A COMPARATIVE PROFILE OF JEWISH ELDERLY IN *Vol.108459* SOUTH FLORIDA AND ISRAEL L

Ira M. Sheskin
University of Miami

Pnina Zadka*
Israel Central Bureau of Statistics

Henry Green
University of Miami

ABSTRACT

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 population is segmented into three age cohorts [55-64 (the 'youngest old'), 65-74 (the 'young old'), and 75 and over (the 'old old')] which engenders an important focus for this paper. The similarities among 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. The 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. An important social service implication of these data is the

realization that social service programs that may be successful in one geographic environment may not be successful in another because of the significant demographic differences extant between areas.

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In many ways, although Jews reside in more than 85 countries and belong to a variety of "racial" and "cultural" groups, they share a common religion and tradition, and a feeling of belonging to one "people" or "ethnic group." Of the approximately 13 million Jews in the world, close to 6 million (46 percent) live in the United States, about 3.6 million (28 percent) live in Israel, 2.6 million (20 percent) live in the Soviet Union, and 1.5 million (12 percent) live in Europe (Central Bureau of Statistics, 1987 and Jewish Information Center, 1987). This spatial distribution is significantly different from that which existed 50, and particularly 100 years ago, prior to the pogroms of Eastern Europe which resulted in both the beginnings of modern political Zionism and mass Jewish migration to the United States, and prior to the Holocaust, which destroyed much of the European Jewish population and also led to migration to both the United States and Israel. The implication of these large-scale migrations for the current research is that Jewish elderly in Israel and south Florida derive from a similar historical and cultural context, differing in their choice of migration destination.

Interest in Jewish elderly in the United States has been increasing as they become a larger percentage of the Jewish population. 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, to 960,000 in 1985, and to 975,000 around 1991. Thus, the percentage of elderly among United States Jews has increased from 12.0 percent in 1971 to 16.5 percent in 1985. The same figures for all Americans are 9.8 percent in 1971 and 11.9 percent in 1985 (Kosmin and Scheckner, 1987).

THE STUDY AREA AND DATA SOURCES

Almost 600,000 Jews now reside in the three-county south Florida area (Dade County, Broward County, and Palm Beach County) constituting about ten percent of Jews in the United States (See Table 1). Dade County (Miami) completed a demographic study

in 1982 (Sheskin, 1982). The population estimate for Dade County was updated in 1987 (Sheskin, 1987). Palm Beach County completed a study in 1987 (Sheskin, 1987) and the Boca Raton/Delray Beach area completed a population study in 1986 (Sheskin, 1986).[1] As of this writing, no demographic study has been completed for Broward County (Fort Lauderdale and Hollywood), although an estimate of the population size is available (Sheskin and Millon-Levin, 1989). The number of Jews in each area is reported in Table 1.

Table 1
Number of Jews in South Florida

Area	Jewish Population
Dade County (Miami)	241,000
Broward County (Fort Lauderdale and Hollywood)	200,000
Boca Raton/Delray Beach	69,000
Palm Beach	76,000
South Florida Total	586,000

The data used in this study derive from demographic studies for Dade (Sheskin, 1982 and Sheskin, 1987) and Palm Beach Counties (Sheskin, 1987) and from the 1983 Israeli Census.

The 1982 Greater Miami Jewish Population Study for Dade County was based upon 1,929 telephone interviews and 1,421 mail questionnaires. Respondents were selected randomly from the Greater Miami Jewish Federation's Master List, from the membership lists of over 70 Jewish organizations and synagogues, and from the telephone directory (using a list of 1,230 distinctive Jewish names). The response rate to the telephone survey was in excess of 75 percent; over 80 percent of the mail surveys were returned. The results shown below are based upon 370 persons age 55-64 (167 males and 203 females), 592 persons age 65-74 (252 males and 340 females), and 394 persons age 75 and over (195 males and 199 females). Thus, results reported for all persons age 55 and over are based upon 1,357 persons (614 males and 743 females).

The 1987 Jewish Demographic Study of the Jewish Federation of Palm Beach County was based upon 1,021 random digit dialed and distinctive Jewish-name telephone interviews. The response rate was in excess of 85 percent. The results shown below are based upon 258 persons age 55-64 (101 males and 157 females), 749 persons age 65-74 (319 males and 429 females), and 396 persons

age 75 and over (213 males and 183 females). Thus, results reported for all persons age 55 and over are based upon 1,402 persons (633 males and 769 females). These sample sizes are more than adequate to support the conclusions drawn.

Both studies collected a wide range of data designed to develop a full demographic, geographic, community involvement, and religious profile. The data from Israel were derived from two main sources: the 1983 census and a survey of the elderly conducted on a subsample from the census (Central Bureau of Statistics, 1986a). Both studies were conducted by the Central Bureau of Statistics in Israel. One drawback to these data is that many of the variables within the three data sets were not fully comparable. Thus, the study is generally limited to those variables which are in common among the three surveys, or that were comparable with some minor adjustments. A second drawback is that the three studies were conducted in three different years. Thus, some of the differences between Palm Beach and Miami may not have been found to be as pronounced if the studies had not been conducted five years apart.

