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## Caring for Our Aging Survivor Parents

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Nothing substantive has changed with regard to the care of aging Holocaust survivors since 2009.<sup>1</sup> We will never know how many survivors have died in the past four years without the medical care and services they needed and deserved. Holocaust survivors are dealing with the issues that all aging people face, but with unique layers of complication. In order to assess and address the needs of this population, you must first understand them.

Survivors generally are economically and socially more vulnerable than their contemporaries who did not go through the Holocaust. And survivors can have medical conditions that began during World War II and persist or have resurfaced today.<sup>2</sup> I am now dealing with caring for my aging father, so let me share some of our experiences. My father, who is in his 90s and survived twelve concentration camps, contracted pneumonia in one of those camps. The residual impact of that today is the crackling in his lungs which makes diagnosing his current medical issues more complicated.

Diseases of age, like dementia, are experienced very differently by Holocaust survivors.<sup>3</sup> Many show signs of Post Traumatic Stress Disorder (PTSD) including nightmares and flashbacks.<sup>4</sup> My father had a nightmare that the Nazis came back and he had to protect his children and grandchildren. He was terrified by that prospect. This broke my heart and I told him he can rest, it's now my turn to be on guard.

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<sup>1</sup> *Struggling Holocaust survivors in Israel say gov't must do more*, JTA, November 24, 2013

<sup>2</sup> *Nazi Victims Now Residing in the United States: Findings from the National Jewish Population Survey 2000-01, A United Jewish Communities Report*, December, 2003  
*Study shows survivors suffer from more cardiac problems than peers*, Haaretz.com, April 20, 2009

<sup>3</sup> *Record number of Holocaust survivors seek counseling*, Jerusalem Post, April 11, 2007

<sup>4</sup> Brom, D., Durst, N. & Aghassy, G. (2002). *The Phenomenology of Posttraumatic Distress in Older Adult Holocaust Survivors*. *Journal of Clinical Geropsychology*. See also *Many Holocaust survivors live with PTSD*, The Tampa Tribune, April 30, 2009.

After his last surgery, my father asked how he got to the rehabilitation facility. I tried to explain that the hospital sent him there to recover. He argued with me and said no, we marched there. This was a flashback: in his mind it was 1945 and he was on the Death March.

Other symptoms of dementia, influenced by PTSD, include depression, guilt and paranoia. It is heartbreaking to watch an elderly person talk about their sense of guilt. I witnessed one survivor talking about “those miserable bastards...what they made me do.” This man had been a jeweler before the war and the Nazis made him create jewelry from the gold teeth taken from dead prisoners. That tormented him in his final days.

Many elderly people have problems with short term memory. When short term memory goes Holocaust survivors are left with long term memory and that can mean they relive the horrors of the Holocaust again and again. We are helpless to stop this repeated pain and anguish.

A more insidious problem can also appear: the last language learned is often the first language lost. There are some families where survivors can no longer speak with their children.<sup>5</sup> And for those who do not live in the country of their parent’s birth, finding health care workers who can speak to our parents in the language of their childhood is difficult.

It is crucial to educate health care workers about the special conditions and sensitivities of survivors. Common things like dogs, uniforms or sudden loud noises can cause extreme anxiety.<sup>6</sup> And though nobody wants to give up their freedom and independence by going into an institutional setting, for survivors and their families this is even more traumatic because the survivors lost their freedom during the war and cherish it so fiercely now. In the rehabilitation center my father was in a bed against a wall. Confused as to where he was, he tapped on the wall and asked, “Am I in jail?” There must be ample funding for home health care so survivors can live where they choose.

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<sup>5</sup> Kershner, Ruth, MSW. *Caring for our Aging Survivor Parents Workshop*, World Federation of Jewish Child Survivors of the Holocaust Conference, Alexandria, VA, November 2008

<sup>6</sup> *Caring for Aging Survivors of the Holocaust: A Practice Manual*, Baycrest Health Sciences, Toronto, Ontario, Canada

In the US there are some circumstances that make caring for our parents complicated. There is no uniformity of care throughout the country. Florida provides the least amount of state funding for home and community based services of all states with significant survivor populations and there are long waiting lists for limited resources.<sup>7</sup> However, shortages of funding for home care and emergency services persist everywhere.

