Chapter 3

Economic and Social Protection

August 2022

This chapter should be cited as
Study Team (2022), 'Economic and Social Protection', in Suriastini, N.W., E.D. Mulyanto, I.Y. Wijayanti, O. Komazawa, T. Kato, Maliki and D.D. Kharisma (eds.), *Older People and COVID-19 in Indonesia (2022 Edition)*, Jakarta: ERIA and Bappenas; Yogyakarta: SurveyMETER, pp.12-40.

CHAPTER 3

Economic and Social Protection

1. Income

The COVID-19 pandemic has been raging until early 2021. It is uncertain when this condition, with a prolonged negative impact on the economy, will end. Indonesia has plunged into a recession because of the slowdown in economic activity in 2020. Even though the economy had begun to recover at the end of 2020, such recovery is partial in several sectors (World Bank, 2020). Some sectors relying on direct interaction with customers have not fully recovered.

1.1. Sources of older people's income

The respondents of this phone survey earn their income from various sources (Table 3.1). The July 2020 respondents were asked about their income source before the COVID-19 pandemic. The November 2020 respondents were asked about their income source during the early stage of the COVID-19 pandemic, around March–July 2020.

Table 3.1 shows a decreasing trend in the percentage of some sources. The July 2020 phone survey revealed that respondents whose income source was working were the most affected by the economic slowdown because of a decrease in income (Study Team, 2021b). This was also confirmed by comparing the July 2020 and November 2020 phone surveys. In the July 2020 phone survey, which referred to the pre-pandemic period, respondents who earned income from work reached 36.74% (95% CI: 35.04%–38.45%). However, in the November 2020 survey, which referred to the early stage of the pandemic period, only 30.40% earned their income from work (95% CI: 28.79%–32.05%).

The income source of non-household member children has a high proportion and decreased in percentage from the pre-pandemic to the early period of the pandemic. However, the percentage decrease was not significant. Another source of income, which significantly decreased, was pension ($p<0.01$, McNemar chi-squared test).[1] Respondents earning income from pension decreased by more than 1% point

[1] McNemar chi-squared test is used to test the significance of differences between the two survey rounds for variables with binary data.

from the pre-pandemic period (18.05%, 95% CI: 16.71%–19.44%) than those in the early stage of the pandemic (16.66%, 95% CI: 15.57%–18.22%). All characteristics in both rounds of survey have similar trends, where respondents living in DIY who earn their income from pension have the highest percentage than other provinces ($p<0.001$, Pearson chi-squared test).[2]

Respondents who earned their income from insurance and non-household member spouses also decreased in percentage even though the change was insignificant. Another income source with a decreasing rate is the work of the respondents, non-household children, or non-household spouses. Since non-household children or spouses most probably made their income from work, this finding indicates a weak labour market during the pandemic.

According to the World Bank's panel survey, about 25% of respondents lost their job in May 2020 (World Bank, 2020). More than 13 million people in Indonesia, or approximately 10.55% of the total population aged 15 years and older who still worked in February 2020, were 60 years and older (BPS-Statistics Indonesia, 2020). Such a feeble labour market due to the economic crisis will seriously threaten the older people group as its proportion to the working population is high. Moreover, older workers who lose their jobs tend to have longer unemployment than younger ones. If the older workers are re-hired, the possibility of salary reduction is bigger than younger workers (Zhe et al., 2020).

On the other hand, some income sources had an increasing trend from the pre-pandemic to the early pandemic (Table 3.2). Respondents relying on household members for their daily needs increased more than 7% points from the pre-pandemic (18.25%, 95% CI: 16.90%–19.4%) to the early pandemic (25.70%, 95% CI: 24.17%–27.27%) period.

The trend on almost all characteristics in both rounds is similar, except for the living location. Overall, this indicates that older people without an income apart from household members and who need help in meeting their daily needs increased in the early pandemic than those before the pandemic. Older people's dependence on their families increased during the pandemic because of the older people's limited work opportunities and the lack of pension coverage in Indonesia (Handayani, 2020).

[2] Pearson chi-squared test is used to analyse the significance of association bertween variable and characteristics of respondents

Table 3.1: Source of Respondents' Income, with Decreasing Trend

Characteristics	Source of Income										N
	Work		Children (Non-household Member)		Pension		Insurance		Spouse (Non-household Member)		
	PP[a]	EP[b]	PP	EP	PP	EP	PP	EP	PP	EP	
All respondents	**36.74**	**30.4**	**29.02**	**27.42**	**18.05**	**16.86**	**0.13**	**0.10**	**0.16**	**0.06**	**3,125**
Sex											
Male	45.89	37.47	22.84	23.33	20.98	19.88	0.21	0.14	0.21	0	1,449
Female	28.82	24.28	34.37	30.97	15.51	14.26	0.06	0.06	0.12	0.12	1,676
Age											
60–69 years	43.96	37.82	27.36	26.47	16.90	15.28	0.20	0.10	0.20	0.05	2,036
70–79 years	26.40	19.46	31.51	29.20	21.05	20.32	0	0.12	0	0.12	822
80 years and older	13.48	7.49	34.08	29.21	17.60	18.35	0	0	0.37	0	267
Living Location											
Urban	37.00	30.60	29.55	28.89	18.62	17.19	0.14	0.10	0.17	0.07	2,873
Rural	33.73	28.17	23.02	10.71	11.51	13.10	0	0	0	0	252
Province											
Bali	34.95	28.67	20.26	17.40	14.41	14.41	0.14	0.14	0	0.14	701
DIY	41.91	35.66	12.51	18.89	29.75	27.74	0	0.12	0.35	0.12	847
DKI Jakarta	34.75	28.34	41.79	36.46	13.38	12.11	0.19	0.06	0.13	0	1,577

[a]PP = pre-pandemic

[b]EP = early period of pandemic

Notes: Respondents were allowed multiple answers.

Table 3.2: Source of Respondents' Income, with Increasing Trend

Characteristics	Source of Income								N
	Household Member		Government Social Protection		Family/Relative (Non-household Member)		Rent/ Sharecropping		
	PP[a]	EP[b]	PP	EP	PP	EP	PP	EP	
All respondents	**18.24**	**25.70**	**1.54**	**5.60**	**2.75**	**3.30**	**1.76**	**3.04**	**3,125**
Sex									
Male	12.56	18.15	0.90	5.80	2.62	3.04	2.21	3.38	1,449
Female	23.15	32.22	2.09	5.43	2.86	3.52	1.37	2.74	1,676
Age									
60–69 years	15.77	22.20	0.79	5.65	2.26	3.34	1.82	2.75	2,036
70–79 years	21.05	29.68	2.19	5.72	3.77	3.28	1.58	3.41	822
80 years and older	28.46	40.07	5.24	4.87	3.37	3.00	1.87	4.12	267
Living Location									
Urban	18.90	24.57	1.60	5.67	2.85	3.41	1.81	3.13	2,873
Rural	10.71	38.49	0.79	4.76	1.59	1.98	1.19	1.98	252
Province									
Bali	20.11	34.09	0.29	2.14	2.28	4.71	1.57	3.42	701
DIY	15.47	19.36	2.36	3.31	3.07	1.77	1.77	4.72	847
DKI Jakarta	18.90	25.36	1.65	8.37	2.79	3.49	1.84	1.97	1,577

[a]PP = pre-pandemic

[b]EP = early period of pandemic

Notes: Respondents were allowed multiple answers.