Finally, one should avoid generalizing the results for the elderly Jews in south Florida to elderly Jews in the United States as a whole. As shown in Table 2, the Jewish community in south Florida is significantly different from Jewish communities in other areas of the United States. Of 25 comparison cities that have recently (1979-1987) completed Jewish demographic studies, the percentage of the population over age 60 ranges from 12 percent in Washington, DC and Los Angeles to 18 percent in Chicago, 23 percent in New York, 44 percent in Miami, and 76 percent in South County (Boca Raton/Delray Beach). Note as well that the percentage of the population age 19 and under, at 8 percent in Palm Beach and 20 percent in Miami, is lower than most of the comparison cities. The age differences shown in Table 2 reflect the fact that a good portion of the Jewish community in south Florida migrated to the area upon retirement. Such migration is clearly selective; about 95 percent of the elderly in the United States do not migrate upon retirement; those who do migrate are probably significantly different from those who age "in place."

It is also important to recognize that both south Florida Jewish communities are of recent origin, following the general trend of elderly movement in the United States from the Snowbelt to the Sunbelt (Longino et al, 1984). In Palm Beach, 28 percent of the elderly are in residence for 0-5 years; another 29 percent, for only

6-10 years. In Miami, the comparable figures are 16 percent and 23 percent. In addition, the migration to south Florida, particularly to Palm Beach is income selective. That is, indications are that those of greater economic means are moving from the northeast United States to Florida upon retirement, while those of lesser means remain in New York, Philadelphia, Boston, and other

Table 2
Age Comparison for South Florida with Other United States Cities

Percentage Age 19 and Under			Percentage Age 60 or Over		
South County	1986	5%	**South County**	1986	76%
(Boca Raton/Delray)			(Boca Raton/Delray)		
Palm Beach	1987	8%	**Palm Beach**	1987	67%
Atlantic City	1985	11%	**Miami**	1982	44%
Miami	1982	20%	Atlantic City	1985	35%
Rochester	1980	20%	St Paul	1981	30%
New York	1981	21%	Rochester	1980	28%
Chicago	1982	21%	New York	1981	23%
Denver	1981	21%	Baltimore	1985	23%
Cleveland	1981	22%	Philadelphia	1984	23%
St Paul	1981	22%	Milwaukee	1983	23%
Philadelphia	1984	23%	St. Louis	1982	22%
Boston	1985	26%	Cleveland	1981	21%
Phoenix	1983	24%	Minneapolis	1981	21%
Richmond	1983	24%	Richmond	1983	21%
Baltimore	1985	24%	Seattle	1979	20%
St Louis	1982	25%	Nashville	1982	20%
MetroWest, NJ	1986	26%	Phoenix	1983	19%
Washington, DC	1983	26%	Chicago	1982	18%
Seattle	1979	26%	Kansas City	1985	17%
Minneapolis	1981	27%	MetroWest, NJ	1986	16%
Milwaukee	1983	27%	San Diego	1979	16%
Kansas City	1985	27%	Denver	1981	15%
Nashville	1982	28%	Boston	1985	12%
Los Angeles	1979	29%	Washington, DC	1983	12%
San Diego	1979	30%	Los Angeles	1979	12%
NJPS	1971	32%	NJPS	1971	16%
US Census	1980	31%	US Census (US)	1980	14%
			US Census (FL)	1980	30%

northern cities. In contrast, 85 percent in Israel migrated to that country more than 23 years ago.

FINDINGS

The main purpose of this paper is to compare the demographic, socioeconomic, and "Jewishness" characteristics of the elderly Jewish populations of Israel, Miami, and Palm Beach. More specifically, these populations are compared with respect to the following demographic characteristics: the percentage each group forms of the total population; part-year residency; age distribution; sex ratio; marital status; household size; household structure; fertility; place of birth; continent of origin; and languages spoken. These populations are also compared on the following socioeconomic characteristics: educational levels; employment status; source of income; income; and home ownership. In addition, three characteristics of "Jewishness" or religiosity are examined: intermarriage; Jewish identification; and visits to Israel.

DEMOGRAPHICS CHARACTERISTICS

Percentage Elderly in Each Area. For the purposes of this paper, "elderly" is defined as age 55 and over. This group constitutes only 17 percent (620,000) of the Jewish population in Israel, 49 percent (123,000) of the Jewish population of Miami and 71 percent (55,000) of the 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, for the elderly population as a whole in the United Stares, about 25 percent of those who migrate across state lines come to the south Florida area (Longino, 1986).

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

Age Distribution (Table 3). One of the consequences of the

"snowbird" 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 percent (283,000) of Israeli elderly are age 55-64; 35 percent (219,000) are age 65-74; and 19 percent (119,000) are age 75 and over. In Miami and Palm Beach, the percentage peaks for the 65-74 age group. This is to be expected in a retirement area where many of the elderly move to south Florida soon after retirement in their early to middle sixties.

For comparative purposes, the 1971 National Jewish Population Study shows that, of the Jewish population age 55 and over, 50 percent was age 55-64, 34 percent was 65-74, and 16 percent was age 75 and over. Note that this distribution is similar to that of Israel in 1983, but very different from Miami in 1982 and Palm Beach in 1987. Also, the 1981 Canadian Census shows that 43 percent of the Jewish population age 55 and over was age 55-64, 38 percent was 65-74, and 19 percent was age 75 and over.