In New York the major problem is the high cost of living. When rents rise some survivors cannot stay in their homes but cannot afford assisted living or nursing homes.<sup>8</sup> In the US home health care is less costly than institutionalized care but still costs thousands of dollars a month.<sup>9</sup>

We have decided to let our father spend his final days privately in a home setting. Due to his medical condition he requires 24 hour care and cannot be left alone. This is very expensive but we have no choice.

For some survivors, including my father, having an aide is also important psychologically. He would be devastated if he were by himself. It could be because was sixteen when the war broke out and he was separated from his family. Or maybe it is because he was the only Jew who survived from his transport from the death march? It is emotionally important for him to have a caretaker. Unfortunately, there are very few programs that help the survivors with their unique emotional issues of anxiety, loss and loneliness.<sup>10</sup>

Those with documented health conditions that require 24 hour care should be offered a higher level of support. Every Holocaust survivor should be entitled to compensation and not denied because of assets. How can you measure someone's suffering based on their assets?

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<sup>7</sup> *Jewish Family Service, Inc. of Broward County: Holocaust Survivor Assistance Program, May 1, 2009. See also NJ State Association of Jewish Federations (NJSJF) Funding Support for Surviving Victims of the Holocaust*

<sup>8</sup> *Surviving Surviving*, The Jewish Star, June 16, 2009; see also the video: <http://www.vimeo.com/5064899>.

<sup>9</sup> *Association of Jewish Family Service Agencies of New Jersey Holocaust Survivor Assistance Program*

<sup>10</sup> *Surviving The Past*, TIME, January 7, 2002.

Let us look at the financial issues more closely. While we have lost many survivors, those we have with us are living into their 80s, 90s and beyond. Many of them have outlived their savings and, in some cases, they have outlived their children. Half the survivors in the US live at or below the poverty line and are struggling to afford basic needs.<sup>11</sup> This is a concern for all elderly people so why would it be different for survivors? Data from the Jewish Federation system in 2001 showed that survivors are much more likely than other Jewish elderly to be impoverished.<sup>12</sup>

In 1952 Chancellor Adenauer outlined the duty of West Germany to care for the survivors whose needs were directly caused by the Nazi regime, the Conference on Jewish Material Claims Against Germany (the Claims Conference) was established as the mechanism to allocate the cash flow to pay for the needs, which were extensive.

Clearly the first line of funding is Germany so why are there “negotiations” for funds? The needs of the aging survivors must be met. It is that simple. Social service agencies should not have to raise appropriate matching funds or risk losing desperately needed services for survivors.<sup>13</sup> These agencies should not have to re-apply again and again if additional survivors come forward for assistance. Nobody knows how many survivors have not yet asked for help. We have to anticipate their needs and make provisions for them.

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<sup>11</sup> Gillen, Michele. *The Forgotten Survivors*, CBS-WFOR, Miami, 2001

See also: *Poverty Stricken: Many aging Shoah survivors are living a new nightmare*, Jewish Journal, November 22, 2006; *Surviving Surviving*, The Jewish Star, June 16, 2009; See also the video: <http://www.vimeo.com/5064899>; *Losing Count*, New York Times, June 14, 2007; Sheskin, Ira M. "Estimates of the Number of Nazi Victims and Their Economic Status." Attachment 3 of Plan for providing Assistance for Needy Nazi Victims in the United States Submitted by the Holocaust Survivors' Foundation, USA, Inc., January 30, 2004.

<sup>12</sup> Laurence A. Kotler-Berkowitz, Danyell Neuman, Lorraine Blass, *Nazi Victims Residing in the United States*, United Jewish Communities, April 2004

<sup>13</sup> *Association of Jewish Family Service Agencies of New Jersey Holocaust Survivor Assistance Program, Summary of Request*

We cannot and should not rely on private donations.<sup>14</sup> This is not the responsibility of the Jewish community, though we will always do what it can to help. Remember Jews were the victims, not the perpetrators.

Billions of dollars have been collected in the name of survivor care but not all the money has reached the survivors or the agencies caring for them.

As that \$57 million fraud scandal at the Claims Conference unfolded, Germany announced that it would supply \$1 billion<sup>15</sup> in home care funding for survivors for the years 2014-2017. A simple analysis shows that even this seemingly large amount of money is NOT a sufficient response to the problems facing indigent survivors in need of home care.

