A Comparative Profile of Jewish Elderly in South Florida and Israel

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The purpose of this study is to compare the elderly Jewish communities of two south Florida counties with the elderly Jewish population of Israel, on a series of demographic, socioeconomic, and "Jewishness" factors. The elderly are segmented into three age cohorts: the "youngest-old" (55-64), the "young-old" (65-74), and the "old-old" (75 and over). This age division forms an important focus for this paper. The similarities between the Jewish elderly populations of South Florida and Israel are shown to be more pronounced with increasing age. This may be a result of traditional and cultural characteristics shared by those in the older age cohorts. In the United States, the Jewish elderly have attracted increasing interest due to their growing numbers. Nutrition, medical technology and level of comfort have all been part of this interest. In 1971, 9.8% of Americans were 65 and over; by 1985, this percentage had increased to 11.9. Jews, as a subset of this population, have even higher percentages. Schmelz (1984) has estimated that the number of American Jews over the age of 65 would increase from 670,000 in 1971, to 775,000 in 1975, and to 960,000 in 1985. Thus, the percentage of elderly among the Jews in the United States may have increased from 12.0% in 1971 to 16.5% in 1985, more than double the rate of the general population (Kosmin and Scheckner, 1987).

The Study Area and Data Sources

Over 650,000 Jews now reside in the three-county South Florida area (Dade County, Broward County, and Palm Beach County) together constituting about 10% of the Jews in the United States. Dade County (Miami) completed a demographic study in 1982 (Sheskin, 1982); Palm Beach, in 1987 (Sheskin, 1987). By comparison, of 25 cities that have recently (1979-1987) completed Jewish demographic studies, the percentage of the population over age 60 ranges from 12% in Washington, DC and Los Angeles to 18% in Chicago, 23% in New York, 44% in Miami, 67% in Palm Beach and 76% in South Palm Beach County (Boca Raton/ Delray Beach).

Demographic Findings

Percentage of Elderly in Each Area

For the purposes of this paper the "elderly" are defined as persons aged 55 and over. This group constitutes only 17% (620,000) of the Jewish population in Israel, but 49% (123,000) of the Jewish population of Miami and 71% (55,000) of the

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Jewish population of Palm Beach. A more complete understanding of the age structure of the Israeli population can be gleaned from Friedlander and Goldscheider (1984). The high percentage of elderly in South Florida is due to its role as a retirement center for Jews from the northeastern United States, particularly the metropolitan areas of New York City, Philadelphia, and Boston. In fact, of the elderly population as a whole in the United States, about 25% of those who migrate across state lines to a retirement center come to the South Florida area (Longino, 1986).

Months in Residence

While Israeli elderly are "permanent" residents, in the sense that they reside in their home on a year-round basis, a considerable percentage of the elderly in South Florida are "snow birds," who live in South Florida for only part of the year. In Miami, 8% of the age 55 and over group reside in South Florida for 7 months of the year or less; in Palm Beach, 26% of the elderly population do so.

Age Distribution

One of the consequences of the "snow bird" effect and the migration streams to Florida is an anomalous age distribution for the elderly in South Florida. In Israel, despite the influence of immigration on the Israeli population, a gradual decrease is seen in the percentage in each age group with increasing age: 46% (283,000) of Israeli elderly are aged 55-64; 35% (219,000) are aged 65-74; and 19% (119,000) are aged 75 and over. In Miami and Palm Beach the percentage peaks for the 65-74 age group. In Miami, 27% (34,000) are aged 55-64, 44% (54,000) are aged 65-74 and 29% (36,000) are aged 75 and over. In Palm Beach, 18% (10,000) are aged 55-64, 53% (29,000) are aged 65-74 and 28% (16,000) are aged 75 and over. This is to be expected in a retirement area, where many elderly move to South Florida soon after retirement in their early to middle sixties. For comparative purposes, the 1971 United States National Jewish Population Study shows that, of the Jewish population aged 55 and over, 50% were 55-64, 34% were 65-74, and 16% were 75 and over. A similar pattern appears in the 1981 Canadian Census where 43% of the Jewish population aged 55 and over were 55-64, 38% were 65-74, and 19% were 75 and over. This distribution is similar to that of Israel in 1983, but very different from Miami in 1982 and Palm Beach in 1987.