Table 3
Age Distribution of the Elderly

Age Groups	Israeli Jews %	Number in Thousands	Miami %	Number in Thousands	Palm Beach %	Number in Thousands
55-64	45.5%	283	27.3%	34	18.4%	10
65-74	35.3%	219	43.6%	54	53.4%	29
75 and over	19.1%	119	29.0%	36	28.2%	16
Total	100.0%	620	100.0%	123	100.0%	55

Sex Ratio (Table 4). 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. It is interesting to note that 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 would suggest that the sex ratio should decline with increasing age. The pattern in Miami is less pronounced, but note that the 75 and over age group has the lowest ratio.

Table 4
Percentage Male and Sex Ratios

Age Groups	Israeli Jews		Miami		Palm Beach	
	% Males	Sex Ratio	% Males	Sex Ratio	% Males	Sex Ratio
55-64	46.6%	.87	45.1%	.82	39.1%	.64
65-74	46.5%	.87	42.6%	.74	42.6%	.74
75 and over	47.0%	.89	49.5%	.98	53.8%	1.10
55 and over	46.6%	.87	42.6%	.74	45.1%	.82

A possible explanation for this pattern might be that elderly Jews, comparable to all elderly in the United States, are coming to Florida as married couples, but are returning to the "snowbelt" at the widowhood stage (Longino, 1986). On the other hand, married elderly in Palm Beach were asked the likelihood that they remain in Florida if they found themselves living alone at some time in the future. About 49 percent indicated that they would "definitely" remain; 41 percent, "probably"; 3 percent, "maybe"; 5 percent, "probably not"; and 2 percent, "definitely not." Not as well that the data influenced by the age difference of married couples, where the female may be under age 55 (and is, thus, excluded from the tables) but the male is over age 55.

Marital Status (Table 5). High marriage rates are to be expected among the elderly because of the high value placed on marriage and family within Jewish culture (Friedlander and Goldscheider, 1984: 10). Most (86 percent of males and 57 percent of females) of the elderly Jews in Israel, Miami (74 percent of males and 45 percent of females), and Palm Beach (94 percent of males and 73 percent of females) are married, and the trends for all the groups are the same. As age increases, the percentage of married persons declines. Note in particular that only 24 percent of Israeli females over age 75 are married, compared to 30 percent in Miami, and 54 percent in Palm Beach. The percentage of married males in Palm Beach is high, about 94 percent, as compared to 86 percent in Israel and 74 percent in Miami. The same trend is seen for females, 73 percent are married in Palm Beach, 57 percent in Israel and 45 percent in Miami. These findings strengthen the previous assumption that widows are leaving Palm Beach, and that new migrants are married. This may not be the case for Miami, where single elderly are more likely to remain.

Table 5
Percentage of Persons Currently Married

Age Groups	Israeli Jews		Miami		Palm Beach	
	Males	Females	Males	Females	Males	Females
55-64	91.5%	74.0%	82.0%	70.0%	97.1%	87.2%
65-74	86.1%	52.7%	77.6%	43.4%	96.6%	75.9%
75 and over	71.4%	23.9%	64.4%	30.1%	90.1%	53.8%
55 and over	85.7%	56.6%	73.6%	45.2%	94.3%	72.9%

Household Size (Table 6). Overall, household size is greatest in Israel, with 23 percent of households containing three or more persons, versus only 10 percent in Miami and 4 percent in Palm Beach. Palm Beach is characterized by a very high percentage (71 percent) of two-person households.

The low percentage of single elderly living alone is evident as well from Table 6. Note that single elderly living alone constitute only small percentages in Palm Beach (24 percent for age 65-74 and 32 percent for age 75 and over), versus Israel (38 percent for those age 65-74 and 53 percent for those 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 percent of households in Palm Beach contain three or more persons, versus 27 percent in Miami and 41 percent in Israel. About 4-5 percent of the 65-74 age group live with their children in south Florida, while in Israel, 14 percent do so. This difference may result from: 1) the disparities in fertility rates in the United States and Israel over the past forty years (see below); 2) the "immigration effect" in which adult children who might have continued to live with their parents remain in their "old home" when the parents move to south Florida; and 3) the greater percentage of American Jewish children who attend college.

Household Size (Table 7). Men living alone are a rare phenomenon in the elderly population in general: 7 percent of Israeli elderly households contain a single male living alone. Such is the case for 8 percent in Miami and only 4 percent in Palm Beach. Notice that the percentage of females living alone is considerably higher than males: 23 percent in Israel; 27 percent in Miami; and 22 percent in Palm Beach. Palm Beach, at 69 percent, has the highest percentage of married couples without children, compared

Table 6
Household Size

Age Groups	Household Size	Israeli Jews	Miami	Palm Beach
55-64	1	21.2%	17.9%	14.2%
	2	38.1	54.7	77.5
	3 or more	40.7	27.4	8.3
	Total	100.0%	100.0%	100.0%
65-74	1	37.6%	40.4%	24.0%
	2	48.4	54.7	72.2
	3 or more	14.0	5.3	3.9
	Total	100.0%	100.0%	100.0%
75 and over	1	53.2%	43.3%	31.6%
	2	40.6	53.4	68.0
	3 or more	6.2	3.3	.4
	Total	100.0%	100.0%	100.0%
55 and over	1	34.3%	35.3%	25.2%
	2	42.5	54.7	71.2
	3 or more	23.2	10.0	3.5
	Total	100.0%	100.0%	100.0%

with 44 percent in Miami and 58 percent in Israel. Married couples with children form less than 1 percent of the households in Palm Beach, versus 20 percent in Israel and 12 percent in Miami.

