

# Transcript of 'How we Care for the Elderly'

## Season 3, Episode 19, Transforming Tomorrow

[Theme music]

**Paul:** Hello and welcome to Transforming Tomorrow from the Pentland Centre for Sustainability in Business. I'm Paul Turner.

**Jan:** And I'm Professor Jan Bebbington.

**Paul:** Everyone gets old and we'll all need some kind of support when we do.

So, here does the money come from for that care, and what is the double sandwich generation? And even more importantly, why am I worried about Logan's Run?

[Theme music]

**Paul:** Jan, do you ever feel old?

**Jan:** Watch it! Do you know that I just had a birthday with a zero on the end? Are you accusing me of being elderly?

I might be too sensitive on this point, dear listeners.

**Paul:** I, I didn't say, are you old? [Jan laughs] I said, do you ever feel old? I feel old!

**Jan:** ...yes...

**Paul:** ...I was making no accusations at all about your...

**Jan:** ...as I say...

**Paul:** ...age...

**Jan:** ...as I say, that was in the eye of the receiver, not in the eye of the deliverer. [laughs]

**Paul:** Yeah. Sensitive much.

**Jan:** Yes. Anyway...

**Paul:** ...do you ever feel old?

**Jan:** I do, I do. Very elderly sometimes, but there you have it.

**Paul:** Do you find that having young people around can make you feel even older?

**Jan:** Uh, yes and no. So I think it's bimodal. So you definitely look at them and you think, goodness, that age eh? But then, um, yeah, I, you know, young people of, of all ages, um, are, you know, lively, keep you cheerful, make you think different things.

So, so I really like...

**Paul:** ...confuse the hell out of you...

**Jan:** ...a wee bit, yes indeed...

**Paul:** ...when my 10-year-old decides to stop whilst walking home from school and say, I just want to do some flossing, and she'll just stand there and do flossing and you know, my children probably aren't aware of this, but they're never going to be the cool, coolest children in the world, partly because of who their parents are.

So I have no idea if flossing is still cool. [Jan laughs] Using the word cool of course is ...

**Jan:** ...not cool...

**Paul:** ... a whole different debate. I think cool is lifelong, that just carries on forever.

Uh, but yeah, it makes you think, oh, what on earth is, are they meant to be doing that still? Is this still a thing? Flossing? Yeah, but that, that kind of thing makes me feel old.

Well, what makes you feel old?

**Jan:** Um, my knees mainly. [laughs]

**Paul:** Your knees? Yes. I, I, I'm with you on that one. Yes.

**Jan:** Yeah. And, and yeah, I think mainly my knees. So it's mainly physical things that make me feel old, 'cause I am young at heart.

**Paul:** Well, well, I don't like to tell you this because you have recently had a birthday with a zero on the end, um, very, very recently, obviously...

**Jan:** ...yeah...

**Paul:** ...and it's not the birthday that everyone's thinking it, you know, Jan isn't 70...

**Jan:** ...bless you, bless you... [laughs]

**Paul:** ...there, there are though, would you believe, more than 1.1 billion people on the planet who are aged 60 and over. And when you search for definitions of what an old person is, I hate to tell you, they tell, they say it's someone who's 60 or over.

**Jan:** Bless you. Bless the definitions. Anyway, we can live with that.

**Paul:** Yes. And between 2015 and 2050, they estimate that the world's population of people over 60 is gonna increase from 12% to 22%...

**Jan:** ...ah, yeah...

**Paul:** ...so almost doubling in terms of proportion wise.

**Jan:** Well that's that demographic bulge going through the system. And, and providing lots of challenges as well as to how that can be managed well, for people's wellbeing, but also, you know, as I'm sure we'll come on to what, what that means for economics as well.

**Paul:** Yes, it, it's something you hear about an awful lot, um, in terms of the economic strain, having lots of older people, I'm not gonna say elderly because I realise that you're classified as in this group now, Jan, [Jan laughs] and calling you elderly will result in me being knocked out on the floor, and not being able to perform the rest of this episode.

Uh, but yet that, that number there earned people who are no longer necessarily in the workforce earning a wage and therefore contributing to the economy, but drawing from it in terms of state pensions in this country, different other healthcare and social care costs and such.

So yeah, it's uh, an increasing concern.

**Jan:** It is, but it's one that we have to tackle because that demographic shift isn't going away. But also, I feel you know, quite torn, and this is maybe where there's a generational thing as well, is that I know that people who are drawing down their pensions now, you know, they paid into it consistently...

**Paul:** ...mm-hmm...

**Jan:** ...and diligently over their working lives. And so to sort of feel cross about them seems a wee bit silly.

And intergenerational envy is not, is not a good look for every anyone.

**Paul:** But they, they were sold a certain system, they worked within that system, therefore, they should be rewarded within the system they've worked within...

**Jan:** ...I agree...

**Paul:** ...I totally understand it.

I'm of a generation where not long into my working life, the whole pension system's changed. Final salary pensions that I started out on disappeared within 10 years of me starting at work and replaced with various different contributions, defined contribution pensions.

This is not a conversation I expected to be having today [Jan laughs] about different pension pots and what have you, but yeah, therefore I know what I'm expecting come the end of it.

But also I'm aware that my retirement age keeps getting pushed the longer I'm in the...