Sex Ratio

For the Israeli elderly, there are 87 males for every 100 females, while in Palm Beach this figure is 82 and in Miami it is 74. While the sex ratio in Israel shows little variation with age, in Palm Beach, the ratio rises with age. This is surprising as the higher life expectancy of women suggests that the sex ratio would decline with increasing age. The pattern in Miami is less pronounced, but the 75 and over age group has the lowest ratio. A possible explanation for this pattern might be that elderly Jews, comparable to all elderly in the United States, come to Florida as

married couples, but return to the "snowbelt" at the widowhood stage (Longino, 1986). However, respondents in Palm Beach, when asked about the likelihood that they would remain in Florida if they found themselves living alone at some time in the future, answered differently. About 49% indicated that they would "definitely"' remain; 41%, "probably"; 3%, "maybe"; 5%, "probably not"; and 2%, "definitely not". This raises a research question which needs follow-up. Note as well that the data are influenced by the age difference of married couples, where the female may be under age 55 and the male is over age 55.

Marital Status

High proportions married are to be expected among the elderly because of the high value placed on marriage and family within Jewish culture and the low rates of divorce in the elderly cohorts (Friedlander and Goldscheider, 1984, p. 10). The proportions married were: 86% of males and 57% of females among the elderly Jews in Israel, 74% of males and 45% of females in Miami; and 94% of males and 73% of females in Palm Beach. The trends for all the groups are the same; as age increases, the percentage of married persons declines. Only 24% of Israeli females over age 75 are married, compared to 30% in Miami, and 54% in Palm Beach. The percentage of married males in Palm Beach is high, about 94%, as compared to 86% in Israel and 74% in Miami. The same ranking is seen for females: 73% are married in Palm Beach, 57% in Israel and 45% in Miami. These findings may strengthen the previous assumption for Palm Beach that widows leave, and that new migrants are married. However, this may not be so in Miami, where single elderly (often with fixed incomes) are more likely to remain, perhaps due to the existence of lower rent housing.

Household Size

Elderly Jewish households are here defined as containing at least one Jewish person aged 55 or over. Household size is greatest in Israel, with 23% of households containing three or more persons, versus only 10% in Miami and 4% in Palm Beach. Palm Beach is characterized by a very high percentage (71%) of two-person households. Single elderly living alone constitute only small percentages in Palm Beach (24% for age 65-74 and 32% for age 75 and over), versus Israel (38% for those age 65-74 and 53% for those age 75 and over) and Miami (40% for the age 65-74 and 43% for age 75 and over). As for the households containing three or more persons (mainly households with children), Palm Beach and Miami are very different from Israel. For the 55-64 age group, only 8% of households in Palm Beach contain three or more persons, versus 27% in Miami and 41% in Israel. In South Florida about 4-5% of the 65-74 age group live with their children, while in Israel, 14% do so. This difference may result from: the disparities in fertility rates in the United States and Israel over the past forty years (see below); the "migration effect," according to which adult children who lived with their parents remain in the "old home" when the parents move to South Florida; and the greater percentage of American Jewish children who attend college. Possible explanations for Israeli households having

more than two persons are the cost of housing, the size of the state which enables commuting, and the fact that soldiers are considered part of the household, even though they may not be staying there.

Household Structure

Men living alone are a rare phenomenon in the elderly population in general: 7% of Israeli elderly households contain a single male living alone. Such is the case for 8% in Miami and only 4% in Palm Beach. The percentage of females living alone is considerably higher than males: 23% in Israel; 27% in Miami; and 22% in Palm Beach. Palm Beach, at 69%, has the highest percentage of married couples without children, compared with 44% in Miami and 58% in Israel. Married couples with children form less than 1% of the households in Palm Beach, versus 20% in Israel and 12% in Miami. As expected, the percentage of households containing single persons living alone increases with age in Israel, Miami, and Palm Beach. For example, for Israel, the percentage of single females living alone increases from 16% of the age 55-64 group, to 29% of the 75 and over group. For Miami, the increase is from 13% to 32%; for Palm Beach, from 14% to 25%. These findings can be compared with the conclusion of Kosmin and Scheckner (1987, p. 6) who state that "the heavy preponderance of widows (among American Jews) occurs only after age 75."