As expected, the percentage of households containing single persons living alone increases with age in Israel and Miami. For example, in Miami, the percentage of single females living alone increases from 13 percent of the age 55-64 group, to 31 percent of the 65-74 group, to 31 percent of the 75 and over group. For Palm Beach, this is also the case. The percentage of males increases from 0.4 percent to 7 percent; of females, from 14 percent to 25 percent.

Note that the percentage of single persons living alone increases as age increases. In Israel this increase is from 20 percent to 34 percent to 40 percent; in Miami, from 18 percent to 37 percent to 43 percent; in Palm Beach, from 14 percent to 24 percent to 32 percent. These findings are not consistent with the conclusion of Kosmin and Scheckner (1987: 6) who state that "the heavy preponderance of widows (among American Jews) occurs only after age 75."

Table 7
Household Structure

	55-64	65-74	75 and Over	55 and Over
Israel				
Males Living Alone	4.4%	6.8%	11.3%	6.8%
Females Living Alone	15.5	27.4	28.7	22.8
Married Couple — No Children	34.0	44.6	36.3	38.4
Married Couple with Children	35.8	11.4	4.6	19.9
Other	10.3	9.8	19.1	12.1
Total	100.0%	100.0%	100.0%	100.0%
Miami				
Males Living Alone	5.3%	6.5%	10.7%	7.7%
Females Living Alone	12.6	30.6	32.0	27.3
Married Couple — No Children	28.1	48.2	49.9	44.4
Married Couple with Children	41.2	5.2	1.2	11.6
Other	12.7	9.5	6.0	8.9
Total	100.0%	100.0%	100.0%	100.0%
Palm Beach				
Males Living Alone	.4%	2.2%	6.9%	3.6%
Females Living Alone	13.8	21.7	24.5	21.5
Married Couple — No Children	72.4	70.9	64.8	68.5
Married Couple with Children	.4	.3	.1	.3
Other	13.0	4.9	3.6	6.1
Total	100.0%	100.0%	100.0%	100.0%

Fertility (Table 8). The fertility of Israeli women is considerably higher than is the case in south Florida. While the total fertility rate (births per women) for Jewish women over age 55 in Israel was 3.0, in Miami this figure is a low 1.5 and in Palm Beach, 2.0. Fertility in south Florida decreases with increasing age. Note, for example, that in Miami, the percentage with no children increases from 8 percent of the 55-64 age group, to 20 percent for those age 65 and over. In Israel, only 9 percent of women have no children. This lends support to the previous assumption that one of the reasons for the low prevalence of households with 3 or more persons is the lower fertility of the Jewish women in south Florida. Finally, note that in Israel, 3.4% of elderly women gave birth to ten or more children versus 0 percent in Miami and Palm Beach.

Table 8
Number of Biological Children (Females Only)

	55-64	65-74	75 and Over	55 and Over
Israel				
0 Children	6.5%	11.4%	12.6%	9.4%
1 Child	14.0	19.3	20.4	17.1
2 Children	34.1	29.5	27.5	31.3
3 or more Children	45.4	39.8	39.5	42.2
Total	100.0%	100.0%	100.0%	100.0%
Average	3.0	3.0	2.8	3.0
Miami				
0 Children	8.3%	19.8%	20.2%	17.5%
1 Child	12.4	20.2	23.4	19.4
2 Children	47.9	43.3	34.8	41.5
3 or more Children	31.4	16.7	21.6	21.6
Total	100.0%	100.0%	100.0%	100.0%
Average	2.0	1.5	1.5	1.5
Palm Beach				
0 Children	6.1%	9.1%	13.1%	9.6%
1 Child	10.1	15.6	22.3	16.1
2 Children	46.5	50.9	46.2	48.9
3 or more Children	37.4	24.5	18.2	25.3
Total	100.0%	100.0%	100.0%	100.0%
Average	2.2	1.9	1.7	2.0

NOTE: This question was asked only of ever-married women. Therefore, never-married women were added to the 0 children group, as out-of-wedlock births are very rare.

Place of Birth (Tables 9-10). Part of the higher fertility that is found among Israelis is related to the higher fertility that was common in the Middle Eastern countries from which many Israeli Jews derive. Friedlander and Goldscheider (1984:11) show that the total fertility rate among Israelis born in Afro-Asian countries is 3.06; for those born in Europe-America, 2.81. Notice that only 6 percent of Israeli, elderly were born in Israel, as compared with 69 percent of Miami elderly and 80 percent of Palm Beach elderly being born in the United States. Table 10 shows that 94 percent 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 percent of Palm Beach elderly are of European descent. On the other hand, only 69 percent of Israeli elderly are from Europe. Most elderly women in Israel were not living in Israel for at least part of their child-bearing years; those from the Middle East practiced the modes of their host countries, often having large families. The south Florida elderly, however, were exposed to the fertility norms of Europe and/or the United States during their child-bearing years.

