



*Kementerian PPN/
Bappenas*

SOCIAL SECURITY SYSTEM: ELDERLY SUPPORT

Suriname, 6-8th May 2014

Introduction

- The number of Indonesian elderly increases overtime. During the last two decades, for example, it increased around 2.16 million (1990 – 2000) and around 4.6 million (2000 – 2010).
- The proportion is quite small: 6.3 percent of the whole population (1990); 7.2 percent (2000); 7.6 percent (2010), BUT the absolute number is quite immense. In 2010 there were **18,043,712** people at aged 60 years and over.
- The increasing number of the elderly has implication for the nation, the community, and the family. Family is affected the most since it is regarded to be the primary source of care for the elderly.

Introduction (2/2)

- Changing in social and economic condition, ex. migration of productive age population for working, including females (rural to urban areas or to overseas) prevent family members from providing the care for the elderly parents.
- Instead of being cared for, the elderly are burdened by their migrant children, particularly to care for the left behind grandchildren.
- The trend may be viewed both positively and negatively.
 - Positive : create a sense of usefulness ; a sense of pride for feeling that they are still needed.
 - Negative : create burden for them as caregiver → financially and non-financially.

Senior Citizen and Their Roles in Supporting Family Lives

- Many elderly are not as fragile as what is commonly deemed → especially the “young old” (60-69).
- Some are able to support their living → sustaining independent living (earn own income and not in need of assistance for daily live activities).
- Indeed, some are able to provide support for their families → grand parenting the left behind grandchildren, especially in the countries where intergenerational family living arrangement is commonly practiced.
- Such practice is also common in western countries where nucleus family is mostly the main family arrangement, such as the US and Romania.

Portrayal of Indonesian Senior Citizen

socio-demographic characteristics

Socio-demographic characteristics	%
Age	
- 60 - 69	59.6
- 70 - 79	30.1
- 80 and over	10.3
Sex ratio	
- 60 - 69	0.92
- 70 - 79	0.78
- 80 and over	0.80
Area of Residence	
- Rural	57.4 ; 63.4 (2000) ; 74.1 (1990)
- Urban	42.6 ; 36.6 (2000) ; 25.9 (1990)

Portrayal of Indonesian Senior Citizen

socio-economic characteristics

Area of residence/sex	%
Urban	
- Male	52.92
- Female	22.11
- Male & female	36.18
Rural	
- Male	67.07
- Female	37.48
- Male & female	51.14
Urban and Rural	
- Male	61.08
- Female	30.90
- Male & female	44.76

Portrayal of Indonesian Senior Citizen

socio-economic characteristics

- Majority of the elderly work in agriculture and informal sectors which do not require compulsory pension age.
- Limited number of the elderly are the pension recipients → former government officials and private company employees.
- Health insurance coverage is also limited → only 10 percent of the elderly ; 1.8 percent of it is under the social safety net plan.
- Majority of the elderly rely on family and relative for social security.