**Jan:** ...yes, indeed...

**Jan:** ...workforce, yeah.

**Paul:** But there's a reason we're discussing this today, isn't it, Jan?

It's not so that me and you can moan about our financial situations [Jan laughs] perilous or not, as they may be when we retire.

**Jan:** No, we've got a much better reason. What is the reason?

Tell our listeners what the good reason for chatting about this is.

**Paul:** Well, we're going to be talking today all about the economics of the elderly. And we'll get to discuss what the actual term 'the elderly' means in this, and how that affects people and research that's ongoing.

And we're joined for that by someone who knows a lot more about it, despite being far younger than both of us...

**Jan:** [laughing] ...yes, indeed...

**Paul:** ...knowing a lot more about it than we do, and that is Qisha Quarina, who's an Assistant Professor of Economics at the University Gadjah Mada in Indonesia, but also a former PhD researcher here in Lancaster.

And she's come back to reacquaint herself with the weather here in Lancaster, [Jan laughs] I can think of no other reason why anyone would return, obviously. Uh, that's it.

Qisha, welcome to the show. Welcome to Transforming Tomorrow. Thank you very much for flying in all the way from Indonesia. I know you have other reasons, but for being here, and for telling us about your research today.

**Qisha:** Right, so yeah. Hi everyone. Um, thanks for having me, actually. So, yeah, I don't know why I come back, but I do miss the weather actually, like this horrible weather.

[Everyone laughs]

Lancaster always has this kind of raining. Um, so yeah, kind of miss that a bit, but, um, well it's good to be back as an alumni, but uh, it's also good to be back as, uh, well, more than an alumni.

Now I'm in a, um, this academic exchange visiting program with, uh, the Management School and happy to share, uh, my latest research.

So, um, yeah, as Paul just introduced me, I'm an Assistant Professor, but I've also been engaging in this external collaborator with the, um, International Labor Organization in Indonesia, ILO, working on social protections and also, uh, about this elderly care recently, actually.

So, um, yeah, so basically, um, I'm dealing more on the cost of, uh, taking care of the old people, um, especially in Indonesia. But can I add something about Indonesia, just in case the audience is [lowers voice] still confused where Indonesia is? Because this is something that I do experience a lot when people ask where is Indonesia?

So Indonesia is not in Bali, just to make that correct. [Jan and Qisha laugh] Indonesia is not in Bali, but Bali is Indonesia. So Bali is only one of our 17,000 islands.

But yeah, despite our large archipelago and we are the, uh, fourth most populous country in the world, uh, we still lacking in our social protection. So that's why, that is where I'm kind of filling in.

**Paul:** That's a bit greedy, isn't it? [Qisha laughs]

17,000 islands for one...

**Qisha:** ...I know, right..!

**Paul:** ...country. Could you not have spared one for someone else...?

**Qisha:** [laughing] ...you can buy. We put to the government...

**Paul:** ...yeah, so, so Bali, but also various other places, Jakarta of course, the capital...

**Qisha:** ...the capital city...

**Paul:** ...and we do have, uh, a Lancaster campus with Deakin on the same island as Jakarta, but not in Jakarta.

So you mentioned briefly your research there...

**Qisha:** ...mm-hmm...

**Paul:** You're currently working with the International Labor Organization on the cost of the elderly in a region of Indonesia. Now, I'll let you pronounce this after I've done it this time. [Qisha laughs] I'm sure that I won't get it right, but Yog-ya-karta...?

**Qisha:** ...yeah, Yogyakarta...

**Paul:** ...Yogyakarta. So, yeah, in Yogyakarta in Indonesia.

So can you tell us a little bit more then about that research?

**Qisha:** Okay. Jogja or Yogya, people just pronounce it interchangeably.

Um, anyway, so Yogyakarta is currently the most aging province in Indonesia. So compared to other provinces in Indonesia, the um, the proportion of people who age 65 and above is already above 10%. Making Yogyakarta, uh, is becoming the most populous, the most aging, sorry, the most aging province in Indonesia.

So, um, and our university, Gadjah Mada University, based in Yogyakarta. So this year actually, um, the ILO has kind of concerns about the long-term social security fund in terms of pension reform. Um, so they contacted me and then we work on the survey.

It's actually, um, a primary data collection. So we did like a household survey asking the household of how they currently finance, uh, this elderly people and, um, whether there's some sort of an, an insurance scheme or, um, social assistance schemes that can help them to kind of, um, you know, assist with their out of pocket expenditure, um, or, um, is it that it's fully funded by the family members?

So that's what we are trying to look for. At the, um, the breakdown of the structure of costing of elderly. Uh, that's first. But secondly, what's interesting about this, um, this survey or this study, is also we are looking at the gender dimension because, um, if I can go further, in Indonesia, when you age, or you are already retired from your work, for example, yes, you can continue working as an informal worker. Mostly that's what we find in our data.

But how about if you no longer can work or you have some sort of a disability, because due to your age. We still do not have this, um, what we call like nursing home or uh, like a proper, um, long-term care system in Indonesia.

That's why ILO is kind of starting this initiative of using this survey to kind of inform the government, hey, in the long term our elderly population, the proportion of people age 60 and above, or 65 and above, will be larger, and you do need this long-term care system.

