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The Effect of BPJS Employment and Average Household Consumption on Proverty in 2017-2021

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Abstract

This study analyzes the impact of BPJS Ketenagakerjaan (Social Security for Employment) participation and average household consumption on poverty levels in Indonesia during the 2017–2021 period. Using a quantitative approach with panel data from 34 provinces, the study finds that an increase in the number of BPJS PBI (Contribution Assistance Recipients) participants has a positive and significant correlation with poverty. This finding indicates the program's success in identifying and reaching poor and near-poor populations—the primary target groups—suggesting that rising participation reflects improved identification of vulnerable groups. In contrast, average household consumption shows a negative and significant effect on poverty levels, affirming that increased consumption is associated with reduced poverty and reflects better economic welfare. The regression model used explains approximately 33% of the variation in poverty levels and is statistically significant. The results highlight the importance of a cross-sectoral approach to poverty alleviation, where social protection programs like BPJS PBI should be integrated with strategies to boost household consumption and income. Recommended policy implications include routine verification and validation of BPJS PBI recipients, strengthening broader social protection networks, promoting productive consumption, and conducting evaluations based on multidimensional indicators. The study suggests the use of micro-level data and causal estimation techniques in future research to provide a more comprehensive understanding of the complexity of poverty in Indonesia.

INTRODUCTION

Poverty remains a major issue in the development process of many developing countries, including Indonesia. This phenomenon affects not only the economy but also social structures, health, and education. One of the Indonesian government's strategies to combat poverty is through the BPJS Ketenagakerjaan (Employment Social Security Program) (Tollenaar, 2018) (Khalimatus Sangadah *et al.,* 2020). This program is expected to protect workers and their families from falling into poverty, especially during economic recessions, by shielding them from socio-economic risks such as work-related accidents, death, job loss, and retirement. The five main programs under BPJS Ketenagakerjaan include: Old Age Security (JHT), Work Accident Security (JKK), Death Security (JKM), Pension Security (JP), and Job Loss Security (JKP) (Pratiwi *et al.*, 2023).

Workers not only receive income protection during times of risk but also additional benefits such as scholarships for beneficiaries' children, healthcare services for work accidents, and job training for laid-off workers (Nicodemo & Satorra, 2022) (Lakioti *et al.,* 2025). Through extensive strategies and cross-sector collaboration, the government has actively expanded BPJS Ketenagakerjaan coverage to include informal workers, vulnerable labor, and micro and small business owners. Several regulations, including Presidential Instruction No. 2 of 2021 on Optimizing Social Security Implementation and Presidential Instruction No. 4 of 2022 on Accelerating the Elimination of Extreme Poverty, support this effort (Aceto, 2024).

Employment social protection is considered a crucial element in global poverty alleviation strategies. According to the International Labour Organization (ILO)(Sun & Sun, 2025) ,), employment-based social protection can reduce poverty risks by providing income compensation for workers facing socio-economic shocks, maintaining household consumption stability, and promoting social inclusion (Purnomo & Suhendra, 2020). Moreover, the World Bank highlights that increased purchasing power and household consumption, especially for vulnerable groups, through effective social protection contributes significantly to poverty reduction (Borghouts van de Pas *et al.*, 2021).

One of the main indicators of poverty and economic well-being is average household consumption. A household's ability to meet basic needs such as food, education, and healthcare is reflected through adequate consumption levels (Ridha & Rumayya, 2024). Household consumption is often used as a direct measure of poverty levels since it is highly sensitive to income changes and social protection.

According to Elia & Bekker (2023)), household consumption in Indonesia increased between 2017 and 2021 due to economic growth, social assistance policies, and the expansion of employment social security programs. During this period, BPJS Ketenagakerjaan recorded a significant increase in participants, driven by digital innovation, collaboration with various stakeholders, and corporate social responsibility programs targeting vulnerable workers in different environments such as markets, e-commerce, and villages (Salahdine & Kaabouch, 2019). In addition, local governments are asked to allocate a budget for the protection of vulnerable workers through the APBD/APBDes and conduct thorough socialization and monitoring of the implementation of the program. The purpose of this effort is to ensure that the benefits of labor social security are felt by all levels of the working community, so that there are no more poor families or even extreme poverty caused by economic shocks, work accidents, or national economic crises. (Aji *et al.*, 2013).