(Table 3.2: Continued)

Characteristics	Source of Income										N
	Saving		Subsistence Farming/ Livestock		Neighbours/ Friends		Private Social Protection		Other		
	PP[a]	EP[b]	PP	EP	PP	EP	PP	EP	PP	EP	
All respondents	**0.74**	**1.34**	**3.84**	**3.87**	**0.26**	**0.67**	**0.29**	**0.42**	**0**	**0.03**	**3,125**
Sex											
Male	0.97	1.79	5.11	6.07	0.07	0.62	0.28	0.55	0	0	1,449
Female	0.54	0.95	2.74	1.97	0.42	0.72	0.30	0.30	0	0.06	1676
Age											
60–69 years	0.69	1.67	3.49	3.49	0.15	0.64	0.15	0.34	0	1	2,036
70–79 years	0.73	0.85	4.99	5.11	0.36	0.61	0.49	0.61	0	0	822
80 years and older	1.12	0.37	3.00	3.00	0.75	1.12	0.75	0.37	0	0.37	267
Living Location											
Urban	0.77	1.39	1.43	2.16	0.28	0.63	0.31	0.38	0	0.03	2,873
Rural	0.40	0.79	31.35	23.41	0	1.19	0	0.79	0	0	252
Province											
Bali	0.43	1.71	14.41	11.41	0	0.86	0	0.57	0	0	701
DIY	0.83	1.65	1.89	4.25	0.24	0.35	0	0.24	0	0.12	847
DKI Jakarta	0.82	1.01	0.19	0.32	0.38	0.76	0.57	0.44	0	0	1,577

[a]PP = pre-pandemic

[b]EP = early period of pandemic

Notes: Respondents were allowed multiple answers.

Before the pandemic, the percentage of respondents living in urban areas who depended on household members for their daily needs was higher than those in rural areas ($p<0.01$, Pearson chi-squared test). In contrast, respondents living in rural areas had a higher percentage in the early stage of the pandemic ($p<0.001$, Pearson chi-squared test). Moreover, even urban and rural respondents who depend on their income on household members significantly increased from before the pandemic to the early pandemic ($p<0.001$, McNemar chi-squared test). The increasing percentage for rural respondents was higher (27.78% points) than urban respondents (5.67% points). It means that the pandemic affects rural respondents more than urban respondents.

Social security from the government as a source of respondents' income during the early pandemic (5.60%, 95% CI: 4.82%–4.46%) drastically increased than before the pandemic (1.54%, 95% CI: 1.13%–2.03%). Indeed, the government's social security increased in the early pandemic compared to those before the pandemic to respond to the economic crisis caused by activity restriction. There was a change in the trend of government social security beneficiaries, where no significant difference existed between male and female respondents in the early period of the pandemic. Nonetheless, more female respondents received social security from the government before the pandemic ($p<0.01$, Pearson chi-squared test). The opposite condition is found in the province's characteristics. In the early months of the pandemic, DKI Jakarta had the highest percentage of social security beneficiaries from the government compared to other provinces ($p<0.001$, Pearson chi-squared test). However, there was no significant difference in percentage before the pandemic.

Even though the percentage is low, both rent and profit-sharing and savings increased significantly to almost twice from the pre-pandemic to the early period of the pandemic ($p<0.01$ for both, McNemar chi-squared test). Respondents who earned their income from rent and profit-sharing before the pandemic comprised 1.76% (95% CI: 1.33%–2.28%), while in the pandemic's early months, they reached 3.04% (95% CI: 2.47%–3.70%). Before the pandemic, 0.74% of respondents (95% CI: 0.05%–1.10%) earned their source of income from savings. Subsequently, that percentage increased to 1.34% (95% CI: 0.10%–1.81%) in the early period of the pandemic.

The percentage of other income sources – income from family or relatives, subsistence farming, and private social protection – increased but not significantly. Most income sources that significantly increased cannot be categorised as productive sources; they seemed to be a response to meeting the needs of the elderly in the early period of the pandemic, who were most likely to be affected by changes in income.

Tables 3.1 and 3.2 show the multiple responses of older people, indicating that some respondents have more than one income source (Table 3.3).

In the two survey rounds, the number of sources of respondents' income from non-household members significantly changed ($p<0.05$, Wilcoxon signed-rank test).[3] The percentage of respondents with only one source of income from a non-household member in the early months of the pandemic (58.05%, 95% CI: 56.29%–59.78%) decreased by around 11% points compared to those before the pandemic (69.38%, 95% CI: 67.73%–70.90%). Meanwhile, respondents who had two, three, and four sources of income from non-household members in the early part of the pandemic increased by about 1%–3% points.

Table 3.3: Number of Sources of Income

Characteristics	Income from Household Member (%)		Number of Income Sources from Non-household Member (%)								N
			1		2		3		4		
	PP[a]	EP[b]	PP	EP	PP	EP	PP	EP	PP	EP	
All respondents	**18.24**	**25.70**	**69.38**	**58.05**	**11.30**	**13.92**	**1.06**	**2.14**	**0.03**	**0.19**	**3,125**
Sex											
Male	12.56	18.15	74.12	64.73	11.87	14.42	1.38	2.35	0.07	0.35	1,449
Female	23.15	32.22	65.27	52.27	10.80	13.48	0.78	1.97	0	0.06	1,676
Age											
60–69 years	15.77	22.20	71.81	60.71	11.20	14.64	1.18	2.21	0.05	0.25	2,036
70–79 years	21.05	29.68	65.82	54.26	12.17	13.87	0.97	2.07	0	0.12	822
80 years and older	28.46	40.07	61.80	49.44	9.36	8.61	0.37	1.87	0	0	267
Living Location											
Urban	18.90	24.57	68.78	59.31	11.24	14.10	1.04	1.91	0.03	0.10	2,873
Rural	10.71	38.49	76.19	43.65	11.90	11.90	1.19	4.76	0	1.19	252
Province											
Bali	20.11	34.09	71.75	50.64	7.42	11.7	0.71	2.85	0	0.71	701
DIY	15.47	19.36	74.85	64.23	9.21	14.52	0.47	1.89	0	0	847
DKI Jakarta	18.90	25.36	65.38	58.02	14.14	14.58	1.52	1.97	0.06	0.06	1,577

[a]PP = pre-pandemic
[b]EP = early period of pandemic

Notes: Respondents were allowed multiple answers.

[3] Wilcoxon signed-rank test is used to test the significance of the difference between two rounds of survey with ordinal data.

Female respondents experienced a significant change in the number of income sources ($p<0.05$, Wilcoxon signed-rank test). The percentage of female respondents with only one source of income from non-household members in the early period of the pandemic (52.27%, 95% CI: 49.84%–54.68%) decreased by about 13% points compared to those before the pandemic (65.27%, 95% CI: 62.94%–67.55%). Meanwhile, female respondents who had two or three income sources in the early stage of the pandemic increased by around 1%–3% points.