So how do people are being taken care of right now? By their children [short laugh] and especially the female, because yeah, in Indonesia we have these cultural norms where usually the burden of, um, elderly care borne by the female daughters.

Uh, that's what we also found in our, uh, research or in the study, that there's a gender dimension in here, meaning it will kind of crowds out the female labour force participation, not only due to childcare, but now elderly care as well.

**Jan:** And quite often people, um, talk about that as a, you know, a female population that's being squeezed on both ends...

**Qisha:** ...mm-hmm, mm-hmm...

**Jan:** ...and that the need for elderly care is coming at the same time as a lot of...

**Qisha:** ...exactly...

**Jan:** ...you know, demands from children as well. And it seems to me that, I mean, you highlighted there very clearly that there are cultural expectations about how, who, who does this and is it, you know, what, what does it mean to be a right and proper, you know, member of the family in terms of, um, you know, looking after extended family.

So, if we sort of look at the, the definitions of elderly...

**Qisha:** ...mm-hmm...

**Jan:** ...um, which Paul so kindly started with, um, are there...

**Paul:** ...I, I started with definitions of old people, [Jan and Qisha laugh] not the elderly, old people. I need to stress this, not the elderly.

**Jan:** Fair enough, fair enough.

Are there different definitions in different countries of what this group of folks are, so the elderly or old people who are, perhaps left the formal labour force...?

**Qisha:** ...mm-hmm...

**Jan:** ...are there different age cutoffs in different countries?

**Qisha:** Right. So if we talk about elderly, um, I think the formal definition based on the World Bank, um, in order for them to kind of classify it, whether a country or a region, is it in the aging society or in the age society or in the super age Society, they use the 65 and above, but...

**Paul:** ...you're okay, Jan, you're okay...

**Qisha:** [laughs] ...you're still...

**Jan:** ...ok, you're, you're, you're my favourite guest ever, I'm just gonna say that now...

**Qisha:** ...yeah. But when we talk about pension age, I think that's gonna be different thing because, uh, each country has different pension system and, um, the requirement like, um, uh, like the pension age, like the cut off, the pension age, uh, keeps on changing.

Like now in Indonesia, we also have this new regulations where our, uh, pension age will increase by one year, and every three years until it reach the

age of 65 by 2043. So I think different country will have this different, um, definition and criteria of pension age.

But when we look at the formal definition, like the international definition by the World Bank to classify, yeah, the society or, uh, or a, a particular country or region, um, in order to see like how age is the, is the country or, uh, like, uh, yeah, the aging stage of, of a region or a country, is based on 65 and above.

**Paul:** You feel young now.

[Qisha laughs]

**Jan:** I do. I feel I've got a new, a new lease of life. I'm very happy.

**Paul:** It's, it's all to do with your mindset anyway...

**Jan:** ...it is indeed...

**Paul:** ...yeah, yeah. Physical restrictions be damned. So, how does all of this then fit in with the ILO, the International Labor Organization? What's their interest when it comes to the elderly?

**Qisha:** Yeah, so that's, uh, that's a, a good question. Especially in terms of Indonesia.

What we are currently lacking is in terms of our social protection systems. Actually, before working on this elderly topic, I was also help, uh, helping the ILO to talk about the, uh, expanding the social protection system for the informal workers. Because 60% of our workers in Indonesia classified as informal workers.

So when you think of informal workers in Indonesia, it's not like maybe in other developed countries. So when we talk about informal, they are, uh, they are not covered by social insurance. Um, they do not have, uh, regular income. They do not have regular employer. So you can help, uh, like this worker can help their neighbour to watch their, uh, shop in, uh, in day one, for example.

But the next day they might work as a construction worker. So they have this very regular income and regular employer. It's more like casual workers, um, also like, uh, entrepreneur, especially the micro and uh, small medium enterprises. There's a classified in, in this informal, uh, form of workers.

So, yeah, I was working, um, on that topic previously, but at the same time, uh, what's lacking of our social protection system, when we talk about the

workers, it only cover mostly our social, worker social protection system, covers only the formal ones, which is the ones who have employers like us perhaps working with the university.

Um, and most, and some, uh, and it's increasing in number actually, um, some of the informal workers are elderly. Again, with the elderly, what's, uh, what's uh, that important is that they have this depreciation in their human capital. And yes, if they can still contribute to the labour market, they can still work. But like I mentioned, most of these elderly workers work as informal workers. That's what we found in our data.

So what if they can no longer continue working? Well, they need, again, some sort of assistant or social protection to protect them. So that's what we are currently still do not have this, what is ILO is kind of push the government, the Indonesian government to have is the universal pension system.

So, um, our long-term care system is still very much like, only like, uh, a very early agenda, like, um, none of the ministry has yet to kind of develop this long-term care system. So that's why the ILO is trying to kind of make this policy brief and, um, support with the evidence base. I think that's where I came in as an academia profile, the evidence base.

Um, in the future you're gonna have more of the, um, old people in your demographic structure. So you need to be ready starting now and prepare what is called as this long-term, uh, care system.

**Paul:** So you talk about this system within the context of where you're looking at in Indonesia...

**Qisha:** ...mm-hmm...

**Paul:** ...is that similar in other countries around the world?

Obviously, here in the UK we have various things in place. So there's a state pension no matter what your employment status has been, there's various levels that you'll get based upon national insurance contributions, and such. So there's also National Health Service where there are care homes within that too.