The 2017-2021 period in Indonesia features many changes in economic, social, and social protection policies. At this time, the government strives to improve the functions of BPJS Ketenagakerjaan by innovating, digitizing services, and expanding the coverage of participants, especially for informal and vulnerable workers. With the digitization of registration, contribution payments, and benefit claims, BPJS Ketenagakerjaan services become easier to access and use BPJS Ketenagakerjaan (Jerg *et al.*, 2021). In addition, cross-sector collaboration with local governments, businesses, and communities is strengthened to expand the program to villages and economic sectors that have not received formal social protection(Coderre-LaPalme *et al.*, 2023).

During the COVID-19 pandemic that hit the world in 2020-2021, the importance of labor social protection has become even more pronounced. Millions of workers have lost their jobs and income due to the crisis, increasing the likelihood of poverty. To maintain the purchasing power and consumption of affected worker households, BPJS Ketenagakerjaan, in collaboration with the government, launched various assistance programs, including Wage Subsidy Assistance (BSU) and Job Loss Insurance (JKP) (Nicodemo & Satorra, 2022). An empirical study (Rohana Manalu *et al.*, 2021) shows that this type of intervention is effective in preventing an increase in the poverty rate and maintaining the stability of household consumption. Nevertheless, there are still many challenges to optimizing the function of BPJS Ketenagakerjaan. These include lack of access, lack of financial knowledge and public understanding of program benefits, and lack of participants in the informal sector. As a result, continuous efforts are needed to increase social protection inclusion, improve governance, and enhance cooperation between the central government, local governments, and all stakeholders (Zeng & Eleveld, 2024). Nevertheless, there are still many challenges to optimizing BPJS Ketenagakerjaan's functions. These include lack of access, lack of financial knowledge and public understanding of program benefits, and lack of participants in the informal sector. As a result, continuous efforts are needed to increase social protection inclusion, improve governance, and enhance cooperation between the central and local governments, and all stakeholders (Brameshuber & Kager, 2021).

Although various efforts have been made to address poverty in Indonesia, the urgency of poverty research remains a profound socio-economic issue. New data shows that vulnerable workers, especially those working in the informal sector that dominates the Indonesian labor market, have high socio-economic risks and low formal social protection (Bohnenberger, 2023). In this situation, BPJS Ketenagakerjaan, as an employment social security program, functions as a social safety net to protect employees and their families from poverty as a result of occupational risks such as accidents, job loss, or death (Saragih *et al.,* 2022). Average household consumption is also a key indicator of economic well-being that is directly correlated with poverty levels, as adequate consumption indicates the ability of households to meet their basic needs (Laksono, Nugraheni, *et al.*, 2022). The expansion of BPJS Ketenagakerjaan's coverage has led it to include vulnerable and informal workers, such as farmers, fishermen, Quran teachers, and street vendors, who have so far not received full protection. This increases the urgency of this research (Sari, 2025). However, there is a need for empirical research on how effective these programs are in increasing household consumption and reducing poverty. This is especially important during the 2017-2021 period, which is an important transition period in strengthening labor social protection in Indonesia (Kuhn *et al.*, 2016).

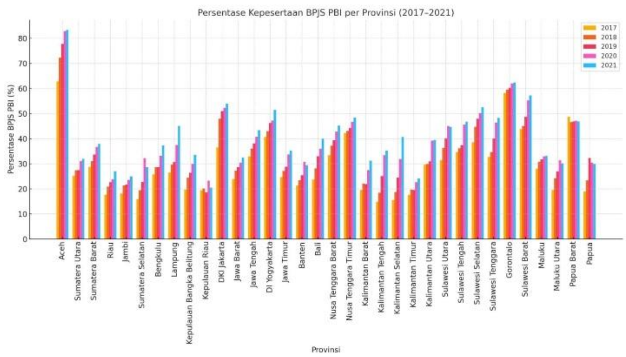
Novelty This study offers an improvement by combining two main factors, namely BPJS Ketenagakerjaan participation and average household consumption, to see their impact on poverty simultaneously. Previous studies by Laksono *et al*.(2022) usually do not link household consumption as a welfare indicator or labor social protection elements separately. In addition, this study uses data across time (2017-2021), covering the period before and during the COVID-19 pandemic. This allows for a more in-depth analysis of socio-economic changes and the effects of social protection policies. (Sutrisno, 2020).