Fertility

The fertility of women in Israel is considerably higher than in South Florida. While the total fertility rate (births per woman) for Jewish women over age 55 in Israel was 3.0, in Miami this figure was a low 1.5 and in Palm Beach, 2.0. Fertility in South Florida decreases with increasing age. For example, in Miami the percentage with no children rises from 8% of the 55-64 age group, to 20% for those age 65 and over. In Israel, only 9% of women have no children. This lends support to the previous assumption that one of the reasons for the low number of households with 3 or more persons is the lower fertility of the Jewish women in South Florida. Finally, in Israel, 3.4% of elderly women gave birth to ten or more children versus 0% in South Florida. Part of the explanation for the high fertility found among Israelis is related to the higher fertility that was common in the Middle Eastern countries from which many Israeli Jews immigrated. Friedlander and Goldscheider's (1984, p. 11) data indicate that, in 1982, little difference existed between the total fertility rates of Israelis born in Afro-Asian countries (3.06); and for those born in Europe-America (2.81). However, in 1955, the respective rates had been 5.68 and 2.63. Only 6% of Israeli elderly were born in Israel, versus 69% of Miami elderly and 80% of Palm Beach elderly who were born in the United States. 94% of Miami Jews are of European ancestry. While this figure could not be computed exactly from the Palm Beach data, a number of questions asked of the respondents suggest that more than 90% of the elderly are also of European descent. On the other hand, only 69% of Israeli elderly are of European ancestry. Most elderly women in Israel were not living in Israel for at least part of their child-bearing years; those from the Middle East

acted according to the customs of their host countries, often having very large families. In contrast, the South Florida elderly were exposed to the fertility norms of Europe and/or the United States during their child-bearing years.

Native Born

In Miami, the percentage of native born declines significantly with age from 81% of the 55-64 age group to 74% of the 65-74 age group, to 52% of the 75 and over group. A less pronounced decline is seen in Palm Beach, from 89% to 77% and in Israel, from 8% to 4%. This is not at all surprising, given the immigration histories of both countries. That the percentage foreign born decreases from about 48% of the 75 and over age cohort in Miami, to 26% of the 65-74 group, to only 19% of the 55-64 group is an important finding. The 19% foreign born in the youngest age group considered (55-64) in Miami, and the 11% foreign born for this group in Palm Beach, gives further credence to Kosmin and Scheckner (1987, p.6), who report that only 15% of those in their early 60s are foreign born.

Languages Spoken

The language used at home is a significant indicator of assimilation for an immigrant generation and their children. (This question was not asked in the Palm Beach survey.) The differences are as expected: even among the younger group (55-64) in Israel, only 70% use Hebrew as their first language. This proportion decreases with increasing age to about 40% for the 75 and over age group. In Miami, 92% of the Jews speak English as their first language; even among those over age 75, 88% do so. Much greater percentages of the elderly in Miami had spoken Yiddish while growing up than is the case for Israeli Jews, although a larger percentage (15%) of Israeli Jews claim Yiddish as a second tongue than speak Yiddish at home in Miami (3%). The relatively low percentage of elderly Israeli Jews who speak Hebrew is due to a variety of factors, including: the age at immigration (most of them immigrated as adults over the age of 35); most of these immigrants were settled in ethnicly homogenous neighborhoods and were able to function in their native language; and many of the Israeli elderly spoke Arabic as their first or second language. On the other hand, European Jews who migrated to the United States were more educated, immigrated at a younger age, and were moving to a capitalist society where learning English was a necessity for advancement. An important difference between the elderly of Israel and South Florida is that when immigrants to Israel learn Hebrew they are assimilating into Israeli culture and becoming "more Jewish". In contrast, Jewish immigrants to the United States who speak English at the expense of Yiddish are assimilating into American culture and are becoming "less Jewish." This would account for the low rates of Yiddish as a second language, which is considerably less than expected given their continent of origin.