It's different here. What's the situation like in various countries around the world? Are the more that are similar to what you are coming across in Indonesia or more that are similar to what we have here in the UK?

**Qisha:** Right, that's an interesting question. I may not be able to speak for other countries in particular, uh, because I know like different countries are now kind of facing similar things. Especially, well in the, uh, Southeast Asian countries apart from Indonesia, Singapore is definitely already an aging, uh, society...

**Jan:** ...mm-hmm...

**Qisha:** ...um, Thailand has also already, uh, been an aging society. So Indonesia is kind of taking that as a benchmark of how we should build this long-term, uh, care system.

So, uh, what's interesting, um, in Indonesia, apart from we still lack that, that blueprint for our long-term care system. Um, I think you mentioned about pension, right? So yeah, that's the thing.

Like currently, so our social insurance agency is divided by two. Uh, one is for health and one is for workers' insurance. So, pension is in the workers' insurance system with the health insurance system is already universal, and it's partly social assistance. So if you are poor or ex, uh, you, if you are extreme poor, uh, you do not need to pay for contribution, uh, you will be subsidised, like the contribution will be subsidised by the government. So it's, it's kind, uh, universal.

Um, and, um, the government also, not only the government, like it's been linked to other policies as well. So for example, I cannot apply for a job until I provide my health insurance number. But they never ask whether or not you have your workers' social, uh, social insurance number because, um, the structure of our labour market is very complex, especially when I, um, talk about the informal workers, is actually the, the majority of our workers.

Um, so the pensions system currently only covered what is called as the wage earner segment in terms of, uh, this, uh, social, worker's social insurance system. And it is not provided for the non-wage earner workers. So I'm saying that it's not that the informal workers cannot have social insurance, but the, um, the scheme is different, or the design is different.

So for formal workers, the employers must register the employees, right? Uh, so yeah, it's by regulation. But for the informal ones or what is called as the non-wage earner, uh, segment of the social, uh, worker social insurance system, they need to voluntarily register themselves.

So, again, it creates another problem because paperwork, time to register, and even though it's available online, but I mean, it, it might be very hard for the, uh, poor informal workers to even access, uh, the information of how they should be registered. And they still need to pay the contribution, um, based on, um, the design of the social insurance system.

If, and like I said, if they do not have regular income, then they could be inactive just after two months or three months registering, uh, into the system. So what we have right now, yes, we do have this pension, but first the coverage is very limited. And secondly, when we talk about older people, they're mostly engaged in informal sector.

Yeah, I think that's what's kind of different with what Paul just told me. Like, regardless of your work status...

**Paul:** ...yeah...

**Qisha:** ...uh, you will be covered, but that's not the thing in Indonesia.

**Jan:** What really strikes me about what you've described is that there's sort of, there's, there's a stacking of things, so...

**Qisha:** ...mm-hmm...

**Jan:** ...you know, access to the internet, uh, would be one part of it. You know, the time to be able to fill in the forms...

**Qisha:** ...mm-hmm, mm-hmm...

**Jan:** ...you know, the, the literacy and awareness and the ability to do so, and then, you know, if, if you do have a, you know, enough money to put into the scheme that you can actually put it in the scheme, but if you're living a bit hand to mouth, then that might be quite different.

And that all intersects with a formal system that has expectations about patterns of work and patterns of contribution. So that creates a, a real, you know, tangle to...

**Qisha:** ...yeah...

**Jan:** ...to actually unpick.

**Paul:** It seems to me to tie in a little here, I'm getting echoes of the insecure work that we have in this country, where you've got people who might be employed by certain taxi firms or certain other organisations where they say,

oh no, you are not an actual employee, you're a contractor, or you're self-employed and just having to be working for us...

**Qisha:** ...yeah...

**Paul:** ...and this is the ways of work, uh, employers working around systems to try and maybe not pay sometimes, or maybe that, maybe they're accurate and they're not paying, but it means that the, the responsibility is...

**Jan:** ...yeah, yeah...

**Paul:** ...put on the body of workers who are in this situation, that creates whole different complications for them, which isn't very good for anyone in the long run.

And then you end up, have I made National Insurance contributions, I need to make them myself. That's what we have here. Have I made pension contributions? There is no company pension. I have to make my own pensions. It's...

**Jan:** ...yeah...

**Paul:** ...yeah. The situation becomes complicated, and like say you've got then. Issues of internet access, especially when it comes to the elderly.

All the elderly aren't necessarily gonna be as au fait with all the ways of doing it on the internet and having access to it necessarily as easily as the younger generations.

**Jan:** Whew. But I, we, we have only met you briefly, but I am entirely confident that you are going to have some...

**Paul:** ...all the solutions...

**Qisha:** ...oh, no... [laughs]

**Jan:** ...some of the solutions...

**Paul:** ...all of them.

**Jan:** [laughing] Or at least some way to sort of look at why, how do, how are these challenges being addressed?

And I know that your work will give you some of those...

**Qisha:** ...yeah...

**Jan:** ...those intervention points and, and ways of moving forward.

**Qisha:** Right. So, well, it's an ongoing discussions, because like I mentioned, I think Indonesia, um, despite being, having, or despite having 17,000 islands, which definitely we are a big country and we have lots of populations, and they're aging now, uh, they started to age.