Although BPJS Ketenagakerjaan has increased the number of people participating, especially through cooperation with local governments and various social inclusion programs, there are still some basic issues (Suwandi *et al*., 2022). First, due to constraints in contribution payment, lack of socialization, and limited understanding, informal workers and vulnerable groups still have low participation rates. Second, differences in the benefits received by the community are caused by differences in access to social protection among regions and work sectors. Third, social protection policies have not fully accommodated changes in macroeconomic conditions, such as inflation, which affect household consumption, which is an indicator of welfare (Grabbe, 2023).

Previous studies Mulugeta *et al.*(2022) Most of them study the role of BPJS Ketenagakerjaan in the context of social protection and welfare of formal workers, however, not many studies specifically investigate the relationship between BPJS Ketenagakerjaan membership, average household consumption, and its impact on poverty levels in Indonesia in a quantitative and long-term manner. In addition, research Taufiq (2022) on labor social security has paid little attention to the protection of informal workers and vulnerable sectors such as domestic workers (DWs). Using more comprehensive data and analysis, this study seeks to fill this gap and provide a clearer picture of how effective BPJS Ketenagakerjaan is in fighting poverty (Simpson *et al.,* 2023).

Based on the explanation above, the focus of this research is the following problem How is the poverty rate in Indonesia in the 2017-2021 period affected by BPJS Ketenagakerjaan membership. To what extent is the poverty rate during this period influenced by average household consumption (Thun & Manh, 2021). How this affects formal and informal workers. It is expected that this research will provide significant empirical contributions and more targeted policy recommendations to strengthen labor social protection and improve people's welfare through increased household consumption, which will enable sustainable poverty reduction (Essers & Pennings, 2020).

Figure 1 BPJS Employment Chart by Province in 2017-2021



Source: Badan Pusat Statistik

The graph above shows the relationship between pre-retirement employment characteristics and the level of social participation of older adults. It can be seen that older people who previously worked in the non-public sector have a higher tendency to engage in post-retirement social activities, such as volunteer work, recreational activities, and community participation. In contrast, those from the public sector showed lower levels of participation, which is most likely due to their bureaucratic work experience and professional burnout after a long working life (Vonk, 2025)

Older adults with professional or managerial backgrounds appear to be more socially active compared to those who work in technical or operational positions. This suggests that higher positions contribute to the accumulation of social capital, communication skills and confidence, which in turn facilitates social engagement in retirement (Watson, 2009). Strategic positions tend to establish extensive social networks and increase awareness of the value of social participation as a form of ongoing contribution to society (Golynker, 2020) (Tollenaar, 2018).

Another factor is the intensity of work before retirement. Older people from high workload occupations showed lower levels of social participation.

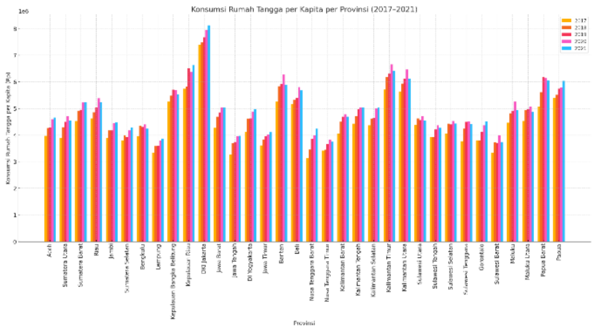
(Yessica et al., 2024). This is in line with previous research which states that excessive work pressure can lead to long-term fatigue, as well as reduce the physical and psychological capacity of individuals to participate in social activities in old age. In this context, the importance of sustainable work design is highlighted, so as not to negatively impact the social well-being of older people in later life (Mills, 1985) (Zebua *et al*., 2023).

This finding supports the life course perspective approach which emphasizes that work experiences throughout life shape social behavior in old age. More broadly, the socio-economic conditions established during the working life, including employment status and social protection received, have a long-term impact on well-being and social inclusion in retirement (Ha *et al.,* 2021).

As such, these results point to the need for social policies that take into account individuals' employment backgrounds in designing interventions to increase older adults' social participation. A more holistic and work history-based approach will enable the creation of social security systems and inclusion programs that are more effective in supporting active and healthy ageing (Maulana *et al*., 2022).