Based on the age group, respondents aged 70–79 years and 80 years and older experienced a significant change in the number of income sources from non-household members ($p<0.05$ for each, Wilcoxon signed-rank test). Respondents in the 70–79 age group who only had one source of income in the early months of the pandemic (54.26%, 95% CI: 50.78%–57.70%) decreased by 12% points compared to those before the pandemic (65.82%, 95% CI: 62.46%–69.06%). Those aged 80 years and older who only had one source of income in the early part of the pandemic (49.44%, 95% CI: 43.29%–55.60%) decreased by 12% points compared to those before the pandemic (61.80%, 95% CI: 55.68%–67.65%). Respondents from both age groups who had two, three, or four income sources in the early months of the pandemic increased by about 0.12%–2% points than those before the pandemic.

The number of income sources of respondents living in rural areas also significantly changed ($p<0.01$, Wilcoxon signed-rank test). Rural respondents who had only one source of income from non-household members in the early pandemic period decreased (43.65%, 95% CI: 37.43%–50.02%) by around 32% points compared to those before the pandemic (76.19%, 95% CI: 70.44%–81.31%). Otherwise, respondents who had three sources of income increased by almost 4% points, and those with four sources of income increased by more than 1% point.

Amongst the three provinces, only respondents in DKI Jakarta experienced a significant change in the source of income ($p<0.01$, Wilcoxon signed-rank test). Respondents who only had one source of income in the early months of the pandemic (58.02%, 95% CI: 55.54%–60.47%) decreased by about 7% points than those before the pandemic (65.38%, 95% CI: 62.97%–67.73%). On the contrary, respondents who had two or three sources of income increased by about 0.5% points, respectively.

1.2 Change in older people's income

The survey results show that older people's income declined in November 2020. Nevertheless, the percentage of respondents with decreasing income fell by 15% points than in July 2020 ($p<0.001$, McNemar chi-squared test). The percentage of respondents whose income decreased in November 2020 (38.75%, 95% CI: 37.04%–40.49%) was lower than July 2020 (54.18%, 95% CI: 52.41%–55.93%). This result indicates that the economy was recovering slowly in November 2020 than

in July 2020 and the early pandemic. World Bank's December 2020 Indonesian Economics Prospects concluded that the Indonesian economy is gradually recovering following the partial reopening of the domestic and global economies after being severely affected by the COVID-19 pandemic in the second quarter (World Bank, 2020)"BPS-Statistics Indonesia data confirmed that implicit growth of GDP in the fourth quarter (1.31%) is greater than in the second (-1.87%) and third quarter (0.54%) of 2020 (BPS-Statistics Indonesia, n.d.).

Table 3.4: Income Changes of Older People

Characteristics	July 2020			November 2020		
	Decreased (%)	The Same/ Increased (%)	N	Decreased (%)	The Same/ Increased (%)	N
All respondents	**54.18**	**45.82**	**3,125**	**38.75**	**61.25**	**3,125**
Sex						
Male	56.18	43.82	1,449	41.20	58.80	1,449
Female	52.45	47.55	1,676	36.63	63.37	1676
Age						
60–69 years	58.69	41.31	2,036	43.37	56.63	2,036
70–79 years	48.05	51.95	822	32.97	67.03	822
80 years and older	38.58	61.42	267	21.35	78.65	267
Living Location						
Urban	53.01	46.99	2,873	39.23	60.77	2,873
Rural	67.46	32.54	252	33.33	66.67	252
Province						
Bali	58.92	41.08	701	37.95	62.05	701
DIY	42.74	57.26	847	31.88	68.12	847
DKI Jakarta	58.21	41.79	1,577	42.80	57.20	1,577

Table 3.4 shows older people's income in both rounds of phone surveys. Significantly, more male respondents experienced decreased income in November 2020 than female respondents ($p<0.01$, Pearson chi-squared test). The trend is similar to those in July 2020, whereas those aged 60–69 years who reported a decrease in income have the highest percentage than the other age groups in both survey rounds.

Although the percentage of respondents whose income decreased significantly declined in all living locations ($p<0.001$, McNemar chi-squared test for both) in

November 2020, there was no significant difference in percentage between the groups living in rural and urban areas. This result is different from July 2020: the respondents whose income decreased in rural areas were significantly higher than those in urban areas ($p<0.001$, Pearson chi-squared test).

In November 2020, the percentage of respondents whose income decreased in DKI Jakarta was the highest amongst all three provinces (42.80%, 95% CI: 40.34%–45.29%). Again, there was a change from the July 2020 results, where most respondents whose income decreased were living in Bali (58.92%, 95% CI: 55.17%–62.59%). Meanwhile, those living in DIY remained the fewest in both survey rounds.

1.3 Change in caregiver's income

The number of respondents who had a caregiver in November 2020 was more than in July 2020 (Table 2.4). In July 2020, 2,960 respondents (about 86%) had a caregiver. Meanwhile, in November 2020, respondents who had a caregiver totalled 2,983, or about 95%. Regardless of the number of caregivers, the percentage of caregivers with decreased income changed (Table 3.5).

Table 3.5. Income Changes of Caregivers

Characteristics	July 2020			November 2020		
	Decreased (%)	The Same/ Increased (%)	N	Decreased (%)	The Same/ Increased (%)	N
Respondents who had caregiver	**61.55**	**38.45**	**2,692**	**48.47**	**51.53**	**2,983**
Sex						
Male	58.33	41.67	1,255	47.95	52.05	1,389
Female	64.37	35.63	1,437	48.93	51.07	1,594
Age						
60–69 years	61.61	38.39	1,706	46.99	53.01	1,930
70–79 years	60.86	39.14	741	53.03	46.97	792
80 years and older	63.27	36.73	245	45.59	54.41	261
Living Location						
Urban	59.74	40.26	2,444	46.26	53.74	2,739
Rural	79.44	20.56	248	73.36	26.64	244
Province						
Bali	74.88	25.12	645	66.77	33.23	674
DIY	52.36	47.64	615	39.08	60.92	806
DKI Jakarta	59.50	40.50	1,432	45.31	54.69	1,503

The trend in caregivers' income from July 2020 to November 2020 is similar to the respondents' income. Some caregivers experienced a decline in income in November 2020 (48.47%, 95% CI: 46.67%–50.28%), although the percentage to total caregivers fell by around 13% points compared to July 2020 (61.55%, 95% CI: 59.68%–63.39%).

In November 2020, caregivers of respondents aged 70–79 years whose income decreased were significantly the highest ($p<0.01$, Pearson chi-squared test). This condition changed from July 2020, when no significant difference was seen between the percentage of caregivers whose income decreased in all three age groups.

In the two survey rounds, the percentage of caregivers whose income decreased and living in rural areas was higher than those in urban areas ($p<0.01$ for each, Pearson chi-squared test). Based on the province, the percentage of caregivers with decreased income in Bali was the highest, whereas DIY was the lowest ($p<0,001$, Pearson chi-squared test).

1.4 Impact of income changes on food consumption

The decrease in income experienced by some respondents in November 2020 can potentially reduce older people's quality of life. The impact of decreased income on the respondents' food consumption is shown in Table 3.6.

The number of respondents whose income decreased was smaller. Regardless of the difference in total respondents whose income decreased, the percentage of respondents who felt various impacts caused by the lesser income also changed.

The most impact felt by respondents was reducing the food quality. It means they consumed cheaper food with worse quality than before their income decreased. The percentage of respondents who experienced this impact declined in November 2020. Respondents who reported reducing their food quality in November 2020 (37.99%, 95% CI: 35.24%–40.79%) decreased by approximately 4% points compared to July 2020 (42%, 95% CI: 39.63%–44.39%).