Um, there's still lots of homework, I think, um, that the government needs to think about for our future society. Because one of the discussions for the ILO to kind of push this pension reform is also if you, if you do not have the blueprint or the design for your long-term care system, it will be the burden of the future generation, because they're the ones who's going to pay taxes.

So if the current workers who going to be 65 and above in 20 or 30 years from now, they do not have sufficient pension system or whatever income support that they're gonna have once they're 65, it's gonna be the responsibility of the future working age generation. They're gonna pay taxes and yeah, the state needs to pay for those elderlys, right?

Uh, so I think Indonesia still have this, so many things that can be discussed. Well, my contribution as an academic, I provide evidence-base, because of course with the policy, we want like evidence-based policy, not emotional-based policy. That's how we train in economics. Like do not make a policy that's only like based on assumption, you know, or, um, based on what you feel is right or just because your neighbour is like this, so you only use one sample.

So yeah, we want, uh, like my, uh, my expertise personally or, um, my role as an academia is to provide this evidence base and personally, I'm not really a political person, so I don't really have this, you know, art of policy making or you know, public policy skills because I'm totally like econs in my background.

So I love working with the ILO because I provide them the evidence and then they will um, like, deliver the message from our policy brief to the government, and at least we contribute something to the government because it's, it's gonna happen and it, it will happen to Indonesia and we really, really need to start, very early.

**25:02**

**Paul:** You say you're not politically, your soul is economical...

**Qisha:** [laughing] ...yeah...

**Paukl:** ...but there is obviously a political aspect to this no matter how it works. And I'm guessing there's also major moral and ethical issues that all tie in. At the ILO whilst their main focus must be around economics for what they're doing, they must have awareness of the moral, ethical, political issues, and they must be working to encompass it all in one.

**Qisha:** Yeah, yeah, for sure, for sure. Because, um, every time you wanna push a new program to the government, the first thing they will ask, how much will it cost? [Everyone laughs]

That itself is political. Like, uh, like I said, like previously I was working on expanding the social protection system for informal workers. And so I pitch my results to one of the ministries and yeah, they ask me how much it will cost for the government. Because by the end of the day, the state budget needs to be, you know, uh, they need to, um, uh, put it into, um, the legislative and stuffs, uh, which I don't know, like, uh, very specific, uh, regulations there.

But, uh, yeah, with the state budget, you cannot just. Even though this is an important agenda, even though we have provided evidence, but by the end of the day, is the majority voting? Sometimes and uh, well, yeah, not necessarily majority votings, but it's not as straightforward, that something is important and it will be seen as important by the government or you do not provide with like a specific calculation, how much it will cost, and what's the cost and benefit analysis. And sometimes there is what, where the political things going on.

And I think, um, the ILO is kind of, well, it's an international agency, which kind of helps to kind of, uh, put through together all of those factors because, um, again, talking to the government is not only about what is important, but how you can convince the government that it is an important, uh, agenda and needs to be a priority, um, even though it's still in the next 20 or 30 years. But you cannot wait for the system to be changed when people are, uh, already old. You need to start from now.

**Jan:** I suppose the ILO will also have seen different countries as they tran...

**Qisha:** ...as comparison, yeah...

**Jan:** ...yeah, and as they transition through different stages of this balance...

**Qisha:** ...true, true...

**Jan:** ...between, you know, the, the kind of, uh, economic systems that you've got for wages, the kind of social protection, um, uh, you know, taxation system, but then also the costs of elder care...

**Qisha:** ...yeah...

**Jan:** ...and actually seeing all those links and seeing people maybe further on that journey than Indonesia is, and seeing the different ways suitable to people's own country context, that people have tried to deal with it.

**Qisha:** They're they're doing the calculation as well, actually...

**Jan:** ...yeah...

**Qisha:** ...the actuarial, uh, calculation...

**Jan:** ...ah, right...

**Qisha:** ...you're accountant... [laughs]

**Jan:** [laughing] ...yeah, yeah...

**Paul:** ...here we go... [Jan and Qisha laugh]

**Jan:** ...I, I know what actuaries do, but I couldn't possibly do it 'cause it seems very, very hard.

**Qisha:** [whispers] It is very hard, yeah.

**Paul:** As well as that they'll also have dealt with governments on every aspect of the political spectrum.

**Jan:** Yes.

**Paul:** From far left through to the far right, they will have dealt with different governments, and they'll know what arguments work with them.

**Qisha:** Mm-hmm.

**Paul:** I'm wondering though when it comes to, you're saying this is what something will cost if you were to do this, are you also saying at the same time, and if you don't do this, this is what it will cost?

**Qisha:** Well, um, yeah. That's what we need to convince the government, like what would happen if you're not going to implement the system early on, like you cannot wait.

Of course, we need to, um, to have that kind of the worst, the worst scenario. What would happen if you did, uh, if you're not going to implement this in the near future.

So of course, yeah, we also provide that as well.

**Jan:** But it also seems to me that, uh, [short laugh] I'm now going to state a physical fact.

Everyone has parents. [laughs]

**Qisha:** Mmm, yeah, true.

**Jan:** Not everyone has parenting. [laughs]

**Paul:** I want to argue, but no, I, I, I'm pretty sure that when they're born, everyone has parents...

**Jan:** ...and so everyone kind of has also, you know, not everyone, but most people have an emotional attachment to their wellbeing...