Figure 2 Chart of Household Consumption by Province in 2017-2021

Source: Badan Pusat Statistik



The graph shows fluctuations in the social security participation rates of formal and informal workers in Indonesia. The graph reflects a significant imbalance between the two groups, with formal workers showing a much higher participation rate than informal workers. This imbalance is an indication of the limitations of the structure and design of the national social security system in reaching workers who are outside the formal sector (Gordon D. A. Brown, 2019a).

This phenomenon is in line with the findings Adolph (2016), which highlights that conventional social security systems are often based on fixed population or employment structures, as seen in China's household registration system. Similar conditions exist in Indonesia, where informal workers including freelancers, seasonal workers, and internal migrants struggle to access social security because they are not covered by rigid administrative systems based on fixed contributions.

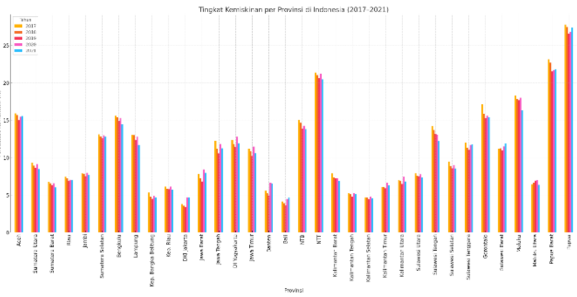
This gap shows the failure of the welfare state in creating an inclusive and humanist system, as criticized in the concept of “welfare state dystopia” proposed by Liu *et al.* (2022). Within this framework, social security must not only be available and accessible, but also adequate and adaptive to the complexities of contemporary working conditions. When informal workers are marginalized from social protection that should be universal, the system risks turning into a form of administrative oppression, rather than a protection of social rights (McGuire *et al.*, 2019).

Besides that, Bailey (2010) shows that instability or reduced access to social security benefits has intergenerational impacts, particularly in terms of psychological well-being and mental health. This has implications for the transmission of social inequalities from parents to children, ultimately reinforcing cycles of structural poverty. In the context of informal workers, the inability to access social security exacerbates this risk due to the absence of protection against long-term social and economic risks.

At the regional level, Smith & Weinstock (2019) underlines that even in systems such as the European Union, workers who move between countries face "gaps in protection" due to weak coordination between national schemes. This is all the more relevant for Indonesia as a country with high labor mobility between regions, yet lacks a cross-sectoral social security system that is responsive to the movement of informal and semi-formal workers (Thun & Manh, 2021).

As such, it emphasizes the importance of national social security policy reforms that not only expand coverage quantitatively, but also deepen the inclusiveness of the system structurally and institutionally (Zeng & Eleveld, 2024). The formulation of social security policies based on a participatory approach, which considers the dynamics of informal work and the diversity of contemporary forms of work, is needed to realize social justice and comprehensive protection for all citizens (Edi, 2015).

Figure 3 Poverty Graph by Province in 2017-2021



Source Badan Pusat Statistik

Based on the poverty rate graph by province in Indonesia from 2017 to 2021, there is a significant dynamic between provinces. Provinces in eastern Indonesia, such as Papua, West Papua, and East Nusa Tenggara (NTT), consistently show a much higher poverty rate than western regions, such as DKI Jakarta, Riau Islands, and South Kalimantan. This spatial inequality illustrates the existence of structural disparities in economic development that have an impact on people's welfare (Supriyatno & Maulana, 2022).

While there is a general downward trend in poverty rates until 2019, the graph shows a spike or slowdown in the decline in 2020 and 2021 in most provinces (Ayu *et al*., 2020). This can be attributed to the economic impact of the COVID-19 pandemic, which globally causes economic and social vulnerability, especially for low-income households (Febrianti *et al*., 2021). This impact is exacerbated in areas with weak social infrastructure and limited social security systems, such as in eastern Indonesia.

This shows the challenges in implementing social policies that are inclusive and responsive to regional inequality. As outlined by Wolff *et al*. (2005) In their study on the implementation of social assistance programs in rural China, one of the main obstacles to poverty reduction is the gap in the implementation of anti-poverty policies at the local level. Similar issues can also be observed in Indonesia, where social assistance distribution mechanisms have not been fully effective in reaching the most vulnerable groups, especially in remote and outermost areas (Gordon D. A. Brown, 2019).

On the other hand, this graph also shows that provinces with relatively low poverty rates tend to have more structured social systems, better access to education and health, and high economic connectivity.