The lowest percentage of respondents who reported reduced food quality based on age category changed from July to November 2020. In July 2020, it came from those aged 70–79 years group ($p<0.05$, Pearson chi-squared test), while in November 2020, it came from the 80 years and older age group ($p<0.05$, Pearson chi-squared test). Respondents with lower food quality due to income decrease in July 2020 reached 41.75% (95% CI: 32.10%–51.88%); subsequently, in November 2020, the percentage reached only 24.56% (95% CI: 14.17%–37.76%).

Table 3.6: Impact of Income Changes on Food Consumption

Characteristics	Impact on Food Consumption (%)										N	
	Reduce the Frequency/ Amount of Meals		Reduce the Quality of Meals		Use Some/All Savings to Afford Daily Meals		Other		No Change			
	Jul	Nov	Jul	Nov	Jul	Nov	Jul	Nov	Jul	Nov	Jul	Nov
Respondents whose income decreased	**16.77**	**18.08**	**42.00**	**37.99**	**2.42**	**2.89**	**0**	**0.17**	**47.78**	**50.04**	**1,693**	**1,211**
Sex												
Male	17.20	17.92	41.28	39.53	1.97	2.51	0	0.34	48.53	48.41	814	597
Female	16.38	18.24	42.66	36.48	2.84	3.26	0	0	47.10	51.63	879	614
Age												
60–69 years	16.82	18.23	43.68	39.64	2.59	2.94	0	0.11	46.44	49.04	1,195	883
70–79 years	17.47	19.93	36.96	35.42	1.77	2.95	0	0.37	51.65	49.08	395	271
80 years and older	13.59	7.02	41.75	24.56	2.91	1.75	0	0	48.54	70.18	103	57
Living Location												
Urban	17.27	17.21	42.09	37.62	2.56	3.02	0	0.18	47.41	50.58	1,523	1,127
Rural	12.35	29.76	41.18	42.86	1.18	1.19	0	0	51.18	42.86	170	84
Province												
Bali	20.58	19.92	38.01	49.25	1.45	4.89	0	0	45.28	40.23	413	266
DIY	8.84	14.81	31.77	24.07	4.97	3.33	0	0.37	58.56	62.96	362	270
DKI Jakarta	18.19	18.67	47.82	39.11	1.85	1.93	0	0.15	44.66	48.74	918	675

Notes: Respondents were allowed multiple answers.

The change in trend between the two rounds of phone surveys also applied in the living location. The percentage of respondents in rural areas with reduced food quality was higher than in urban areas in November 2020. Meanwhile, in July 2020, respondents in urban areas were more likely to reduce their food quality.

The next impact felt by respondents is the reduction in the frequency of meals. Respondents felt this impact increased from July 2020 to November 2020. In November 2020, the percentage of respondents who reduced the frequency of their meals (18.08%, 95% CI: 15.95%–20.37%) increased by more than 1% point compared to July 2020 (16.77%, 95% CI: 15.02%–18.64%). However, respondents aged 80 years and older who reduced the frequency of meals in November 2020 (7.02%, 95% CI: 1.94%–17.00%) decreased by 7% points from July 2020 (13.59%, 95% CI: 7.63%–21.75%).

Conversely, the percentage of respondents living in rural areas who reduced the frequency or quantity of their meals in November 2020 increased. The percentage of respondents with reduced frequency of meals rose from 12.35% (95% CI: 7.81%-18.26%) in July 2020 to 29.76%(95%CI: 20.27%-40.73%) in November 2020.

Respondents who did not feel the impact of decreased income comprised the largest percentage, and increased from July to November 2020. In November 2020, respondents who did not feel any impact increased by about 2% points (50.04%, 95% CI: 47.19%–52.89%) from those in July 2020 (47.7%, 95% CI: 45.38%–50.20%).

Along with this negative impact, respondents made various efforts to overcome their decreased income. Respondents carried out several strategies to overcome decreased income from July 2020 to November 2020.

In July 2020, more than half of the respondents stated that they did nothing to overcome the income decline (58.12%, 95% CI: 55.73%–60.48%). However, in November 2020, respondents who chose not to do anything reduced by about half (24.69%, 95% CI: 22.28%–27.22%). This indicates that, in November 2020, most respondents were more aware of doing something to overcome the fall in their income. They had more flexible access to activities than during the early months of the pandemic when the restrictions were very tight.

Almost all strategies have a diminishing trend, except for reduced spending. In July 2020, respondents who chose that strategy comprised only 1.89% (95% CI: 1.30%–2.66%). Nonetheless, in November 2020, more than half of the respondents were trying to reduce spending (57.31%, 95% CI: 54.56%–60.11%). In November 2020, respondents had started to adjust their spending patterns with decreased income conditions compared to the early period of the pandemic. Respondents living in the rural areas were more likely to reduce spending in November 2020 than those in urban areas ($p<0.001$, Pearson chi-squared test). Based on the

province, respondents in Bali ($p<0.01$, Pearson chi-squared test) made the most efforts to reduce their expenditure, while respondents from DKI Jakarta were the least ($p<0,001$, Pearson chi-squared test).

One strategy that drastically decreased is asking for help from family members, communities, or companies with better economic conditions. Respondents who chose this strategy in November 2020 (9%, 95% CI: 7.45%–10.75%) were approximately half compared to those in July 2020 (18.19%, 95% CI: 16.38%–20.11%). In addition, in November 2020, no respondents aged 80 years or older chose this strategy.

The percentage of respondents who used their savings in November 2020 also decreased by almost half (3.06%, 95% CI: 2.16%–4.19) compared to those in July 2020 (7%, 95% CI: 6.18%–8.73%). In July 2020, respondents in DIY who used their savings had the highest percentage ($p<0,05$, Pearson chi-squared test), while in November 2020, respondents in Bali reached the highest ($p<0,001$, Pearson chi-squared test). This condition indicated that older people's savings are limited and cannot be an alternative solution in the long term.

2. Assistance

The COVID-19 pandemic triggered an economic crisis that increased poverty. Unemployment and decreasing income during the pandemic worsened the poverty level and pushed more people to fall into poverty. According to the BPS-Statistics Indonesia, the percentage of poor people in September 2020 was 10.19%, an increase of 0.41% points against March 2020 and 0.97% points against September 2019 (BPS-Statistics Indonesia, 2021). As a response to the pandemic's impact on poverty, the Indonesian government issued a fiscal stimulus package in the form of expanded social assistance and increased benefit levels. Based on a simulation exercise by the Ministry of National Development Planning (Bappenas), without any special interventions, the national poverty rate will be around 11.12%, which implies a potential increase in the number of poor people of 5.2 million (Aulia and Maliki, 2021).

In line with the Bappenas simulation, the World Bank's simulation shows that government social assistance could significantly mitigate this impact. However, initial delays and difficulties in reaching some affected groups have likely reduced the impact of the social assistance package.

Thus, coverage, adequacy, and responsiveness of the social assistance package should be continuously monitored and improved to protect the poor and other vulnerable groups (World Bank, 2020).