Socioeconomic Findings

Level of Education

Education is a universal indicator for social class that is easily comparable between the data sets, despite the fact that the educational systems of the United States and Israel are different. To eliminate the influence of the differences between the two systems, the comparison is based upon categories indicating attendance and graduation. Differences in educational levels by sex are pronounced in both the United States and Israel. For example, in Miami 15% of elderly males attended graduate school, versus only 4% of elderly females. Education levels for both men and women are higher in South Florida. In Israel, about 70% of the men, and 76% of the women, in the 55 and over age group did not complete high school, versus about 10% in the two South Florida communities. The lower educational levels found in Israel can be partially explained by the fact that approximately one-third of the elderly population is of Middle Eastern origin, and formal education was not common in this group (Friedlander and Goldscheider, 1984, p. 23), particularly for women. In addition, many of the Israeli elderly of European extraction were of high school age during the Second World War. At the other end of the educational scale, only 8% of Israeli males and only 4% of Israeli females have a college degree, versus 33% of Miami males and 16% of Miami females. For Palm Beach, the contrast is even more pronounced, with 47% of males and 29% of females being college graduates. Finally, it appears that, particularly for the South Florida communities, the educational levels rise with decreasing age. For example, for males (females) in Miami, only 5% (2%) of the age 55-64 group do not have high school degrees, versus 12% (8%) of the 65-74 group and 21% (27%) of those age 75 and over.

Employment Status

Employment status among the elderly is somewhat difficult to determine because the surveys in South Florida did not ascertain employment histories. Many housewives reported that they were retired, although they had never been in the labor force. Thus, we examined the percentage currently employed. These data were examined separately by sex because of the pronounced differences in employment status between the sexes, particularly among the elderly. In Miami, for example, 28% of the male elderly, but only 12% of the female elderly were currently employed. This difference is even more pronounced for the age 55-64 group: 64% of the males, but only 33% of the females were employed. Israeli employment rates for the elderly are higher than the South Florida rates, at 56% of males and 20% of females employed, versus 28% and 12% in Miami and 17% and 7% in Palm Beach. While 83% of the men in the 55- 64 age group in Israel are still in the labor force, only 64% in Miami and 39% in Palm Beach are still working. Similar differentials are found in the older age groups. This is probably because the South Florida communities are retirement centers and the climate attracts persons with physical disabilities who are less likely to be employed. In Palm Beach, 20% of elderly households contain someone who has been disabled. Some of the difference in retirement age between the United States

and Israel may be related to the age of eligibility for social security. In the United States, limited benefits are available at age 62, with full benefits available if one waits to retire at age 65. In Israel, full benefits are available at age 65 for males, with additional benefits if one waits until age 70 to retire. Also, in Israel, the cost of living often necessitates employment until a late age. Furthermore, a significant number of Israelis immigrated at a point in their lives (e.g. age 40) when the total number of working years available to them by age 65 was not sufficient for them to receive their full retirement pension. So they stay in the labor force to maximize their pensions. Transfer of labor benefits for work prior to immigration (from Eastern Europe or Arab countries) is highly unlikely.