Notice that for Miami, the percentage born in the United States declines significantly with age from 81 percent in the 55-64 age group, to 74 percent in the 65-74 age group, and to 52 percent in the 75 and over group. A less pronounced decline is seen for Palm Beach, from 89 percent to 77 percent and for Israel, from 8 percent to 4 percent. This is not at all surprising, given the historical nature of immigration in both countries.

That the percentage foreign born decreases from about 48 percent in the 75 and over age cohort in Miami, to 26 percent in the 65-74 group, to only 19 percent in the 55-64 group, with all the other social characteristics which are associated with this background, is an important finding. The 19 percent foreign born in the youngest age group (55-64) in Miami, and the 11 percent foreign born for this group in Palm Beach, is consistent with Kosmin and Scheckner (1987: 6), who report that only 15 percent of those in their early sixties are foreign born.

Table 9
Percentage Born in Country of Current Residence
(Israel for Israeli Jews; United States for Miami and Palm Beach)

Age Groups	Israeli Jews	Miami	Palm Beach
55-64	8.0%	81.0%	88.6%
65-74	3.7%	73.6%	86.5%
75 and over	3.7%	52.2%	76.9%
55 and over	5.7%	69.4%	80.2%

Table 10
Percentage of European Ancestry

Age Groups	Israeli Jews	Miami
55-64	62.9%	92.7%
65-74	72.4%	95.4%
75 and over	74.7%	94.0%
55 and over	68.5%	94.0%

Languages Spoken (Table 11-12). The language used in the home is an important indicator of assimilation for an immigrant generation and their children. (This question was not asked on the Palm Beach survey.) The differences are as expected: even among the younger group (55-64) in Israel, only 69 percent use Hebrew as their first language, with this rate decreasing with increasing age to about 40 percent for the 75 and over age group. In Miami,

Table 11
Percentage Speaking the Native Language of the Country
as their Main Language at Home
(Hebrew in Israel; English in United States)

Age Groups	Israeli Jews	Miami
55-64	69.2%	91.2%
65-74	55.3%	94.3%
75 and over	39.2%	87.8%
55 and over	56.7%	91.6%

Table 12
Percentage Speaking Yiddish
(In Israel, respondents reported a "first" and "second" language.
In Miami, respondents reported the language spoken
in home now and when growing up)

Age Groups	Israeli Jews		Miami	
	First	Second	Growing Up	In Home Now
55-64	4.9%	11.8%	17.2%	2.2%
65-74	10.4%	17.8%	33.1%	2.6%
75 and over	14.6%	17.3%	38.2%	6.7%
55 and over	8.7%	15.0%	25.9%	3.1%

92 percent of the Jews speak English as their first language; even among those over age 75, 88 percent do so.

Many of the Israeli elderly spoke Arabic as their first language (Friedlander and Goldscheider, 1984: 23). Table 12 shows that a much greater percentage of the elderly in Miami spoke Yiddish while growing up than is the case for Israeli Jews, although a larger percentage (15 percent) of Israeli Jews claim Yiddish as a second tongue than speak Yiddish at home in Miami (3 percent).

SOCIOECONOMIC CHARACTERISTICS

Level of Education (Table 13). 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 influences 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, notice that in Miami 15 percent of elderly males have attended graduate school, as compared with 4 percent of elderly females.

Education levels for both men and women are higher in south Florida. In Israel, about 70 percent of the men, and 76 percent of the women, in the 55 and over age group have not completed high school, as compared with about 10 percent in the two south Florida communities. These findings are consistent with the fact that in Israel about 30 percent of the old are of Middle Eastern origin, where formal education was not common (Friedlander and Goldscheider, 1984: 23), particularly for women. Many other Israeli elderly would have been of high school age during the second world war.

At the other end of the educational scale, notice that only 8 percent of Israeli males and only 4 percent of Israeli females have a college degree, versus 33 percent of Miami males and 16 percent of Miami females. For Palm Beach, the comparison is even more pronounced, with 47 percent of males and 29 percent of females being college graduates.

Finally, note that, particularly in the south Florida communities, the educational levels increase with decreasing age. For example, for males (females) in Miami, only 5 percent (2 percent) of the age 55-64 group do not have high school degrees while 12 percent (8 percent) of the 65-74 group and 21 percent (27 percent)