Portrayal of Indonesian Senior Citizen

Living Arrangement

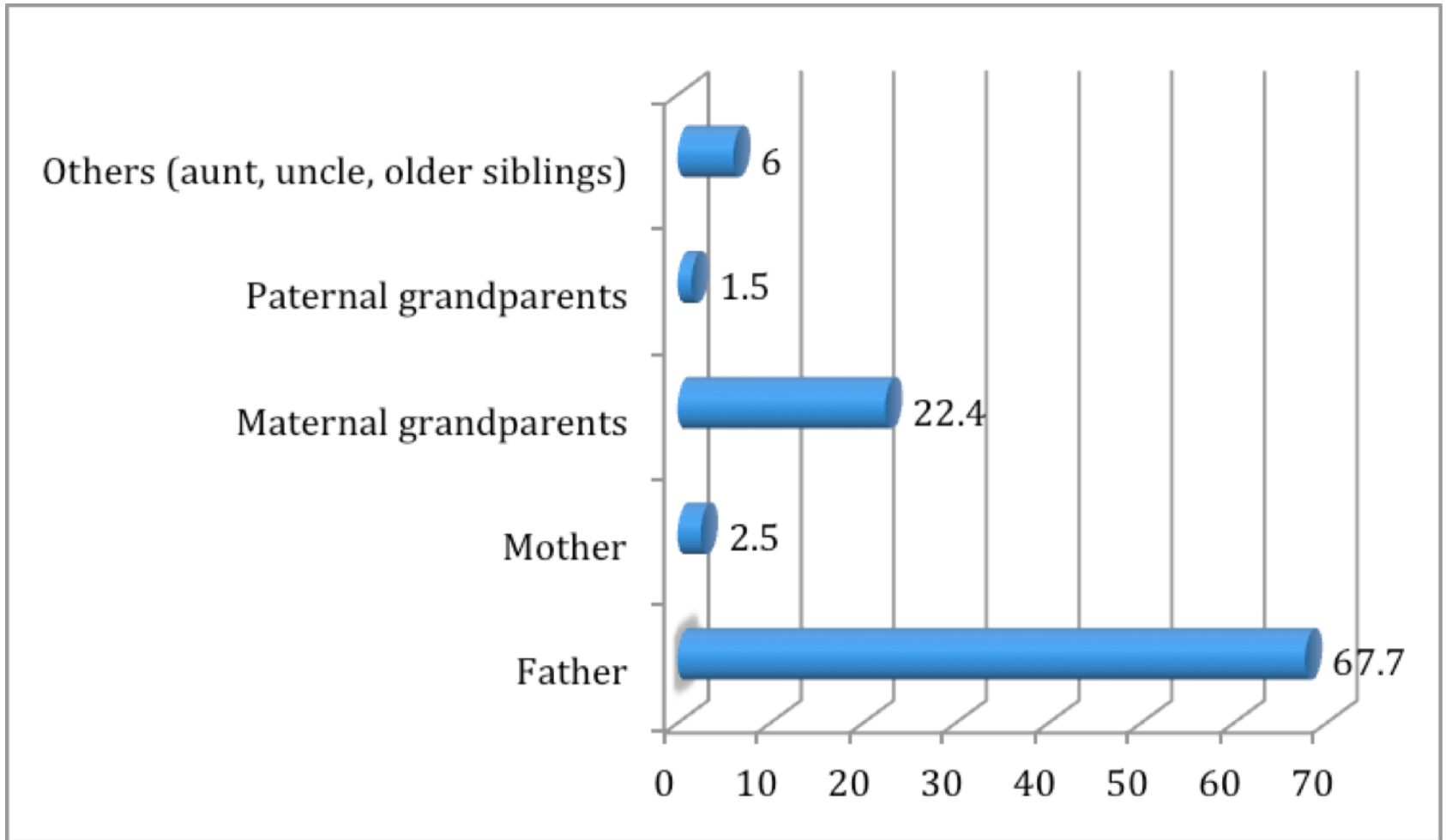
- The 1997 data : 92.7 percent lived with others → 68.9 percent lived with child/grandchild ; 16.9 lived with spouse.
- The 2010 Indonesian Population Census data : mostly live with children or relatives → 57.7 percent are head of household : either because they were fully in charge in running the household daily life OR they lived with other families/relatives and were honored as head of household.

Study on Caregiving Provided by the Elderly

- **West Java** (Juntikebon and Juntikedokan villages in Indramayu district) → a dominant international female migrant workers sending area.
- Job scarcity and higher amount of money earn as international migrant workers motivate young and productive females to work overseas → children were left at home with families or relatives
- Method : Quantitative Research with 200 child and household questionnaires.
 - Child : left behind one at 13-21 years of age
 - Household : at least has 1 child aged 13-2years left behind
- Qualitative → in-depth interview, FGD

The care for children left behind

Living arrangement of children left at home



Dependency

- About one fourth of left behind children were cared for by their grandparents; de facto the figure was higher → many children ask for grandparent's assistance on a lot of matter.
- "My father is busy working every day. He sells boiled noodles in a place quite far from my house. He leaves home in the morning and comes back in the afternoon. I am left at home with my younger brother, who is three year old. During the day, I have to care for my brother, including preparing his meals. This makes me stressful and I often come to my grandmother to ask for her assistance to care for my little brother. My grandmother always assists me anytime I ask for her help." (Yd, a 15 year old boy whose mother works in Saudi Arabia).*