According to the Claims Conference, the home care funds provided by Germany will be \$185 million in 2014.<sup>16</sup> It also says that 56,000 survivors per year are served via the Claims Conference with these German funds. This 56,000 number does not include other survivors who have not yet applied for assistance but they must be an integral part of this calculation, too.

The math shows how these dollar figures are pitifully inadequate: If you divide \$185 million by the present number of 56,000 survivors, the result is \$3,304 in home care funding per survivor for 2014. Let us see how far this would go to help a Chicago survivor, like my father: In the Chicago area home care costs are about \$15 per hour. We are talking about 220 hours of home care, or a total of about nine days. What are survivor families supposed to do for the other 356 days a year? What about a survivor who needs only 15 hours of home care each week? This funding would cover only about 15 weeks per year. What about the other 37 weeks?

There are far too many unanswered questions about the Claims Conference.<sup>17</sup> Survivors and their families clamored for a thorough investigation of the

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<sup>14</sup> *Homebound Holocaust survivors may lose funding*, Jewish Standard, April 24, 2009; *Survivors' funding falls victim to budget crunch*, New Jersey Jewish News, August 14, 2008

<sup>15</sup> Claims Conference website: <http://www.claimscon.org/2013/05/negotiations/>

<sup>16</sup> Claims Conference website: <http://www.claimscon.org/what-we-do/negotiations/>

<sup>17</sup> *Was Holocaust Fraud at Claims Conference Even Worse than Believed?* Jewish Daily Forward, April 11, 2013

Claims Conference with total transparency and accountability long before the \$57 million fraud scandal hit worldwide news headlines.<sup>18</sup> Investigators must speak with survivors and social service agencies directly and not be distracted Claims Conference-led public relations efforts that try to rehabilitate its reputation.

Trying to investigate the Claims Conference will not be easy. When I did my research on the needs of aging survivors, I contacted social service agencies all over the United States. Nobody had anything nice to say about the Claims Conference or its system of distributing funds, but they would not speak with me on the record. They expressed the same frustration: though they were not getting sufficient funds from the Claims Conference to adequately care for the survivors, they would not speak publicly for fear of retribution.<sup>19</sup> They did not want to lose the bit of funding they were getting. They were intimidated and would only speak with me “off the record”.

Anyone who speaks with investigators must be assured that there will be no retaliation against them for speaking honestly and they will not risk any loss of funding. If there is nothing to hide, the Claims Conference should welcome such an investigation.

Where is the Claims Conference money going? Investigators need to ask about the millions of dollars earmarked annually by the Claims Conference board for non-survivor care projects<sup>20</sup> and just how many of those pet projects funded are projects run by board member organizations or affiliates.

<sup>18</sup> *How \$57 Million Holocaust Fraud Unfolded at Claims Conference*. Jewish Daily Forward, May 9, 2013

<sup>19</sup> *Claims conference to Holocaust survivors: Criticize us and lose aid*, Haaretz, May 8, 2009  
See also: *Claims Conference seeks to block documentary*, April 28, 2008, Jerusalem Post; *Huge Profits Casts Shadow over Holocaust Survivors Organization*, Spiegel Online June 3, 2008; *Claims Conference ordered to pay*, June 1, 2008, JTA and *Claims Conference Self-Aggrandizement*, Jerusalem Post, April 4, 2012

<sup>20</sup> *Debate Over Holocaust Restitution Funds Intensifies*, JTA (n.d.), and *Holocaust Restitution and the Claims Conference Controversies over Organizational Accountability*, Jewish Currents, July 2006

Until 100% of the survivors' needs are met, 100% of these funds should go to survivor care.<sup>21</sup>

There are also companies and businesses that benefitted from the mass murders of the Jews during World War II. Look at the insurance companies. Taking the example of Allianz, the same company that insured the concentration camps became the heir to the victims killed there.<sup>22</sup> Allianz owes an estimated \$2.5 billion to Jewish Holocaust survivors and beneficiaries or heirs.<sup>23</sup> Rather than paying policy benefits it owes to surviving claimants<sup>24</sup> and reclaiming part of its reputation Allianz tried to spend \$300 million for naming rights to a sport stadium in the United States. The public outcry put an end to that.<sup>25</sup>

When I speak with survivors, I hear the same thing again and again: the Claims Conference and the various governments and agencies who are supposed to help survivors and work for just resolutions to outstanding problems are simply waiting for the survivors to die. How many survivors have died before their time due to the lack of adequate care?