Table 13
Educational Levels

	55–64		65–74		75 and Over		55 and Over	
	Male	Female	Male	Female	Male	Female	Male	Female
Israel								
Some High School or less	67.2%	74.6%	69.7%	75.5%	74.7%	80.5%	69.5%	76.0%
Graduated High School	13.8	13.5	12.6	13.8	10.0	10.9	12.6	13.1
Some College Experience	10.4	7.6	10.4	7.4	8.6	5.4	10.1	7.1
Graduated College	4.1	2.4	4.1	2.0	3.5	1.9	3.8	2.2
Attended Graduate School	4.5	1.9	4.5	1.3	3.2	1.3	3.9	1.5
TOTAL	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Miami								
Some High School or less	4.7%	1.5%	11.8%	8.1%	21.4%	26.7%	12.7%	9.3%
Graduated High School	26.0	37.4	37.9	51.8	40.1	43.4	33.9	37.7
Some College Experience	32.2	37.9	18.6	21.1	16.1	16.2	20.0	20.0
Graduated College	17.8	17.2	18.6	13.3	9.9	9.6	18.0	11.2
Attended Graduate School	19.3	6.0	13.1	5.7	12.5	4.1	15.2	4.4
TOTAL	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Palm Beach								
Some High School or less	5.9%	7.7%	4.1%	6.1%	13.3%	18.6%	7.3%	9.4%
Graduated High School	26.7	28.8	31.7	42.2	23.2	44.8	28.1	40.5
Some College Experience	14.8	24.4	21.0	22.5	15.6	14.8	18.1	21.0
Graduated College	30.6	25.0	27.9	19.7	24.6	13.7	27.3	19.5
Attended Graduate School	13.8	12.2	13.4	8.7	23.2	8.7	19.4	9.7
TOTAL	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

of those age 75 and over.

Employment Status (Table 14). 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 are retired, although they were never in the labor force. Thus, the table simply reports the percentage who are currently employed. These data are presented separately by sex because of the pronounced differences in employment status between the sexes, particularly among the elderly. In Miami, for example, 28 percent of the male elderly, but only 12 percent of the female elderly are currently employed. This difference is even more pronounced for the age 55-64 group: 64 percent of the males, but only 33 percent of the females are employed.

Israeli employment rates are higher than the south Florida rates, at 56 percent of males and 20 percent of females employed, versus 28 percent and 12 percent in Miami and 17 percent and 7 percent in Palm Beach. While 83 percent of the men in the 55-64 age group in Israel are still in the labor force, only 64 percent in Miami and 39 percent in Palm Beach are still working. The same trend is found in the older age groups. This is probably due to the fact that the south Florida communities are retirement centers and that the climate attracts people with physical illnesses and handicaps who are less likely to be employed. In Palm Beach, 20 percent of elderly households contain someone who has been disabled.

Table 14
Percentage of Persons Currently Employed

Age Groups	Israeli Jews		Miami		Palm Beach	
	Males	Females	Males	Females	Males	Females
55-64	82.7%	31.6%	63.8%	32.8%	38.6%	20.9%
65-74	42.0%	11.6%	19.8%	5.6%	15.7%	5.1%
75 and over	17.9%	5.7%	6.3%	1.5%	6.6%	3.3%
55 and over	55.8%	19.6%	27.5%	11.7%	16.5%	7.0%

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, with additional benefits if one waits until age 70 to retire.

Income (Table 15). Obvious problems exist in comparing the incomes of the three groups of elderly. Miami income is measured in 1981 dollars; Palm Beach income, in 1986 dollars. In addition, significant differences are extant in the cost of living among the three areas. More critically, because 1983 was a year of signigicant inflation in Israel (approaching 1000%), it was impossible to obtain reliable income statistics in Israel. Nevertheless, general knowledge of the standard of living in the three locales indiciates that Israeli elderly Jews are by far the least economically advanced. Also, although five years of inflation may explain part of the difference in incomes between Miami and Palm Beach, it is quite clear that the elderly in Palm Beach are considerably more advantaged economically, with a median income of $28,000 than the elderly in Miami, with a median income of only $15,000.

Notice also that 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. This number declines to $32,000 for those age 65-74, and to $19,000 for those age 75 and over. A similar decline is seen for Miami, although the difference between the two older age groups is not as significant.

Table 15
Median Income
(in thousands of 1981 Dollars for Miami, 1986 dollars for Palm Beach)

Age Groups	Miami	Palm Beach
55-64	31	44
65-74	15	32
75 and over	11	19
55 and over	15	28

Source of Household Income (Table 16). The surveys in Miami and Palm Beach asked respondents to identify their major source of household income. Unfortunately, the Israeli census did not facilitate 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 percent in Miami have salary or earnings from

a business as the main source of income versus only 14 percent
in Palm Beach. In Palm Beach, on the other hand 86 percent
depend upon social security/pensions or interest and dividends,
versus only 66 percent in Miami.

Notice that 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 increasing
age.

Table 16
Major Source of Household Income

	55-64	65-74	75 and Over	55 and Over
Miami				
Salary	43.1%	14.7%	3.1%	17.2%
Business Earnings	23.8	9.1	3.1	10.4
Social Security / Pensions	10.8	37.6	47.0	34.7
Interest and Divdidents	18.8	32.4	37.6	31.1
Other	2.9	6.2	9.3	6.3
Total	100.0%	100.0%	100.0%	100.0%
Palm Beach				
Salary	25.4%	3.3%	1.8%	6.2%
Business Earnings	12.8	8.2	3.0	7.3
Social Security / Pensions	20.9	42.8	56.5	44.3
Interest and Divdidents	39.1	45.4	38.5	41.8
Other	1.7	.3	.2	.4
Total	100.0%	100.0%	100.0%	100.0%

Table 17
Percentage of Household Owning their Residence

Age Groups	Israeli Jews	Miami	Palm Beach
55-64	72.4%	86.8%	90.0%
65-74	69.6%	62.1%	91.3%
75 and over	66.1%	50.7%	94.9%
55 and over	70.1%	63.7%	92.3%

Home Ownership (Table 17). More than 92 percent own their own home in Palm Beach, versus 64 percent in Miami and 70 percent in Israel. The differences by age are pronounced in Miami, from 87 percent of the 55-64 age group to 62 percent of the 65-74 group and only 51 percent 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 from 74, to 70, to 66 percent.

