

Persepsi kecukupan keuangan lansia di Indonesia (analisis supas 2015)
= Perceived income adequacy of older persons in Indonesia)analysis of
supas 2015) / Brata Sanjaya

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Abstrak

ABSTRAK

Penelitian ini bertujuan untuk mengetahui persepsi kecukupan keuangan lansia di Indonesia dan pengaruh jenis sumber keuangan terhadap persepsi kecukupan keuangan, dikontrol karakteristik individu dan kewilayahan dengan menggunakan data SUPAS 2015. Sebagian besar lansia memiliki persepsi keuangan yang cukup atau merasa mampu mencukupi kebutuhan hidupnya sehari-hari. Hasil regresi logistik biner menunjukkan bahwa Penghasilan+transfer menjadi sumber keuangan yang memberikan kecenderungan kecukupan tertinggi, diikuti dengan sumber keuangan penghasilan. Sedangkan kategori transfer, menjadi mayoritas sumber keuangan lansia, justru memberikan kecenderungan kecukupan terendah. Oleh karena itu, menjaga agar lansia tetap berpenghasilan serta menghadirkan sistem jaminan transfer yang baik akan menjamin kecukupan keuangan lansia di Indonesia

ABSTRACT

This research aims to understand the perceived income adequacy of older persons in Indonesia. Furthermore, this research also analyzes the effect of types of source of income on older persons? perceived income adequacy controlled by individual and spatial characteristics using raw data of SUPAS 2015. Most older persons in Indonesia have adequate perceived of income. The binary logistic regression shows that income+transfer is the type of income which most likely gives older persons perceived adequacy, followed by income. Meanwhile, transfer, as the majority type of income of older persons in Indonesia, conversely becomes the type of income which less likely makes older persons perceive adequate. Therefore, assuring older persons to have income and an effective transfer system would ensure the income adequacy of older persons in Indonesia