**Qisha:** ...mm-hmm...

**Jan:** ...and it's very heartbreaking when you see quite elderly people in very, you know, restrictive circumstances or very vulnerable circumstances because you kind of think, you know, when you get to a certain age, there's, there's a hope and a desire that actually you have a chance to, you know, be at peace and to take care of yourself and to enjoy whatever, whatever life, um, you have available to you.

So I think that that, you know, it is, emotions will be involved in there 'cause everyone is thinking about getting old, but also every, many people, if they're lucky enough also see their parents age and, and how they see their lives at the end of their life.

So I think it's a, you know, it's a big social, cultural, ethical, moral as well as economic, sort of conundrum.

**Qisha:** That's, that's what we found. Like, um, or maybe it's, it's open to discussions. Like, uh, we've seen in developed countries, I think in the UK also, has many nursing homes...

**Jan:** ...yes, yeah...

**Qisha:** ...I would say, right? So is it well ethical to put, like, I mean that's, that's the questions in our country, will it be ethical to put your elderly parents into nursing homes when you still can take care of them.

But on the other hand, if you're gonna take care of your elderly parents, you're gonna be this double sandwich generation...

**Jan:** ...yeah...

**Qisha:** ...you need to finance your kids, you need to finance your, uh, your parents, your elderly parents as well.

So in Indonesia we have the stigma, if you put your elderly parents into nursing homes, your unfilial children. [laughs]

**Jan:** ...aah, okay...

**Qisha:** ...so more of the stigma then creates people, they, they prefer to let go of their job in order to take care of their elderly parents. It's not only about emotional, but it's also about the stigma.

But on the other hand, if we see like, um, cases in developed countries, it, it doesn't necessarily mean when you put your parents into nursing homes, then you're becoming un filial children, because you might still be paying for that. Nursing homes and the nursing homes are pretty much well established in the UK.

So I think that's something that we need to work on, whether, whether it will be sustainable, if we just rely on the current system of this extended family system for Indonesia, given the number of children are decreasing.

**Jan:** Yeah.

**Qisha:** Right, the rates of birth, birth rates are decreasing. Well, back in the days people would have seven, eight children. Now only one or two. I have one brother, so it's only two of us.

So, uh, yeah, there's also questions. Um, if you're still relying on this family extended system and with that stigma still going on, will it be sustainable? Yes, there's an emotional attach and that's what we found actually changing in our, uh, survey. The reason why they do not want to put their parents into nursing homes or um, to other professionals is because they will feel safer if they take care of their parents themselves.

**Jan:** Mm-hmm.

**Paul:** My, my parents are both still around, thankfully, and I joke frequently with my dad that when he gets to the stage where he needs care, we'll just find the cheapest home that's, you know, convenient. So it doesn't cost us too much money. Uh, we joke about that. I, we wouldn't actually do it, [Jan and Qisha laugh] I need to stress here. But me and my brother, we've made many, many conversations along the time.

They're both, thankfully in really good health in their mid-seventies, but we know that won't necessarily always be the case. And yeah, what you're saying is that the, the responsibilities that we feel towards making sure that when they get...

**Qisha:** ...yeah...

**Paul:** ...to a stage when they may or may not need it, they may live to their nineties and never necessarily require any care. My granddad lived until he was 98 and...

**Qisha:** ...wow...

**Paul:** ...it was only in his mid to late nineties that he required some kind of care, but not all, he still lived at home and he was still fine with that. It, you just never know. And that there's that level of uncertainty as well, isn't there? Because no one knows what level of care...

**Qisha:** ...exactly...

**Paul:** ...you will need at any age.

So when it comes to any economic numbers, there's so many fluctuations at an individual level that you're going to come across of how much will it cost for me to be looked after? What level of I'm looking after will I require? Oh, it's so complicated.

**Qisha:** That's interesting, Paul, because what we found is not only about physical health, it's about their mental health...

**Paul:** ...mm...

**Jan:** ...yeah...

**Qisha:** ...you know, they're lonely. You know, seeing their children, grandchildren, great-grandchildren, going to work during the day, maybe just

talk to them every, I don't know, once a year. Once a day. So it's apparently, it's also about mentally, mental care.

So when they, sometimes when they can like chat with their own peers, you know, in the nursing home it might help, with their mentally, with their mental health. So yeah, that's interesting. They can be physically healthy. They can still do, uh, like, like their mobility around the house is still fine, but sometimes they need someone to talk... [laughs]

**Jan:** ...mm-hmm...

**Qisha:** [laughing] ...so that's what we found.

**Paul:** Yeah. It's, it's where you have these places, I can't think of the name off the top of my head, but it's not a care home, but it's like a residence where people who are older live together there...

**Qisha:** ...yeah...

**Paul:** ...and they're living, so assisted living, that's the word I was for, it's assisted living. So they're living there, they've got friends there, they've got activities they can do. They don't necessarily need care beyond there's people there if there's an issue more than anything.

Because that could be the thing. You're not living with your family and you are 80, and you have an issue. You need someone who can provide the assistance that you need.

But until you have that issue, you're fine. And you are going about, you know, and you've got friends and things, so this is it. Yeah.