Dependency

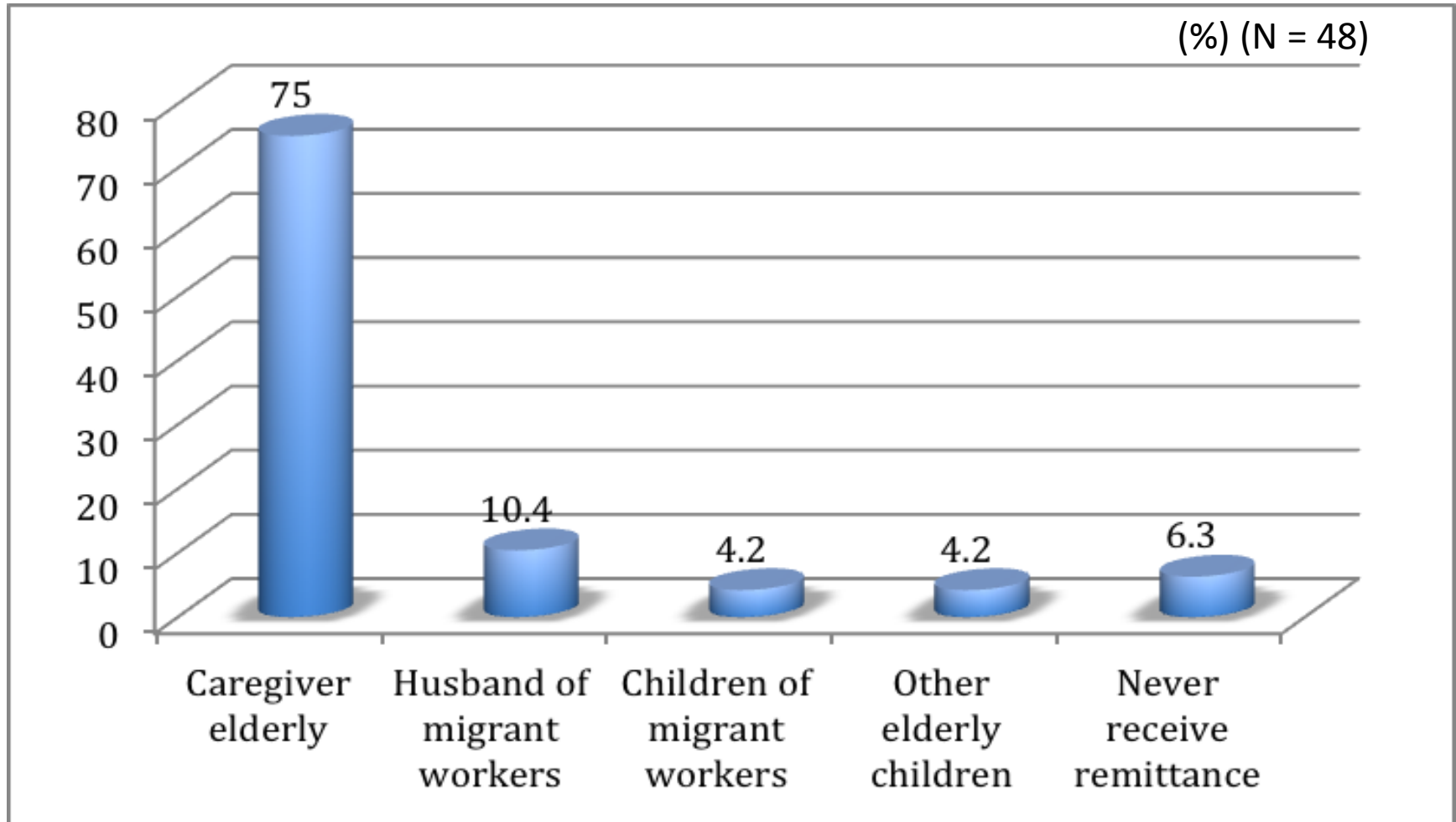
- Elderly work to care for the children left behind was taken for granted → they were not asked about their willingness to accept such a core ; they were not involved in decision making for those who left abroad
- "My daughter and her husband never came to me to ask for my willingness to care for their two kids (14 years old boy and 7 years old girl). They just told me that they were going to work overseas and left the children with me. I could not say anything because they went abroad to earn money. It was better for them to go rather than staying here with no permanent job."
(Mrs. Sp, 60 years old, carer of two grandchildren – she passed away 6 months after the interview after suffering of stroke).*

Dependency

"My daughter went to work abroad and left her 9 month old girl with me. My willingness to care for the girl was never requested. My son in law now joins his parents in his ancestral's house and left the baby girl to live with me. Eventhough I live with my other daughter's family in my house, the main responsibility for caring for the baby is in my hands." (Mrs. Tm, 65 years old who takes care of a 9 month old granddaughter).

- Fortunately, the elderly caregivers mostly voluntarily received the noble task because the reason for the mothers to be away is to gain income to sustain their family's life.
- Some recognized it as a participation to support their children's family lives.

The Management of Remittances



Position of the Elderly

- The elderly caregivers have a strong position in managing the money remitted home by their migrant children → in line with their role as the main caregiver of the left behind children.
- They did not only receive the money, but also made decision on how to use them → indeed they have more power in this matter compared to the husband of migrant workers.