Table 3.7: Coping Strategy Against Income Decrease during the Pandemic

Characteristics	Strategy Against Income Decrease (%)								N	
	Reduce Spending		Do Nothing		Ask for Assistance from Richer Family/ Relatives		Use Savings			
	Jul	Nov	Jul	Nov	Jul	Nov	Jul	Nov	Jul	Nov
Respondents whose income decreased	**1.89**	**57.31**	**58.12**	**24.69**	**18.19**	**9.00**	**7.38**	**3.06**	**1,693**	**1,211**
Sex										
Male	1.97	55.95	57.13	22.61	18.55	10.05	7.00	2.68	814	597
Female	1.82	58.63	59.04	26.71	17.86	7.98	7.74	3.42	879	614
Age										
60–69 years	1.84	59.68	57.15	21.97	17.32	9.17	8.03	3.06	1,195	883
70–79 years	2.03	50.55	58.48	31.37	21.77	10.33	5.82	2.58	395	271
80 years and older	1.94	52.63	67.96	35.09	14.56	0	5.83	5.26	103	57
Living Location										
Urban	1.90	55.90	57.26	25.55	19.11	9.23	7.94	3.19	1,523	1,127
Rural	1.76	76.19	65.88	13.10	10.00	5.95	2.35	1.19	170	84
Province										
Bali	1.45	66.54	59.81	19.17	14.53	10.15	4.84	7.14	413	266
DIY	0.55	60.37	46.69	20.00	27.07	8.15	10.5	4.07	362	270
DKI Jakarta	2.61	52.44	61.87	28.74	16.34	8.89	7.30	1.04	918	675

Notes: Respondents were allowed multiple answers.

Table 3.7: Continued

Characteristics	Strategy Against Income Decrease (%)										N	
	Look for a New Job		Take Loan		Pawn Assets		Sell Assets		Extend Working Hours			
	Jul	Nov	Jul	Nov	Jul	Nov	Jul	Nov	Jul	Nov	Jul	Nov
Respondents whose income decreased	**7.74**	**7.60**	**6.91**	**5.28**	**0.59**	**0.41**	**2.89**	**2.06**	**1.48**	**0.41**	**1,693**	**1,211**
Sex												
Male	9.21	9.38	7.00	5.86	0.61	0.34	2.70	1.17	1.72	0.84	814	597
Female	6.37	5.86	6.83	4.72	0.57	0.49	3.07	2.93	1.25	0	879	614
Age												
60–69 years	8.28	8.38	7.11	5.89	0.75	0.45	3.01	2.04	1.76	0.45	1,195	883
70–79 years	6.08	5.54	7.34	3.32	0.25	0.37	3.04	2.21	1.01	0.37	395	271
80 years and older	7.77	5.26	2.91	5.26	0	0	0.97	1.75	0	0	103	57
Living Location												
Urban	7.22	7.72	7.09	4.61	0.66	0.44	3.02	2.04	1.44	0.44	1,523	1,127
Rural	12.35	5.95	5.29	14.29	0	0	1.76	2.38	1.76	0	170	84
Province												
Bali	9.20	4.14	11.38	11.65	0	0.75	2.18	1.88	1.45	0	413	266
DIY	10.22	9.63	5.52	4.44	1.10	0	3.04	4.81	1.10	0	362	270
DKI Jakarta	6.10	8.15	5.45	3.11	0.65	0.44	3.16	1.04	1.63	0.74	918	675

Notes: Respondents were allowed multiple answers.

The Indonesian government expanded social assistance in several forms (Aulia and Maliki, 2021). Several social assistance programs were provided for targeted groups based on the Integrated Social Welfare Database (*Data Terpadu Kesejahteraan Sosial*, DTKS). Such programs are the Family Hope Program (*Program Keluarga Harapan*, PKH), *Sembako* program and other food assistance, unconditional cash transfer (BLT and BST), and electricity subsidies. In addition, another unconditional cash transfer or in-kind assistance was provided by the village fund (*dana desa*) to those not registered in the DTKS.

Besides the government programs mentioned, Indonesians also have a mutual assistance system amongst community members, a form of social capital in the community. Community members collect funds or goods from amongst themselves to distribute to vulnerable groups, including older people. This kind of support and assistance help the community ease the burden caused by the pandemic.

The finding of the July 2020 phone survey analysis showed that some older people whose income decreased did not receive any social assistance. Still, some whose income remained stable or increased received assistance. Therefore, the November 2020 follow-up phone survey aimed to monitor the aid respondents received after the July 2020 interview.

2.1. Assistance for all respondents during the pandemic

Some respondents received assistance from the government and other parties in both survey rounds (Table 3.8). Respondents were asked about the four types of assistance. Out of the four types, three beneficiaries decreased from July 2020 to November 2020. Meanwhile, the beneficiaries of the BLT (*Bantuan Langsung Tunai*) or the BST (*Bantuan Sosial Tunai*), both unconditional cash transfer programs, did not significantly increase from July 2020 to November 2020.

The three types of assistance that have fewer beneficiaries from July 2020 to November 2020 were (i) the PKH for older people ($p<0.05$, McNemar chi-squared test); (ii) non-cash food assistance ($p<0.001$, McNemar chi-squared test); and (iii) assistance from the community, the private sector, and the NGOs ($p<0.001$, McNemar chi-squared test).

Since the beneficiary of PKH is at the household level, PKH beneficiaries here means older people living with PKH families. Older people living with PKH families in November 2020 (6.34%, 95% CI: 5.51%–7.25%) decreased by 1% point compared to July 2020 (7.10%, 95% CI: 6.23%–8.06%). Older people living with PKH families in July 2020 and November 2020 are similar in several characteristics, except for the respondents' income. In the PKH scheme, older people are not mandatory beneficiaries. A poor household can be a PKH beneficiary if it has children or pregnant women, while older people and household members with

Table 3.8: Types of Assistance Received by Respondents during the Pandemic

Characteristics	Type of Assistance (%)								N	
	PKH for Older People		BLT/BST (Unconditional Cash Transfer)		Non-cash Food Assistance from Central or Local Government		Assistance from the Community/ Private/NGOs			
	Jul	Nov	Jul	Nov	Jul	Nov	Jul	Nov		
All Respondents	**7.10**	**6.34**	**10.94**	**11.52**	**56.48**	**50.53**	**38.08**	**27.97**	**3,125**	
Sex										
Male	6.83	6.07	10.97	11.53	57.21	51.28	37.54	27.74	1,449	
Female	7.34	6.56	10.92	11.52	55.85	49.88	38.54	28.16	1,676	
Age										
60–69 years	5.21	4.27	11.00	11.79	59.63	54.52	37.43	26.52	2,036	
70–79 years	9.25	8.52	10.71	10.71	53.04	46.23	38.69	30.66	822	
80 years and older	14.98	15.36	11.24	11.99	43.07	33.33	41.20	30.71	267	
Living Location										
Urban	7.52	6.72	9.29	9.82	58.27	52.77	38.04	28.40	2,873	
Rural	2.38	1.98	29.76	30.95	36.11	25.00	38.49	23.02	252	
Province										
Bali	1.57	1.14	13.12	15.69	32.81	18.69	46.79	31.24	701	
DIY	11.45	9.09	19.24	20.43	21.37	14.99	41.20	19.72	847	
DKI Jakarta	7.23	7.17	5.52	4.88	85.86	83.77	32.53	30.94	1,577	
Income									**Jul**	**Nov**
Decrease	6.56	6.69	12.64	11.89	62.08	58.38	38.69	30.55	1,693	1,211
Same/Increase	7.75	6.11	8.94	11.29	49.86	45.56	37.36	26.33	1,432	1,914

NGO = non-governmental organisation.