JEWISHNESS

Jewishness is measured here by levels of intermarriage, Jewish Identification (Orthodox, Conservative, Reform, and "Just Jewish") and visits to Israel. These data were not available for Israel, although this is not a serious drawback. Intermarriage is very rare in Israel, American categories of Jewish Identification do not fit Israeli society, and "visit to Israel" are irrelevent for the Israeli elderly. Overall, about 15 percent of the Israeli population (both elderly and non-elderly) can be described as religious; 35 percent as secular; and the majority as intermediate. Also, Jews of Middle Eastern origin are more likely to be religious than are Jews of European origin (Goldscheider and Friedlander, 1983).

Intermarriage (Table 18). Intermarriage is a growing concern in the American Jewish community, as the offspring of such unions are often not raised as Jews. With growing 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 an interesting discussion of intermarriage rates in the United States, see Silberman (1985).

Table 18
Percentage of Household in Which Everyone is Currently Jewish

Age Groups	Israeli Jews	Miami	Palm Beach
55-64		95.5%	97.1%
65-74		98.2%	98.1%
75 and over		98.6%	97.4%
55 and over		97.8%	97.7%

Thus, the elderly Jewish community in south Florida has a very low intermarriage rate. Almost 98 percent of elderly households in both Miami and Palm Beach contain no persons who were not

born Jewish. Notice that no significant difference exists between the age groups.

Jewish Identification (Table 19). Respondents in both Miami and Palm Beach were asked if they consider themselves Orthodox, Conservative, Reform, or "Just Jewish." It is important to recognize that this is a philosophical definition, and not one that is necessarily based upon synagogue membership. Generally, many of the elderly who identified themselves as "Just Jewish" came from relatively strong Jewish backgrounds, but because they currently reside alone, they do not follow many of the rituals and no longer consider themselves Orthodox or Conservative. Another phenomenon is that some percentage of persons will identify themselves with a group philosophically, but this philosophy does not necessarily translate to behavior. For example, in Miami, 25 percent 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.

Table 19
Jewish Identification

	55-64	65-74	75 and Over	55 and Over
Miami				
Orthodox	25.6%	17.7%	16.9%	19.1%
Conservative	38.0	40.3	39.5	39.5
Reform	9.9	14.0	13.4	12.9
Just Jewish	26.5	28.0	30.2	28.4
Total	100.0%	100.0%	100.0%	100.0%
Palm Beach				
Orthodox	.8%	2.3%	4.2%	2.8%
Conservative	43.6	48.6	43.9	45.9
Reform	29.2	27.3	30.9	28.8
Just Jewish	26.4	21.9	21.3	22.5
Total	100.0%	100.0%	100.0%	100.0%

The majority of elderly Jews in south Florida identify with the Conservative movement 40 percent in Miami and 46 percent in Palm Beach. Reform identification is much stronger in Palm Beach (29 percent) than in Miami (13 percent). This is probably

related to the higher percentage first-generation Americans in
Miami than in Palm Beach.

Notice that in Miami, the percentage identifying themselves as
Orthodox increases with decreasing age: 26 percent of those age
55-64 are Orthodox, versus 18 percent of the 65-74 age group, and
17 percent of those age 75 and over. Very few Orthodox are found
in Palm Beach, but the percentage identifying themselves as
Orthodox increases with age. It is interesting to note that
particularly in Miami, the percentage identifying as "Just Jewish"
does not change significantly across the age groups.

Finally, we see that 35 percent of the elderly in Miami belong
to a synagogue, as do 44 percent in Palm Beach. No percentage
can be reported for Israel, because one does not formally "join"
a synagogue in Israeli society.

Visits to Israel (Table 20). For many American Jews who no
longer actively practice religious rituals or belong to a synagogue,
an attachment with Israel has become a common avenue of
expression to their ethnic heritage; thus 55 percent of Miami
elderly and 63 percent of Palm Beach elderly have made at least
one visit to Israel. These rates increase across the age groups. For
example, in Palm Beach, 53 percent of the age 55-64 group have
been in Israel, while such is the case for about 65 percent of the
older groups. Obviously, those who are older have had more years
in which to make such a journey.

Table 20
Percentage Who Have Visited Israel

Age Groups	Miami	Palm Beach
55-64	47.7%	52.6%
65-74	55.8%	63.8%
75 and over	58.4%	65.1%
55 and over	55.0%	62.8%

SUMMARY AND IMPLICATIONS

The main purpose of this paper was to compare and contrast the
elderly Jewish populations of Israel, Miami, and Palm Beach. The
findings may be summarized as follows:

1) While most (46 percent) elderly in Israel are age 55-64, most

(44 percent) in Miami and Palm Beach (53 percent) are age 65-74. This reflects the retirement nature of south Florida (Table 3).

2) Jewish elderly in south Florida are more likely to be female than in Israel (Table 4).

3) Elderly Jews in Palm Beach are most likely to be married (93 percent of males and 73 percent of females) than in Israel (86 percent and 57 percent) or in Miami (74 percent and 45 percent) (Table 5).