Problems that are faced by some elderly caregivers: Financial Problems

- Some elderly encounter financial problems → who did not receive a sufficient amount of money to meet the grandchildren's needs.
- In some cases the amount of money they received from their migrant daughters was less than what they actually needed, with reasons:
 - Migrant workers kept the money and bring a big amount of them when the contract is over.
 - Migrant workers were not paid by the employee monthly → unable to remit on a monthly basis.



- Though financial situation probably pushes the elderly caregivers to continue working even at their advanced age. The study found that around two thirds of them still engaged in various kinds of jobs.

"I have to support our lives financially. I feel it is hard because raising children needs a large amount of money. They need money to buy meals or snacks at school and at home every day. This forces me to keep working. I continue to sew clothes if there is a neighbor asks for my services. In case I have no more money, I ask my son (*father of the granddaughter she takes care of*) and sometimes I ask it from her aunt. I feel as if I rear children twice because now I care for my grandchild left at home by their parents like I previously did for my own children. I also have to make sure that all her needs are met."
(*Mrs. Si, 65 year old, carer of a 7 year old granddaughter left at home by their parents*)

- There was no social networking to provide support for elderly caregivers who had financial difficulties.
- The provision of support is seen as a family's own problem and has to be solved by family members themselves, especially the elderly caregivers.
- The elderly who received sufficient amount of money did not face tough financial situation. They may act as “financial manager” → receiving money, decide the usage, keep the remain, and use it for economic productive purposes if the amount has been adequate, such as buying agriculture land.

Problems that are faced by some elderly caregivers: Non-Financial Problems

- Around 17 percent of elderly caregiver encounter a variety of non-financial problems
 - Caregiver's weak physical condition → waking up at mid night to change diaper and prepare formula milk

"My granddaughter always woke up and asked for milk at night. I have to wake up and prepare formula for her. This bothered my night sleep. I feel this is the hardest part of caring for the baby. It is not like washing her clothes, for which I have no burden in carrying out the chore." (*Ms. Tm*)

- Disciplining the pre-teen and teen age grandchildren
→ spending leisure time effectively ; skipping school hours

"I was informed by the school that my grandson often was not present at school. When I asked the boy, he told me that he always came to school. He lied to me because if he attended school, his school would not tell me differently. He always came home very late. I got mad at him frequently, but it did not seem to have any difference. He just kept silent but did not change his behavior."

Study Conclusion

- Expanding in caring is in line with increasing of one's age → caused by physical and non-physical obstructions. Fortunately, some elderly are still productive at their advanced ages and provide support for the family.
- Instead of requiring expansion in caring at their late ages, some elderly remain playing a crucial role in the family. This emerges a question of “who supports for whom?” as many elderly contribute significantly for their children's family.
- In migrant workers sending areas, the main support provided by the elderly is caring for their left behind grandchildren.

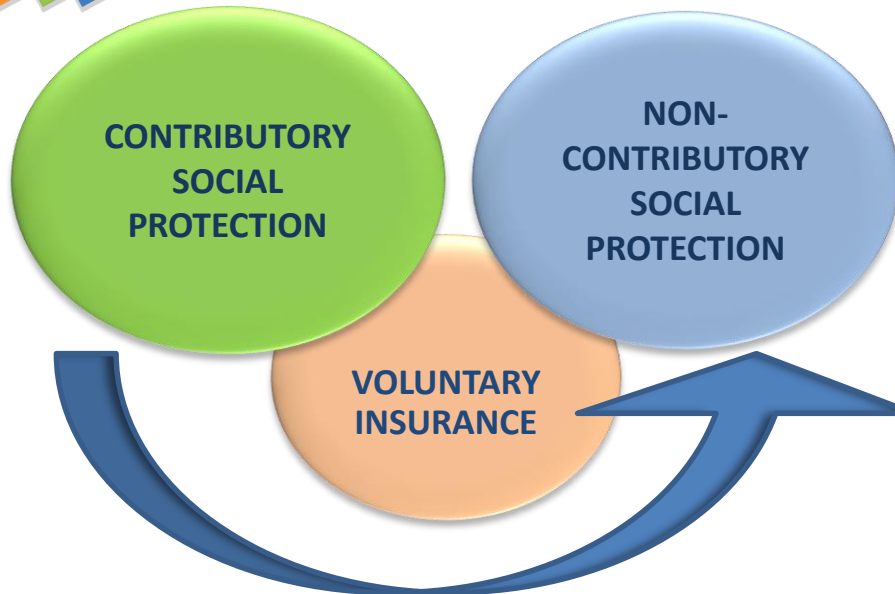
- Unfortunately, some elderly caregiver faced problems in carrying out the chore and hardly no other parties, except family or relative, assist them to solve the problem.
- Regarding such a situation, the support from others is needed to assist them in dealing with daily life activities. The community members who live adjacent to the elderly are expected to be more aware of their difficulties and offer support to help them running their lives well while at the same time caring for their grandchildren.
- Continuous intervention from informal local leaders will stimulate the community to establish social networking that provides support for elderly caregivers.