Notes: Respondents were allowed multiple answers.

a disability are the additional components. When the children have graduated from school, and there is no pregnant woman, the poor household is not eligible anymore for PKH assistance. The decreasing trend of older people who received a PKH in November 2020 was most probably caused by decreasing mandatory beneficiaries in older people's households since, in that period, the Indonesian government did not reduce the PKH beneficiaries at the aggregate level. Delay in distribution might also be another reason of respondents who answered they did not receive the assistance.

Respondents who received non-cash food assistance in the form of nine basic food commodities (*Sembilan Bahan Pokok, sembako*) provided by the central or local government in November 2020 (50.53%, 95% CI: 48.76%–52.29%) decreased

by almost 6% points than those in July 2020 (56.48%, 95% CI: 54.72%–58.22%). The trend of the beneficiaries in all respondent characteristics is similar between July 2020 and November 2020. A significant reduction in non-cash food assistance, along with a slight increase in the BLT or the BST, indicates that cash assistance is preferable to in-kind or non-cash assistance during a prolonged pandemic. Indeed, cash assistance is more effective in driving the economy (Ministry of Social Affairs-Kementerian Sosial RI, 2021; Zuraya, 2020).

A declining percentage is also found in the beneficiaries of assistance from community groups, the private sector, and NGOs. Respondents who received assistance from the community, the private sector, and the NGOs in November 2020 (27.97%, 95% CI: 26.40%–19.58%) decreased by about 10% points than those in July 2020 (38.08%, 95% CI: 36.37%–39.81%). Beneficiaries of this assistance living DKI Jakarta did not significantly change between the two survey rounds, while those in the other two provinces decreased from July 2020 to November 2020. This type of assistance is voluntary and spontaneous in emergency response during the pandemic, so it is very likely unsustainable.

Table 3.9 shows the reduced assistance received by respondents in November 2020. The number of assistance respondents received significantly changed from July 2020 to November 2020 ($p<0.001$, Wilcoxon signed-rank test). The percentage of respondents who received only one type of assistance and those who did not receive any assistance increased in November 2020. Otherwise, the percentage of respondents who received more than one type of assistance decreased in November 2020.

Those who did not receive any assistance in November 2020 (29.92%, 95% CI: 28.32%–31.56%) increased by about 6% points than in July 2020 (23.68%, 95% CI: 22.30%–25.21%). Meanwhile, respondents who received only one type of assistance in November 2020 (47.33%, 95% CI: 45.56%–49.10%) increased by about 1% point than those in July 2020 (46.08%, 95% CI: 44.32%–47.85%). The beneficiaries of two types of assistance in November 2020 decreased by more than 5% points from July 2020. In contrast, those who received more than three types of assistance decreased by almost half from 4.52% (95% CI: 3.36%–5.53%) to 2.88% (95% CI: 1.74%–3.42%).

The decreasing trend of assistance received by respondents in November 2020 came from non-cash food assistance financed by the village fund (*dana desa*) and other voluntary emergency response programs provided by NGOs in the early period of the pandemic.

In the early period of the pandemic, many people provided cash and in-kind assistance to their neighbours or communities affected by the pandemic, including

Table 3.9: Number of Assistance Types Received by Respondents during the Pandemic

Characteristics	Number of Types of Assistance (%)										N	
	Not Received at All		1		2		3		4			
	Jul	Nov	Jul	Nov	Jul	Nov	Jul	Nov	Jul	Nov		
All Respondents	**23.68**	**29.92**	**46.08**	**47.33**	**24.96**	**19.55**	**4.51**	**2.88**	**0.77**	**0.32**	**3,125**	
Sex												
Male	22.02	28.71	48.72	49.00	24.43	19.53	4.35	2.48	0.48	0.28	1,449	
Female	25.12	30.97	43.79	45.88	25.42	19.57	4.65	3.22	1.01	0.36	1,676	
Age												
60–69 years	20.97	27.70	49.61	50.15	25.05	19.70	3.93	2.26	0.44	0.20	2,036	
70–79 years	27.25	32.36	41.61	43.80	24.57	19.71	5.35	3.65	1.22	0.49	822	
80 years and older	33.33	39.33	32.96	36.70	25.47	17.98	6.37	5.24	1.87	0.75	267	
Living Location												
Urban	23.36	29.10	46.12	47.69	25.41	19.94	4.28	2.96	0.84	0.31	2,873	
Rural	27.38	39.29	45.63	43.25	19.84	15.08	7.14	1.98	0	0.4	252	
Province												
Bali	34.09	47.08	41.37	40.66	20.68	10.84	3.85	1.28	0	0.14	701	
DIY	41.20	53.72	32.94	31.40	18.77	12.04	5.55	2.60	1.53	0.24	847	
DKI Jakarta	9.64	9.51	55.23	58.85	30.18	27.46	4.25	3.74	0.70	0.44	1,577	
Income											**Jul**	**Nov**
Decrease	18.90	22.30	48.67	52.11	26.58	21.72	5.26	3.55	0.59	0.33	1,693	1,211
Same/Increase	29.33	34.74	43.02	44.31	23.04	18.18	3.63	2.46	0.98	0.31	1,432	1,914

older people. This is shown by the July 2020 phone survey result, where more than half of the respondents (54.98%, 95% CI: 53.21–56.73%) received assistance from individuals and/or groups living in the same village, *dusun*, *rukun warga*, or *banjar* (in Bali). Next, in the November 2020 phone survey, the respondents who received this type of assistance significantly decreased ($p<0.001$, McNemar chi-squared test) by approximately 38% points (16.77%, 95% CI: 15.45%–18.12%).

There is a significant difference in the percentage of beneficiaries between the provinces in July 2020 ($p<0.001$, Pearson chi-squared test). The largest percentage of those who received this assistance were Bali, DKI Jakarta, while DIY had the smallest percentage. However, in November 2020, respondents in DKI Jakarta received the most assistance, while beneficiaries of this assistance in DIY remained the least ($p<0.001$, Pearson chi-squared test).

Table 3.10: Percentage of Respondents Who Receive Assistance during the Pandemic from Individuals and/or Groups Living in the Same Village, *Dusun, Rukun Warga,* or *Banjar*

Characteristics	July 2020 Beneficiaries (%)	November 2020 Beneficiaries (%)	N	
All respondents	**54.98**	**16.77**	**3,125**	
Sex				
Male	55.76	16.56	1,449	
Female	54.30	16.95	1,676	
Age				
60–69 years	55.80	16.16	2,036	
70–79 years	54.14	18.13	822	
80 years and older	51.31	17.23	267	
Living Location				
Urban	55.41	17.02	2,873	
Rural	45.63	13.89	252	
Province				
Bali	61.34	15.69	701	
DIY	42.15	9.80	847	
DKI Jakarta	59.04	20.99	1,577	
Income			**Jul**	**Nov**
Decrease	56.76	17.59	1,693	1,211
Same/Increase	52.86	16.25	1,432	1,914

2.2. Assistance for respondents whose income decreased during the pandemic

Respondents whose income decreased declined from July 2020 to November 2020 (Table 3.1). However, despite the difference in the numbers, the percentage of respondents whose income decreased and received some assistance also decreased. Out of four assistance shown in Table 3.11, the percentage of beneficiaries of three assistance decreased in November 2020. Only a percentage of PKH beneficiaries whose income decreased slightly rose.