4) Palm Beach has the highest percentage of married couples without children at 69 percent, compared with 44 percent in Miami and 41 percent in Israel. Married couples with children form less than 1 percent of the households in Palm Beach, versus 14 percent in Israel and 12 percent in Miami (Tables 6 and 7).

5) The fertility of Israeli women is considerably higher than of those women in south Florida. While the average number of children for Jewish women over age 55 in Israel was 3.0, in Miami this figure is a low 1.5 and in Palm Beach, 2.0. This is related, in part, to the higher percentage of Israeli elderly who are of Middle Eastern origin (Table 8).

6) Only 6 percent of Israeli elderly were born in Israel, versus 69 percent of Miami elderly and 80 percent of Palm Beach elderly being born in the United States. Over 90 percent of south Florida Jews are of European ancestry, versus only 69 percent of Israeli elderly (Tables 9-10).

7) In Israel, 70 percent use Hebrew as their first language; in Miami 92 percent use English as their main language of communication at home (Table 11).

8) Education levels for both men and women are higher in south Florida. In Israel, about 70 percent of the men, and 76 percent of the women in the 55 and over age group have not completed high school, versus about 10 percent in the two south Florida communities. Only 8 percent of Israeli males and only 4 percent of Israeli females have a college degree, versus 33 percent of Miami males and 16 percent of Miami females. For Palm Beach, the comparison is even more pronounced, with 47 percent of males and 29 percent of females being college graduates (Table 13).

9) Israeli employment rates are higher than those of south Florida, with 56 percent of males and 20 percent of females employed, versus 28 percent and 12 percent in Miami, and 17

percent and 7 percent in Palm Beach.

10) Israeli elderly Jews are by far the least economically advanced. The elderly in Palm Beach enjoy a median income of $28,000, versus only $15,000 in Miami.

11) About 28 percent in Miami have salary or earnings from a business as the main source of income versus only 14 percent in Palm Beach. In Palm Beach, on the other hand 86 percent depend upon social security/pensions or interest and dividends, versus only 66 percent in Miami.

12) More than 92 percent own their own home in Palm Beach, versus 64 percent in Miami and 70 percent in Israel.

13) Intermarriage rates are very low among all three groups.

14) The majority of elderly Jews in south Florida identify with the Conservative movement: 40 percent in Miami and 46 percent in Palm Beach. Reform identification is much stronger in Palm Beach (29 percent) than in Miami (13 percent). 35 percent in Miami and 44 percent in Palm Beach belong to a synagogue.

15) 55 percent of Miami elderly have been to Israel, as have 63 percent from Palm Beach.

These results seem to 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 may be seen to derive from: 1) somewhat varied origins, with many Israeli elderly Jews being of Middle Eastern origin; 2) differences in American and Israeli society; and 3) the fact that most south Florida Jews are recent immigrants to the area and are not a random sample of American Jewish elderly. Some differences may be a result of certain social-psychological factors. Many of these elderly had a choice between settling in Israel and settling in the United States or some other western country. Perhaps those who selected Israel are signigicantly different than those who chose western countries.

Regardless of the reasons for these differences, the results of this paper have important implications for social service planning for the elderly, suggesting that 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 age 65-74 than between 55-64. Because many persons come to south Florida to retire in their middle sixties, thay have no roots in the area, often have no knowledge of the social service system, and sometimes have no local relatives. Miami and Palm Beach have more female than

male elderly as well.

Miami needs to plan elderly housing for single persons, while Israel and Palm Beach have a greater percentage of married elderly. While many Miami elderly in the 55-64 range are living with their children, very few Miami elderly age 65 and over do so. In Palm Beach, only small percentages fall into this category. In Israel, on the other hand, perhaps related to the price of housing, more than 14 percent live with their children. Obviously, those elderly with adult children at home are going to need fewer social services to be provided by agencies. The greater percentage currently living with children in Israel may be related to the higher fertility of Israeli elderly women. This higher fertility also implies the existence of a stronger support system.

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, presents the possible need to service an immigrant population in Israel whose native language is not Hebrew and who may revert to their "native" language if senility sets in. Other problems, including a lack of understanding of local institutions, may also be found among an immigrant population. The fact that south Florida Jews are primarily of European origin, while those in Israel are of both European and Middle Eastern origin, implies some differences in culture which are not faced in south Florida, but must be faced in Israel.

South Florida elderly Jews and Israeli elderly Jews are different socioeconomically. In south Florida, the elderly are 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 assess reasonable fees for their services, while in Israel, public resources may be needed 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 elderly

services.

In 1990, a major survey of the Jewish population will occur in both the United States and Israel. Future research calls for repeating the above analysis and for examining changes in the elderly population over time.

NOTES

1. Palm Beach County is serviced by two Jewish federations. The Jewish Federation of Palm Beach County covers the area from Boynton Beach to Jupiter. This Federation has commissioned a major demographic study, the results of which are employed in this paper. The Boca Raton/Delray Beach area is in the southern part of Palm Beach County and is serviced by The South County Jewish Federation. This Federation has commissioned only a population count and a survey to determine the age distribution of the population, and thus, no results for the elderly can be shown in this paper.

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