies to address the increase in needs.

Table 2: Estimates of Holocaust Survivors of European Origin Age 75 and Over as a Percentage of the Total Population 75 and Over

	Based on Low Estimate*	Based on High Estimate **
2002	48	48
2003	48	48
2004	48	48
2005	47	47
2006	45	45
2007	43	43
2008	41	41
2009	39	39
2010	38	38
2015	24	30
2020	13	24

* Assuming that the proportion of Holocaust survivors among those ages 53-59 in 1997 is 25% of the rate among people ages 60-64 in 1997.

** Assuming that the proportion of Holocaust survivors among those ages 53-59 in 1997 is 100% of (that is, identical to) the rate among people ages 60-64 in 1997.

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). Tables 3a and 3b present an estimate of the population of Holocaust survivors of European origin 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 conducted by the JDC-Brookdale Institute in 1999-

2000. We assumed that these specific rates (by age and gender) would not change during the projected period.

Table 3a: Estimated Holocaust Survivors of European Origin Living in the Community and in Long-term Care Institutions (in Thousands, Year End) – Low Estimate

Year	Total	Place of Residence		
		In the Community	Long-term Care Institution	Percentage in Long-term Care Institutions
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
2011	152.0	138.6	13.4	8.8
2012	137.9	125.1	12.8	9.3
2013	123.8	112.0	11.8	9.5
2014	110.8	99.9	10.9	9.9
2015	98.7	88.2	10.5	10.6
2020	49.1	42.7	6.4	13.0

* The low estimate assumes that the proportion of Holocaust survivors among those aged 53-59 in 1997 would be 25% of the rate among people aged 60-64 in 1997

Table 3b: Estimated Holocaust Survivors of European Origin Living in the Community and in Long-term Care Institutions (in Thousands, Year End) – High Estimate*

Year	Total	Place of Residence		
		In the Community	Long-term Care Institution	Percentage in Long-term Care Institutions
2002	340.2	326.2	13.9	4.1
2003	326.9	312.6	14.2	4.4
2004	314.1	299.3	14.8	4.7
2005	300.8	285.7	15.1	5.0
2006	285.8	270.4	15.4	5.4
2007	271.2	255.9	15.4	5.7
2008	256.4	240.8	15.6	6.1
2009	241.0	225.7	15.2	6.3
2010	225.5	210.8	14.7	6.5
2011	209.5	195.6	13.9	6.6
2012	194.2	180.9	13.3	6.8
2013	178.8	166.3	12.5	7.0
2014	164.4	152.6	11.8	7.2
2015	150.7	139.2	11.5	7.6
2020	92.2	82.4	9.8	10.6

* The high estimate assumes that the proportion of Holocaust survivors among those aged 53-59 in 1997 would be 100% of (that is, identical to) the rate among people aged 60-64 in 1997

As can be seen in Tables 3a and 3b, the number of survivors living in the community at the end of 2003 is estimated at 250,900 people (based on the low estimate) and 312,600 (based on the high estimate). The estimated number of survivors in long-term care institutions is about 14,000 people (4% - 5% of all survivors).

The percentage of survivors living in long-term care institutions is expected to rise over the years as a result of population aging (see Tables 3a and 3b). The number of survivors age 65 and over living in institutions constitutes more than half of the population age 65 and over living in institutions in Israel. The

number of survivors living in institutions is expected to peak in 2008 (at between 15.3 and 15.6 thousand individuals).

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

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

First we present an estimate of the number of all Holocaust survivors of European origin eligible for services under the Community Long-term Care Insurance Law (Tables 4a and 4b), 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; Tables 5a and 5b).

At the end of 2003, it was estimated that about 45,000 Holocaust survivors were eligible for services under the Community Long-term Care Insurance Law. This number is not expected to change appreciably through the end of 2005. Based on the low estimate, the number is expected to have declined to 37,300 people by 2010 and to 14,000 by 2020, and based on the high estimate, it is expected to have declined to 41,700 people by 2010 and to 24,200 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 4a: Estimated Number of Holocaust Survivors of European Origin Eligible for Services under the Community Long-term Care Insurance Law (in Thousands, Year End)* – Low Estimate**

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
2011	138.6	35.0	25.2
2012	125.1	32.9	26.3
2013	112.0	30.1	26.8
2014	99.9	27.5	27.6
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.

** The low estimate assumes that the proportion of Holocaust survivors among those aged 53-59 in 1997 would be 25% of the rate among people aged 60-64 in 1997.

Table 4b: Estimated Number of Holocaust Survivors of European Origin Eligible for Services under the Community Long-term Care Insurance Law (in Thousands, Year End)* – High Estimate**

Year	Holocaust Survivors		
	Total Living in the Community	Eligible for Services under the Law	Percentage Eligible for Services under the Law
2002	326.2	45.1	13.8
2003	312.6	45.4	14.5
2004	299.3	45.7	15.3
2005	285.7	45.6	16.0
2006	270.4	45.3	16.8
2007	255.9	44.8	17.5
2008	240.8	44.4	18.4
2009	225.7	43.2	19.1
2010	210.8	41.7	19.8
2011	195.6	39.7	20.3
2012	180.9	37.9	21.0
2013	166.3	36.0	21.6
2014	152.6	34.3	22.5
2015	139.2	32.5	23.4
2020	82.4	24.2	29.3

* 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.

** The high estimate assumes that the proportion of Holocaust survivors among those aged 53-59 in 1997 would be 100% of (that is, identical to) the rate among people aged 60-64 in 1997.