Where do we go from here? Here are some suggestions:

1. Each country should have an independent advisory board including representatives of the survivor community, elected by the survivor community—NOT appointed. To be effective and independent this has to be organic: from the grassroots up, not from the top down. Consulting with them often will ensure that your institutions stay connected and true to the mission of helping survivors.

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<sup>21</sup> *Policy Body: Shoah Funds All Must Go To Survivors*, Jewish Daily Forward, February 28, 2003

<sup>22</sup> *Insurer covered SS for death-camp sites* Jewish Weekly, June 6, 1997. See also [Many Holocaust Survivors Protest World's Largest Insurer](#), CBS Miami, December 2, 2013

<sup>23</sup> Holocaust Survivors' Foundation – USA: *Summary of Holocaust Insurance Issue*

<sup>24</sup> Holocaust Survivors' Foundation – USA: *Summary of Holocaust Insurance Issue*

<sup>25</sup> [Giants and Jets fans join uproar over stadium naming rights bid by firm with Holocaust ties](#)

We, in the survivor community, have already established a network: *Generations of the Shoah International (GSI)*<sup>26</sup> by which we can communicate with each other. We can help you communicate with survivors worldwide.

2. A majority of the Claims Conference board must be comprised of elected survivors, plus their children and grandchildren. These representatives must be accountable to the survivors, not to the Claims Conference or member organizations of the Conference, the vast majority of which are not survivor groups.

3. Rather than straining every country's budget to care for aging survivors, why not go to those companies and institutions that have unfinished business with our families? For example: each country should demand that the insurance companies who sold policies to Jews before the war publish all relevant names so survivors and heirs can check for legitimate claims. ICHEIC (International Commission on Holocaust Era Insurance Claims) and past practices have raised troubling questions.<sup>27</sup> How many cases have been successfully settled?<sup>28</sup> How had appeals been handled? How transparent was the process? Have claims of success by the defenders of ICHEIC been exaggerated?<sup>29</sup> Were there conflicts of interest by people who handled the issues? These same questions can be asked about banks, real estate, and art.<sup>30</sup>

No business concern and no government can be granted legal peace until the survivor community gets legal and moral peace.<sup>31</sup> In the US the right of access

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<sup>26</sup> *Generations of the Shoah International (GSI)*, [www.genshoah.org](http://www.genshoah.org)

<sup>27</sup> *Aging Nazi victims say panel obstructs justice or else*, Los Angeles Daily News, September 23, 2003; Holocaust Survivor's Foundation - USA *Summary Of Holocaust Insurance Issue—2009*

<sup>28</sup> *Justice for Holocaust survivors*, Miami Herald, November 25, 2008; *Equal justice for Holocaust survivors*, Miami Herald, April 23, 2012

<sup>29</sup> *Still seeking justice for Holocaust victims*, Miami Herald, March 1, 2009; *Unlike Madoff, European Insurers Remain At Large*, Huffington Post, April 9, 2009

<sup>30</sup> *Justice, Before It's Too Late*, Washington Post, December 22, 2007.

<sup>31</sup> *Imperfect Justice* by Stuart Eizenstat, p.268 – 272



by survivors and their families to courts for insurance claims must be recognized and restored.<sup>32</sup>

Whole families were murdered and the banks and insurance companies and others kept the assets. Wasn't that enough? The goal today must be recovery of individually traceable assets, plus provision of sufficient funds to address the basic needs of all survivors for the remainder of their lives.

Elie Wiesel asked so poignantly at the opening of the 2009 conference: should the killers be the victim's heirs?

We must be creative in finding solutions to these challenges. We should develop a treatment and care plan for all survivors in need and maintain them, to the extent possible, in their homes with adequate help and financial support. With a united effort we could reach an agreement with the insurance companies— who have held European Jewish families' assets all these years— to provide long term health care for the remaining survivors in need.<sup>33</sup>

We were not here during the Holocaust but we are here now.<sup>34</sup> What are we going to do?

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<sup>32</sup> See Holocaust Survivors' Foundation – USA letter to President Obama, January 30, 2009.

<sup>33</sup> *Giants and Jets fans join uproar over stadium naming rights bid by firm with Holocaust ties*, NY Daily News, September 11, 2008

<sup>34</sup> *Atonement still due Holocaust survivors*, Washington Jewish Week, September 12, 2007

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