The beneficiaries of assistance from the community, the private sector, and NGOs have the largest decrease in percentage. Beneficiaries of this assistance in November 2020 (30.55%, 95% CI: 27.97%–33.23%) declined by around 8% points compared to those in July 2020 (38.69%, 95% CI: 36.36%–41.06%). This is quite reasonable considering that this type of assistance was voluntary and initiated as a form of solidarity.

Table 3.11: Types of Assistance Received by Respondents Whose Income Decreased

Characteristics	Type of Assistance (%)								N	
	PKH for Older People		BLT/BST (Unconditional Cash Transfer)		Non-cash Food Assistance from Central or Local Government		Assistance from the Community/ Private/NGOs			
	Jul	Nov	Jul	Nov	Jul	Nov	Jul	Nov	Jul	Nov
Respondents whose income decreased	**6.56**	**6.69**	**12.64**	**11.89**	**62.08**	**58.38**	**38.69**	**30.55**	**1,693**	**1,211**
Sex										
Male	5.65	6.87	12.78	13.07	63.02	57.79	39.80	31.32	814	597
Female	7.39	6.51	12.51	10.75	61.21	58.96	37.66	29.80	879	614
Age										
60–69 years	5.19	4.98	12.80	12.46	63.68	59.34	38.49	28.43	1,195	883
70–79 years	8.86	11.07	12.15	9.59	60.00	56.09	39.49	35.79	395	271
80 years and older	13.59	12.28	12.62	14.04	51.46	54.39	37.86	38.60	103	57
Living Location										
Urban	7.09	7.01	10.18	10.03	65.07	60.51	39.07	31.06	1,523	1,127
Rural	1.76	2.38	34.71	36.90	35.29	29.76	35.29	23.81	170	84
Province										
Bali	1.45	0.75	17.68	16.92	30.75	20.68	45.28	34.96	413	266
DIY	11.33	9.63	25.69	23.33	28.45	19.63	46.41	24.44	362	270
DKI Jakarta	6.97	7.85	5.23	5.33	89.43	88.74	32.68	31.26	918	675

NGO = non-governmental organisation, PKH = *Program Keluarga Harapan:* Family Hope Program/Conditional Cash Transfer programme.

Notes: The respondents were allowed multiple answers.

Thus, this assistance was rampant in the early part of the pandemic as an emergency response to affected groups and those who could not adapt to the pandemic conditions. However, over the prolonged pandemic, the initiative to raise assistance from communities or agencies diminished, as well as the resources used for assistance.

Non-cash food assistance, which has the largest percentage of beneficiaries, also decreased by almost 4% points in November (58.38%, 95% CI: 55.55%–61.75%) compared to July 2020 (62.08%, 95% CI: 59.72%–64.40%). Likewise, the BLT or BST beneficiaries decreased by 1% point in November 2020 (11.89%, 95% CI: 10.12%–13.85%) than July 2020 (12.64%, 95% CI: 11.09%%–13.85%). Many local governments also provided BLT/BST and assistance as the emergency response for the pandemic to help those not covered by assistance from the central government. However, as the pandemic prolonged, assistance from the local government and the village fund decreased, usually due to the limited fiscal capacity of the regions.

Older people living in PKH families slightly rose by 0.13% points in November 2020 than those in July 2020. It indicates that the expansion of PKH assistance during the pandemic reached the elderly with declining incomes accurately.

Respondents whose income decreased also experienced a declining trend of assistance in November 2020 (Table 3.12). The percentage of respondents whose income decreased and did not receive any assistance in November 2020 (22.30%, 95% CI: 19.98%–24.75%) rose by about 3% points compared to July 2020 (18.90%, 95% CI: 17.06%–20.85%). The increase is lower than the percentage of all respondents who did not receive assistance (Table 3.9), which increased by about 6% points.

In contrast, the percentage of respondents whose income decreased and received only one type of assistance in November 2020 (52.11%, 95% CI: 49.25%–54.95%) rose about 3% points compared to July 2020 (48.67%, 95% CI: 46.26%–51.08%). Meanwhile, the increasing percentage in all respondents was only 1% point (Table 3.9). It means the probability of respondents whose income decreased to receive one type of assistance was higher than all respondents.

The decreasing percentage of respondents whose income declined and received more than one type of assistance (6.83% points) is also lower than the percentage of all respondents, which reached 7.49% points (Table 3.9). Thus, it indicates that although the assistance received by respondents tended to fall in November 2020, respondents whose incomes decreased were less likely to lose their assistance.

Table 3.12: Number of Types of Assistance Received by Respondents Whose Income Decreased

Characteristics	Number of Types of Assistance (%)										N	
	Not Received at All		1		2		3		4			
	Jul	Nov	Jul	Nov	Jul	Nov	Jul	Nov	Jul	Nov	Jul	Nov
Respondents whose income decreased	**18.90**	**22.30**	**48.67**	**52.11**	**26.58**	**21.72**	**5.26**	**3.55**	**0.59**	**0.33**	**1,693**	**1,211**
Sex												
Male	16.09	21.27	52.09	52.6	26.66	22.28	4.79	3.52	0.37	0.34	814	597
Female	21.50	23.29	45.51	51.63	26.51	21.17	5.69	3.58	0.80	0.33	879	614
Age												
60–69 years	17.15	22.31	50.96	53.34	26.78	21.29	4.77	2.94	0.33	0.11	1,195	883
70–79 years	20.51	22.88	46.58	48.71	26.08	22.14	5.57	5.54	1.27	0.74	395	271
80 years and older	33.01	19.30	30.10	49.12	26.21	26.32	9.71	3.51	0.97	1.75	103	57
Living Location												
Urban	17.99	21.92	48.85	51.91	27.58	22.18	4.92	3.64	0.66	0.35	1,523	1,127
Rural	27.06	27.38	47.06	54.76	17.65	15.48	8.24	2.38	0	0	170	84
Province												
Bali	33.66	40.23	42.62	47.74	18.64	10.53	5.08	1.50	0	0	413	266
DIY	31.77	45.56	35.08	36.30	24.31	14.07	7.18	3.70	1.66	0.37	362	270
DKI Jakarta	7.19	5.93	56.75	60.15	31.05	29.19	4.58	4.30	0.44	0.44	918	675

Ideally, older people whose income decreased should receive social assistance. Nonetheless, some obstacles, such as a limited government budget and lack of updated data, hindered the social assistance programs to optimally reach all older people in need (Handayani, 2020).

More than half of respondents whose income decreased (56.76%, 95% CI: 54.36%–59.14%) received assistance from individuals and/or groups living in the same village, *dusun, rukun warga,* or *banjar* in July 2020. However, in November 2020, the number of respondents who received this assistance dropped by around 39% points (17.59%, 95% CI: 15.48%–19.85%). Comparing the percentage of beneficiaries of assistance to all respondents in Table 3.10, which decreased by 38% points, the decline in respondents whose income decreased and received this assistance is slightly higher. It means that respondents whose income decreased were more likely to lose assistance from individuals or groups who live in the same village, *dusun, rukun warga,* or *banjar* in November 2020. However, the 1% point difference may also be influenced by a decrease in income that people who live in the same village, *dusun, rukun warga,* or *banjar* can potentially experience.