Household Income

The surveys in Miami and Palm Beach asked respondents to identify their major source of household income. Unfortunately, the Israeli census did not permit the calculation of this variable. Thus, the comparison is limited to the two South Florida communities. The most striking difference between Miami and Palm Beach is that about 28% in Miami have salary or earnings from a business as the main source of income versus only 14% in Palm Beach. In Palm Beach, on the other hand, 86% depend upon social security/pensions or interest and dividends, versus only 66% in Miami. For salary and earnings from a business, the percentages decline as age increases for both Miami and Palm Beach, although for Miami a much greater percentage of the 65-74 age group work. The percentage depending on social security and pensions or interest and dividends increases with age. Obvious problems exist in comparing the incomes of the three groups of elderly. Miami income is measured in 1981 dollars; Palm Beach income, in 1987 dollars. In addition, significant differences are extant in the cost of living in the three areas. More critically, because 1983 was a year of significant inflation in Israel (approaching 400%), it was impossible to obtain reliable income statistics there. Nevertheless, general knowledge of the standard of living in the three locales indicates that Israeli elderly Jews are the least advanced economically. Also, although five years of inflation in the U.S. may explain part of the difference in incomes between Miami and Palm Beach, it is quite clear that the elderly in Palm Beach are better off economically with a median income of $28,000, than Miami with a median of only $15,000. In both South Florida communities, median income declines significantly with age. In Palm Beach, for example, the median income of those in the 55-64 age group is $44,000; $32,000 for those age 65-74; and $19,000 for those age 75 and over. A similar decline is seen in Miami, although the difference between the two older age groups is not as large.

Home Ownership

More than 92% own their own home in Palm Beach, versus 64% in Miami and 70% in Israel. The differences by age are pronounced in Miami, from 87% of the 55-64 age group to 62% of the 65-74 group and only 51% of the 75 and over group. In Palm Beach, on the other hand, the percentage actually increases slightly with age; in Israel, the percentage declines slightly from 74% to 70% to 66%.

Aspects of Jewishness

Jewishness is measured here by levels of intermarriage, Jewish identification (Orthodox, Conservative, Reform, and "Just Jewish") and visits to Israel. These data are not available for Israel, but this is not a serious drawback. Intermarriage is very rare in Israel, American categories of Jewish identification do not fit Israeli society, and "visits to Israel" are irrelevant for Israelis. Overall, about 15% of the Israeli population (both elderly and non-elderly) can be described as religious, while 35% are secular. Jews of Middle Eastern origin are more likely to be religious than are Jews of European origin (Goldscheider and Friedlander, 1983; Liebman and Don-Yehiya, 1985).

Intermarriage

Intermarriage is a growing concern in the American Jewish community, as the offspring of such unions are sometimes not raised as Jews. With secularization and assimilation, intermarriage is a much more common phenomenon than was the case 40-60 years ago when many of the South Florida elderly were selecting mates. For recent discussions of intermarriage rates in the United States, see Silberman (1985) and Cohen (1983). The elderly Jewish community in South Florida has a very low intermarriage rate. Almost 98% of elderly households in both Miami and Palm Beach contain no persons who were not born Jewish. No significant difference exists among the age groups.

Jewish Identification

Respondents in both Miami and Palm Beach were asked if they consider themselves Orthodox, Conservative, Reform, or "Just Jewish." The answer is self-selected, philosophical in nature, and need not necessarily be based upon synagogue membership. Many elderly identified themselves as "Just Jewish" in spite of the fact that they came from relatively strong Jewish backgrounds. Similarly, many identified themselves as Orthodox, although other data in the study indicated that they do not behave according to Orthodox tradition. For example, in Miami, 25% of those identifying themselves as Orthodox do not keep a kosher home. In many cases, these are older women living alone who claim not to have the space for two sets of dishes in their one room apartment, nor to have the money for kosher meat. Generally, it appears that even with the above reservations, the majority of elderly Jews in South Florida identify with the Conservative movement: 40% in Miami and 46% in Palm Beach. This is consistent with Raphael's findings regarding the distribution of Jews throughout the United States who identify with the Conservative movement (Raphael, 1984). Reform identification is much stronger in Palm Beach (29%) than in Miami (13%). This is probably related to the higher percentage of first-generation Americans in Miami than in Palm Beach. In Miami, the percentage identifying themselves as Orthodox rises with decreasing age: 26% of those age 55-64 are Orthodox, versus 18% of the 65-74 age group, and 17% of those age 75 and over. Very few Orthodox are found in Palm Beach, but, in contrast to Miami, the

percentage identifying themselves as Orthodox increases with age. Finally, the percentage identifying themselves as "Just Jewish" does not change significantly across the age groups. A final indicator of Jewishness is that 35% of the elderly in Miami belong to a synagogue, as do 44% in Palm Beach. No percentage can be reported for Israel, because one does not formally "join" a synagogue there.