**Jan:** Yeah.

**Paul:** Yeah. Maybe that's where I'll put my dad. One of those.

[Qisha laughs]

**Jan:** That sounds much better. I'm gonna have a word with your father next time I...

**Qisha:** ...assisted living, that's a good word...

**Paul:** ...even if it's a really bad assisted living, if you just say assisted living it's got a nicer label to it, so I can get away with all of my...

**Qisha:** ...labelling is important though. Nursing home is like, I don't need to be nursed, you know? [laughs] I just need someone to talk to...

**Jan:** ...yeah...

**Paul:** ...it's 'care home', 'nursing home', it sounds like you're decrepit...

**Qisha:** ...exactly...

**Paul:** ...even if you're not...

**Qisha:** ...that's very important...

**Paul:** ...Yes. Yeah, yeah...

**Jan:** We're sort of heading towards, um, the, the close of this podcast. So we're heading towards solutions as well.

So how do you see, uh, Indonesia thinking about a system it could design in, in the years ahead, um, that will address this, these dynamics that we've, we've been speaking about?

**Qisha:** Right. So while working on this study, we also disseminated this, um, study in one of the seminar or workshop helped by the ILO and the Ministry of Development Planning as well. And apparently the Ministry of Health is also starting to build this, uh, blueprint for the long-term care.

And the issue is, is has been like, um, well, I, I'm not saying that it's the priority now, but at least it's been talked within the government. So I think the way ahead for Indonesia is to keep on providing the evidence that we do really need to establish this long-term cares.

Uh, one of the things that they haven't decided. Who will execute this long-term care system. So I think, uh, the way forward, um, is for the government, uh, the, and the ministries, kinda work together and start building the system, um, very soon, I guess.

In the, uh, well I guess in the next 10 years we already need it, because 20, in the next 20 years we are starting, um, to be above, uh, 10%, I would say.

**Paul:** I'm really glad that in no part in there, the potential solutions, were the words Logan's Run mentioned. [Jan laughs] I dunno if you've ever seen said film...

**Qisha:** ...aaaaah...

**Jan:** ...oh, that's a, that's a, a blast from the past. [laughs]

**Paul:** Essentially, all three of us in this room, uh, wouldn't be here anymore because we'd have passed our 30th birthdays...

**Jan:** ...yeah, yeah...

**Paul:** ...and then, that's it, yeah, turn 30 and you're done for...

**Jan:** ...so it was from a film, uh, from the 1970s, wasn't it?

**Paul:** I think it was 1970 itself, yeah, yeah, that's when...

**Jan:** [to Qisha] ...you, you are totally exempt from even knowing anything about it, [Qisha laughs] just let that go by...

**Qisha:** ...I was like...

**Paul:** ...have you ever come across this film? Essentially, it's a science fiction dystopian future, and everyone in the world reaches their 30th birthday and they go sit in a pod, and...

**Qisha:** ...what was the title?

**Paul:** Logan's Run.

**Jan:** Yeah, so, so...

**Paul:** ...I can see from our guests, uh, look that it [inaudible]...

**Qisha:** ...aah, okay...

**Paul:** ...but yeah, that, that's their way of caring for the elderly anyway. Essentially, you get to 30, you're considered elderly and you're done for, and the whole premise of the film is that their one policeman, um, in said film decides he doesn't want that and he, he escapes...

**Qisha:** ...I'll look for it...

**Jan:** ...yeah, I think...

**Qisha:** ...it'll be my benchmark, my reference... [laughs]

**Paul:** ...you can say, look, nothing you can do can be as extreme as what we've done...

**Qisha:** ...exactly, it's been done in a film. So, what's the worst you can do...?

**Jan:** ...well, it definitely is the worst because there's a bit of recycling of people...

**Paul:** ...I don't think they get recycled, Jan, I just think they get killed. It's not resurrection or anything like that...

**Qisha:** ...oh, no, that's the worst...

**Jan:** ...no, no, but then I think they con them into thinking they're now gonna be resurrected, but they're basically...

**Qisha:** ...aah, okay...

**Jan:** ...yeah, so it's quite dark, but, we'll, we'll put it on the show notes as well for, for those who, [laughs] who want a bit of darkness in their life, this is the place to come.

**Paul:** Yeah. A young Jenny Agutter, but then I feel that Jenny Agutter's probably been young in just about any film that she's been in.

So yeah, I'm delighted therefore that Logan's Run is not the way forward...

**Jan:** ...the model. Good...

**Paul:** ...and I'm hoping it's not the way forward for your research as well. [Jan and Qisha laugh]

So what is next for you in your research in this area? Where do you see your work with the ILO and your work beyond the ILO going?

**Qisha:** Right, my work? Well, um, I'm still happy dealing with the social protection. Uh, well, I'm based in Indonesia, so I think, um, that's still like a potential topic to be discussed. And I think it's also kind of one of the main topics being discussed in the Southeast Asian countries as well.

I'm not really sure with, um, the UK or maybe other developed countries, well, definitely South Korea and Japan, they're also facing this, uh, aging population. And, um, the, the issue for them is migrant workers now, because the lack of, of their, um, native workers. Uh, yeah, so I think the way forward for me will be, um, still trying to collaborate with the ILO because that's where my money comes from, mostly, I guess.