Table 3.13: Percentage of Respondents Whose Income Decreased and Received Assistance from Individuals and/or Groups Living in the Same *Village, Dusun, Rukun Warga,* or *Banjar*

Characteristics	July 2020		November 2020	
	%	N	%	N
Respondents whose income decreased	**56.76**	**1,693**	**17.59**	**1,211**
Sex				
Male	57.13	814	18.76	597
Female	56.43	879	16.45	614
Age				
60–69 years	57.74	1,195	16.53	883
70–79 years	54.43	395	20.66	271
80 years and older	54.37	103	19.30	57
Living Location				
Urban	57.65	1,523	17.66	1,127
Rural	47.06	170	16.67	84
Province				
Bali	57.14	413	14.66	266
DIY	47.24	362	14.81	270
DKI Jakarta	60.35	918	19.85	675

2.3. Comparison of assistance before and during the pandemic

The questions about assistance asked of respondents in the November 2020 phone survey questionnaire were similar to the July 2020 phone survey, with different time references. The previous sections discussed the beneficiaries in July 2020 and November 2020. However, since two types of assistance existed before the pandemic and were asked at the SILANI baseline survey – PKH assistance and non-cash food assistance – the next sections will compare the beneficiaries of these two kinds of assistance in the three survey periods.

2.3.1 PKH assistance before and during the pandemic

The beneficiaries of PKH assistance significantly changed from before the pandemic to July 2020 ($p<0.001$, McNemar chi-squared test) and from July 2020 to November 2020 ($p <0.05$, McNemar chi-squared test). Table 3.14 shows that most respondents never received PKH assistance before or during the pandemic (90.78%, 95% CI: 89.71%–91.77%). It means that only around 9.22% of the respondents received PKH assistance in at least one survey period. Determining the target and submitting the beneficiaries' data into the DTKS *(Data Terpadu Kesejahteraan Sosial:* Unified Database for Social Protection) delayed the distribution of PKH assistance to older people (Handayani, 2020). Therefore, to mitigate the economic impact on vulnerable communities, especially older people, during the pandemic, the government needs to adjust the mechanism.

Most respondents who received PKH assistance continuously in two rounds of phone surveys during the pandemic (3.10%, 95% CI: 2.52%–3.78%) did not receive it before the pandemic. Meanwhile, around 2.75% of respondents (95% CI: 2.21%–3.39%) reported receiving PKH assistance in one of the two rounds during the pandemic. Approximately 2.05% of respondents (95% CI: 1.58%–2.61%) received PKH assistance continuously in the three survey rounds, i.e. before the pandemic and two rounds during the pandemic.

Respondents living in urban areas were more likely to receive PKH assistance. Amongst the three sample provinces, the highest percentage of respondents who received the PKH assistance was in DIY, except those who received it in one or two rounds during the pandemic, which most respondents in DKI Jakarta received. On the other hand, respondents in Bali have the lowest percentage. Neither respondents in rural areas nor Bali received PKH assistance continuously in three or two periods (once before and once during the pandemic).

Table 3.14: PKH Assistance Before and During the Pandemic

Characteristics	PKH Assistance (%)						N
	Received Before and During the Pandemic	Received Before the Pandemic and 1 Round During the Pandemic (2 rounds)	Received During the Pandemic (2 rounds)	Received During the Pandemic (1 round)	Received Before the Pandemic (1 round)	Never Received	
All respondents	**2.05**	**0.38**	**3.10**	**2.75**	**0.93**	**90.78**	**3,125**
Sex							
Male	1.66	0.35	3.04	3.17	1.17	90.61	1,449
Female	2.39	0.42	3.16	2.39	0.72	90.93	1,676
Age							
60–69 years	0.69	0.25	2.5	2.85	0.88	92.83	2,036
70–79 years	3.28	0.49	4.14	2.43	0.97	88.69	822
80 years and older	8.61	1.12	4.49	3.00	1.12	81.65	267
Living Location							
Urban	2.23	0.42	3.27	2.82	0.90	90.36	2,873
Rural	0	0	1.19	1.98	1.19	95.63	252
Province							
Bali	0	0	0.71	1.28	0.43	97.57	701
DIY	5.08	1.06	3.31	2.72	1.65	86.19	847
DKI Jakarta	1.33	0.19	4.06	3.42	0.76	90.23	1,577

PKH = *Program Keluarga Harapan*: Family Hope Program/Conditional Cash Transfer programme.

2.3.2 Non-cash food assistance before and during the pandemic

Non-cash food assistance refers to BPNT (*Bantuan Pangan Non Tunai*) for the baseline SILANI survey. In both rounds of phone surveys during the pandemic, it refers to any kind of nine basic food commodities (*Sembilan Bahan Pokok, sembako*) assistance provided either by the central or local government.

Respondents who never received non-cash food assistance before or during the pandemic reached 38.94% (95% CI: 37.23%–40.67%). This means that most respondents (approximately 61.06%) received non-cash food assistance at least once out of three survey rounds before and during the pandemic. However, recipients of non-cash food assistance before the pandemic until two survey rounds during the pandemic experienced a significant change ($p<0.001$ change from pre-pandemic to July 2020 and $p<0.05$ from July 2020 to November 2020, McNemar chi-squared test).

Most beneficiaries continuously received non-cash food assistance in both survey rounds during the pandemic (42.21%, 95% CI: 40.47%–43.96%). However, only 11.52% of respondents (95% CI: 10.42%–12.69%) received this assistance in one round only during the pandemic. Meanwhile, around 5.15% of respondents received non-cash food assistance continuously in three rounds before and during the pandemic.

Table 3.15: Non-cash Food Assistance Before and During the Pandemic

Characteristics	Non-cash Food Assistance						N
	Received Before and During the Pandemic	Received Before the Pandemic and 1 Round During the Pandemic (2 rounds)	Received During the Pandemic (2 rounds)	Received During the Pandemic (1 round)	Received Before the Pandemic (1 round)	Never Received	
All respondents	**5.15**	**0.77**	**42.21**	**11.52**	**1.41**	**38.94**	**3,125**
Sex							
Male	3.52	0.97	44.51	11.59	1.45	37.96	1,449
Female	6.56	0.60	40.21	11.46	1.37	39.80	1,676
Age							
60–69 years	4.86	0.74	46.71	10.27	0.74	36.69	2,036
70–79 years	5.47	0.49	36.98	13.87	2.07	41.12	822
80 years and older	6.37	1.87	23.97	13.86	4.49	49.44	267
Living Location							
Urban	5.46	0.77	44.34	10.65	1.43	37.35	2,873
Rural	1.59	0.79	17.86	21.43	1.19	57.14	252
Province							
Bali	0.86	0.43	14.27	20.83	0.71	62.91	701
DIY	4.01	2.01	8.74	8.85	4.60	71.78	847
DKI Jakarta	7.67	0.25	72.61	8.81	0	10.65	1,577

More female respondents received non-cash food assistance continuously in the three survey rounds. In comparison, male respondents were more likely to receive this assistance in one or two survey rounds before and during the pandemic. Respondents aged 60–69 years who received food assistance continuously in two survey rounds during the pandemic had the highest percentage. Amongst the three sample provinces, most respondents who received non-cash food assistance continuously in two rounds during the pandemic were from DKI Jakarta. This is in line with the government's non-cash food assistance program during the pandemic in DKI Jakarta and several places around it.