Social Assistance \approx Risk Management of Lifecycle

Under Five (0-5)	School Children (6-18)	Pre-Productive (19-24)	Productive (25-60)	Elderly (>60)
<ul style="list-style-type: none"> Poor nutrition and growing nutrition Abandoned children No access to immunization 	<ul style="list-style-type: none"> No schooling / dropouts Loss of parent / abandoned Child labor Sickness Early Marriage / young pregnant Child abuse 	<ul style="list-style-type: none"> Did not get a decent job Insufficient income for basic needs Diseases, including HIV-AIDS infected Accidents at work Loss of spouse Reproductive health (delivery risk) Domestic violence gender discrimination Discrimination in the workplace 	<ul style="list-style-type: none"> Do not have income Health deterioration No one cared for Discrimination in the workplace 	
Adverse health conditions including disability				
Natural disasters, economic shocks, social shocks				

- Social protection is a system and a mechanism for people to manage the risks that exist throughout lifecycle (illness, accident, job loss, etc.).
- Poor people have more risk, with low capacity to manage risk.

Comprehensive Social Security



SJSN and SPSN Transformation:

- 1) Transferring risk to every citizen in the management of a national social security.
- 2) Complementarity of social security with other social assistance especially for poor and vulnerable households.
- 3) Reduce fragmentation, duplication, and inefficiency program through precision targeting.

PROGRAM	TUJUAN	KEPESERTAAN	MANFAAT
SJSN (Sistem Jaminan Sosial Nasional)	Realizing human dignity	All workers	Old Age benefits
			Death benefits
			Accident insurances
			Health insurance
Social Assistances	Life Protection	Vulnerable	Health services
			Assets formation
			Cash Transfers
			Education
			Food Program
			Social Assistance
Private Insurance	Completing the benefits	Voluntary	Health Insurance
			Old Age Benefits
			Others benefits

Social Security Principles

(Otto von Bismarck, 1883)

1. Social security programs grow and develop in line with the economic growth of a country.
 1. Social security has evolved with various modifications suited to the conditions, needs and political and economic systems in each country.
 2. Some role players to follow finance social security programs, through the mechanism of insurance, social / commercial or savings.
2. Starting from informal groups, non-formal and independent new communities.
3. Participation is mandatory, so that the law of "the law of large numbers quickly met."
 1. Being "non profit."
 2. Large state role.
4. As a regulator, the organizers, the employer must follow to pay dues, and survival in charge of social security programs, including subsidies, when needed.
5. For people who can not afford to pay dues of social security programs, the country can organize social assistance (social assistance) or social services (social services)
6. An instrument of mobilization of community funds.
7. Capable of forming a national savings have the most impact economic / development.

Key Points

- The group of older people with high support needs is growing, becoming increasingly diverse and changing.
- Older people with high support needs their supporters and those working with them face a number of challenges
- Improving quality of life for this group is often about making simple changes to how existing services are run.
- Innovative models drawn from other countries and social groups can offer alternative options. Personalization, assistive technology, and the development of user involvement in commissioning present opportunities as well as challenges.

Challenges and Approaches

- Affordability for housing
- Navigating the system
- Dementia and mental capacity
- Communal tensions
- Social isolation
- A skilled workforce
- Involving and supporting careers
- End-of-life care

What's next?

- Voice choice and control
- Personalization within social care
- Accessible, secure and conveniently-located housing
- Inter-generational approaches
- Assistive technology

Conclusion

- Difficult times undoubtedly lie ahead in terms of public funding but this makes a bold approach even more important.
- Some of the basic things, such as ‘fresh air and roast potatoes’ that are needed to improve the quality of life of older people with high support needs will not necessarily cost any more.
- They will require a significant culture change away from needs-based models and ageism. Some of the alternatives highlighted can also be cost effective. In the current economic, political and demographic context, it will be vital to develop and evidence the ‘business case’ for good practice.