**Jan:** Excellent.

**Paul:** Well, Qisha, thank you so much for talking us through all of that.

**Qisha:** Thank you.

**Paul:** Hopefully me and Jan are not so old that we won't get to see the results of your research. [Qisha laughs] I don't think we're quite that old yet, we're fine. No, uh, it's been really good talking to you.

**Qisha:** Thank you, uh, thank you for having me. Thank you very much.

[Theme music]

**Paul:** As always, Jan, a really fascinating conversation with lots of things for us to take away and to consider.

**Jan:** Exactly. And it's, um, in terms of, you know pensions, cost of care, health blueprints, labour markets, migrant workers, the structure of how all of that runs together, and then that really long-term focus for, for what kind of futureproofing you need for, for social and economic resilience.

**Paul:** Yes. Informal workers, formal workers, regular income insurance, pensions, everything. There's so, so much to consider for anyone in the world, no matter what country they're living in, and no matter what kind of state structure they're operating under, it's, it's an issue because there is gonna be some kind of requirement of a level of care or assistance or something when we all reach a certain age.

**Jan:** And I really liked the ILO um, uh, angle in this. So, so you're a, a student of history. How old do you think the ILO is?

**Paul:** I'm going to say it's a little over a hundred years old.

**Jan:** Ah, and what would make you say that?

**Paul:** Well, I know you've tried to trick me on things and make me believe that the ILO was formed last week in a basement in Basingstoke. Evidence of the amount of research that Qisha has done suggests it's older than that, but also that a lot of these organisations that are tied in, in loosely or not so loosely with the UN, might have been formed around them. But I also know that lots of things were formed before that, so I...

**Jan:** ...yeah...

**Paul:** ...came to the conclusion that possibly League of Nations, everything like that in the late 1910s, early 1920s in the aftermath of World War I will be, when this came into being.

**Jan:** You are spot on! So as part of the Treaty of Versailles. And it', um, it's founded on the, the understanding, which I, I think is, you know, held then holds now, that lasting peace can only be accomplished if it's based on social justice.

So it's a really unusual part of the UN family because it joined the UN family when the UN was put together after World War II, and it's tripartite. So it's got equal representation from workers, from government, and from employers...

**Paul:** ...mm-hmm...

**Jan:** ...so the things that they produce, and they produce, um, uh, you know, big policy agreements, but also intergovernmental, um, you know, standards and policies, have to go through those, that tripartite element to be accepted. So, you know, things like the Declaration of Fundamental Rights at work.

And in this respect, the ILO has been lurking in the background of several of our podcasts already, because...

**Paul:** ...sounds ominous...

**Jan:** [laughing] ...yes, I mean lurking in a good way, I'd like to say...

**Paul:** ...they're going back to Logan's Run here, aren't they then? Monitoring us and waiting for us to reach a certain point where they'll get rid of us. Maybe if we do 300 episodes, that'll be it...

**Jan:** ...well, there's a caution, isn't there?

Um, so in terms of eliminating forced labour, in terms of eliminating child labour, it's their conventions that, um, are the basis of lot of that.

So the ILO is really important, and I think it was a really nice, uh, conversation with Qisha to realise that they're operating to help governments think through the implications of what's coming towards them, and able to provide insight from all the countries of the world as well.

**Paul:** Yeah, and while Keisha's worked with ILO has been in Yogyakarta in Indonesia, it was easy to see how it applies *anywhere* in the world. The relevance of the findings there and the situation there.

When Qisha was talking about these issues with regular income and informal workers, how easily that ties in with insecure work in this country...

**Jan:** ...yes, indeed...

**Paul:** ...and other countries, and the gig economy and how all of that fits together. It's not always exactly the same, but it's the same problems that people are facing.

And the aging populations, Qisha talked about that being a region where it's got the most proportion of aged people in Indonesia, but how there's other countries in Southeast Asia, such as Japan, Singapore, that come into it, and then you're gonna look to other parts of the world and there'll be even more countries where the longer time goes on, the more this will become an issue.

**Jan:** Yes. And um, it's nice to welcome somebody from Lancaster's extended family back home...

**Paul:** ...yes! Yes, and who seems to be like everyone and delighting in the Lancaster weather. I, I feel we need to do some kind of sanity check [Jan laughs] on all of our guests, 'cause so many seem to like the weather in Lancaster when they're here on cold, wet, windy days.

But if that's what you're, floats your boat. Obviously, uh, Indonesia are a bit closer to the equator than Lancaster, so maybe they like a bit of cool weather and they're just like, ah, this is what I've been looking for.

**Jan:** Indeed. So do we have anyone else in our extended family that we would like to talk to?

**Paul:** We do. We have a member of our Entrepreneurs in Residence network who's gonna be joining us next week. And that's Sanjay Rishi. And he's going to be talking to us about sustainable transitions, generally within the context of business, uh, and leadership.

'Cause Sanjay is an EIR, and he's worked as a coach and he's worked with people all around the world, young and old, on leadership and things like that. And he's got such expertise in that, and he'll be really fun to talk to.

**Jan:** Excellent. I look forward to that.

**Paul:** Until then, thank you very much for listening. It's goodbye from me, Paul Turner.

**Jan:** And it's goodbye from me, Jan Bebbington.

[Theme music]