Tables 5a and 5b present 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 on others (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 assumed that 75% of all elderly receiving the reduced benefit would be Holocaust survivors. We also examined alternative assumptions, but found no significant difference among them.

Tables 5a and 5b present the estimated number of Holocaust survivors of European origin eligible for the 150% benefit under the law, exclusive of those survivors who receive the reduced benefit because of their relatively high income.

Table 5a: Estimated Holocaust Survivors of European Origin Eligible for the Enlarged (150%) Benefit under the Community Long-term Care Law* (in Thousands, Year End) - Low Estimate*****

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
2011	138.6	9.0	6.5
2012	125.1	8.6	6.8
2013	112.0	7.8	7.0
2014	99.9	7.2	7.2
2015	88.2	6.7	7.6
2020	42.7	3.9	9.1

* Exclusive of those survivors who receive the reduced benefit because of their relatively high income.

** 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.

*** The low estimate assumes that the proportion of Holocaust survivors among those aged 53-59 in 1997 would be 25% of the rate among people aged 60-64 in 1997.

As can be seen in Table 5a (based on the low estimate), the number of Holocaust survivors eligible for the 150% benefit is expected to peak in 2004 at 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 shown in Table 5b, based on the high estimate, the number of Holocaust survivors eligible for the 150% benefit is expected to peak in 2005 at 11,100 people. The number of elderly Holocaust survivors eligible for the enlarged

benefit is expected to drop to about 10,300 people by 2010, and to about 6,400 people by 2020.

Table 5b: Estimated Holocaust Survivors of European Origin Eligible for the Enlarged (150%) Benefit under the Community Long-term Care Law* (in Thousands, Year End) - High Estimate*****

Year	Holocaust Survivors		
	Total Living in the Community	Eligible for 150% Benefit	Percentage Eligible for 150% Benefit
2002	326.2	10.7	3.3
2003	312.6	10.9	3.5
2004	299.3	11.0	3.7
2005	285.7	11.1	3.9
2006	270.4	11.1	4.1
2007	255.9	11.0	4.3
2008	240.8	11.0	4.6
2009	225.7	10.7	4.8
2010	210.8	10.4	4.9
2011	195.6	9.9	5.0
2012	180.9	9.5	5.2
2013	166.3	9.0	5.4
2014	152.6	8.6	5.6
2015	139.2	8.2	5.9
2020	82.4	6.4	7.8

* Exclusive of those survivors who receive the reduced benefit because of their relatively high income.

** 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.

*** The high estimate assumes that the proportion of Holocaust survivors among those aged 53-59 in 1997 would be 100% of (that is, identical to) the rate among people aged 60-64 in 1997.

Another way to project how many Holocaust survivors will be eligible for assistance from the Foundation is to use the current use by Holocaust survivors' of Foundation assistance as a base – that is, to calculate the actual number of all survivors living in the community people who currently use the Foundation's services. Tables 6a and 6b present 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 Tables 6a and 6b.

Table 6a: Estimated Holocaust Survivors Eligible for Foundation Assistance, based on Current Use of Foundation Assistance (in Thousands, Year End) – Based on the Low Estimate of Holocaust Survivors*

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
2011	6.2	9.3
2012	5.8	8.7
2013	5.4	8.1
2014	5.0	7.5
2015	4.7	7.0
2020	2.7	4.1

* The low estimate assumes that the proportion of Holocaust survivors among those aged 53-59 in 1997 would be 25% of the rate among people aged 60-64 in 1997.

Based on the current pattern of use of Foundation assistance and the low estimate of Holocaust survivors, the number of Holocaust survivors who will be eligible for assistance from the Foundation is expected to peak in 2006 at 7,200 people (Table 6a). 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 people using services would range between 7,200, according to current patterns of use, and 10.900, if there were an increase of up to 50% in the pattern of use.

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 5a), and the estimate based on current use of Foundation assistance (Table 6a). 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.

Based on the current pattern of use of Foundation assistance and the high estimate of Holocaust survivors, the number of Holocaust survivors who will be eligible for assistance from the Foundation is somewhat higher (Table 6b).

Table 6b: Estimated Holocaust Survivors Eligible for Foundation Assistance, based on Current Use of Foundation Assistance (in Thousands, Year End) - Based on the High Estimate of Holocaust Survivors*

Year	Holocaust Survivors	
	Eligible Based on Current Patterns of Use	Eligible Based on 50% Increase in Use
2003	7.0	7.0
2004	7.2	10.8
2005	7.3	10.9
2006	7.3	11.0
2007	7.3	11.0
2008	7.4	11.0
2009	7.2	10.8
2010	7.0	10.4
2011	6.6	9.9
2012	6.3	9.5
2013	6.0	9.0
2014	5.7	8.6
2015	5.5	8.2
2020	4.4	6.6

** The high estimate assumes that the proportion of Holocaust survivors among those aged 53-59 in 1997 would be 100% of (that is, identical to) the rate among people aged 60-64 in 1997.

This paper has presented estimates of the numbers of Holocaust survivors of European origin living in Israel today and in the future. Although we have focused on the need for nursing care at home, it should be noted that needs exist in other areas, as well, such as social welfare and health. Note also that based on the Central Bureau of Statistics' survey of people age 60 and over, information exists regarding the additional needs of survivors; this information has been presented at various opportunities to service developers and decision makers working with this population.