Visits to Israel

For many American Jews who do not actively practice religious rituals or belong to a synagogue, a relationship with Israel has become a common avenue for expression of their attachment to their ethnic heritage. 55% of Miami elderly and 63% of Palm Beach elderly have made at least one visit to Israel. These rates increase with age. For example, in Palm Beach, 53% of the 55-64 age group have been to Israel, while such is the case for about 65% of the older groups. Obviously, those who are older have had more years in which to make such a journey.

Implications

These results indicate that, despite the common ethnic/religious heritage of many of the Jews of Israel and South Florida, significant differences are present among the three populations. These differences derive from: partly disimilar ancestry, with many elderly Israeli Jews being of Middle Eastern origin; disparities in American and Israeli society; and the nature of the South Florida residents themselves who, as recent immigrants to the area, are not representative of all American Jewish elderly. It is significant that many of these elderly had a choice between settling in Israel and in the United States or some other western country. Those who selected Israel may be different from those who chose western countries in terms of a variety of socio-psychological factors and in their commitment to Jewishness. Regardless of the reasons for these differences, the results of this study have important implications for social service planning for the Jewish elderly. Social service planning ideas instituted in Israel may not be transferable to the elderly social service programs in South Florida. In South Florida, one must plan for larger numbers of elderly between ages 65-74 than between 55-64. Moreover, many persons come to South Florida to retire in their middle sixties having no roots in the area, little or no knowledge of the social service system, and sometimes no local relatives. Hence, the health care systems, social services, and Jewish Federations, will be severely taxed. The elderly in the 65 and over cohort are less likely to manage for themselves than those who are a decade younger. For the immediate future, Miami needs to plan elderly housing for single persons, while Israel and Palm Beach have greater percentages of married elderly. While many Miami elderly in the 55-64 range live with their children, very few Miami elderly age 65 and over do so. In Palm Beach, very few in any elderly cohort live with their children. In Israel, on the other hand, more than 20% live with their children. Elderly with adult children at home need fewer social services to be provided by agencies, since they have a potential support system in place. The fact that most Israeli elderly were not born in Israel, while most in Palm Beach and increasing percentages in Miami were born in the United States, implies the need to service an

immigrant population in Israel whose native language is not Hebrew and who may revert to their mother tongue if senility develops. Other problems, including a lack of understanding of local institutions, may also be present among an immigrant population. The fact that South Florida Jews are overwhelmingly of European origin, while those in Israel are of both European and Middle Eastern origins, implies some differences in culture which are not faced in South Florida, but must be faced in Israel. These differences, in part, are catered to by Israel's social welfare system and the increasing number of second and third generation Israelis of Middle Eastern origin who work with the elderly. South Florida elderly Jews and Israeli elderly Jews are different socioeconomically. In South Florida, the elderly are much better educated and considerably better off economically. Thus, while both Israeli and South Florida elderly will need increasing services as they age, social service agencies in South Florida, particularly in Palm Beach, may be able to impose reasonable fees for their services; in Israel the social welfare system will need to be supplemented to assure reasonable levels of service. South Florida Jews are more likely to retire at an earlier age. A large percentage in Palm Beach, in particular, are disabled. Thus, elderly recreational activities and programming for the disabled may be more important for South Florida elderly at a younger age.

This study has explored some of the characteristics of elderly Jews in South Florida and Israel. These populations have been shown to be significantly different on a number of dimensions. Some of the more obvious planning implications of these differences have been emphasized above, but many more subtle ramifications should be discerned by those involved in services to the elderly. In 1990, a major survey of the Jewish population will be taken in both the United States and Israel. Future research calls for more in-depth analysis and for examining changes in the elderly population over time. Only through such data analysis will we be able to plan for the elderly as we approach the 21st century.

Acknowledgments

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