Study by Wolff *et al.* (2005) confirms that structural factors such as pre-retirement employment sector and type of employment strongly influence social welfare in old age, which is also relevant in understanding the dimensions of social inequality in general.

Learn more Flink *et al. (*2016) underlines the importance of a fair and proportional social regulatory system in guaranteeing the socio-economic rights of citizens. In Indonesia, the imbalance between central policy norms and regional administrative capacity is a factor that increases the risk of social exclusion, especially in the context of poverty alleviation (De La Rosa & Scheil-Adlung, 2007).

Thus, this graph emphasizes the need for the formulation of poverty alleviation policies that are based on spatial data, contextual, and integrated with the strengthening of regional institutional capacity. An approach that takes into account the diversity of socio-economic conditions between regions will be more effective in reducing the national poverty rate and ensuring social justice for all citizens (Meiriza *et al.*, 2024).

LITERATURE REVIEW

Poverty Theory

According to Thurow (cited in Lehning *et al.,* 2007), poverty is caused by low individual investment in education, skills and health, which lowers productivity. If a person's income is low, then productivity is also low. His income can only increase if his productivity rises. Poverty is a problem faced by all countries, especially in developing and underdeveloped countries. The problem of poverty is multidimensional, caused by many factors that are not only the domain of the economic sector, but also political, social, cultural and other social systems (Karisma *et al.*, 2021). According to Pokhrel, (2024), The concept of poverty based on time patterns, namely: (a) poverty that has been chronic or hereditary Such areas are generally areas with critical natural resources, or isolated areas (persistent poverty) (b) poverty that follows the pattern of the overall economic cycle (cyclical poverty); (c) seasonal poverty as found in the case of fishermen and food crop farmers (seasonal poverty); (d) poverty due to natural disasters or the impact of certain policies that cause a decline in the level of welfare of a community (accidental poverty).

There are three concepts of poverty, namely:

1. Absolute poverty is formulated by making certain concrete measurements, these measurements are usually oriented towards the minimum basic living needs of members of the community who are used as a reference, but they are different. Because the measure is fixed, this poverty concept recognizes the poverty line (Yulianto, 2004). There was once an idea to include basic cultural needs such as education, security, recreation and so on, in addition to physical needs. The concept and measurement of poverty differs from region to region, for example, the needs of a rural community differ from those of an urban community, as do those of an agricultural village and a fishing village. Nevertheless, this concept is very popular (Adawiyah, 2020).

2. Relative poverty is formulated with the dimensions of place and time. The assumption is that poverty in one region is different from other regions, and poverty at a certain time is different from other times. This concept of poverty is usually measured based on the considerations of certain community members, with an orientation on the degree of wealth. This concept has also received a lot of criticism, mainly because it is very difficult to determine what a decent life is. Measures of worthiness also vary and are constantly changing. What is considered worthy in one community may not be worthy in another. And what is considered worthy today may not be worthy two to five years from now (Shahidi *et al.,* 2019).

3. Subjective poverty is formulated based on the poverty group itself. This concept does not recognize and does not take into account. The group that we consider to be below poverty may not consider themselves as such and vice versa. Therefore, the concept of poverty is considered more appropriate when used to understand poverty and formulate effective ways or strategies to overcome it (Al-Zahrani & Alasmari, 2024).

Keynesian Consumption Theory

The Keynesian consumption theory developed by John Maynard Keynes (1936) emphasizes that household consumption is strongly influenced by income levels, where an increase in income will increase consumption, although not in the same proportion. In this framework, consumption not only reflects the economic capability of a household, but is also a direct indicator of social welfare (Bailey *et al.*, 2020). Therefore, when the average consumption of a household increases, it indicates that the household has better purchasing power and a greater ability to fulfill basic needs such as food,

RESEARCH METHODS

This research uses a quantitative approach, using descriptive-causal research type. The purpose of this study is to find and analyze the effect of the number of BPJS PBI participants and household consumption on the poverty rate in Indonesia. The quantitative approach is the right choice because it can test the relationship between variables objectively and measurably. This approach is also suitable for panel data processing, which is a collection of time-series and cross-section data (Dewi & Andrianus, 2021). The secondary panel data used in this study were obtained from official publications of the Ministry of Health and the Central Statistics Agency (BPS). The time span of the data covers 2017 to 2021, and the unit of analysis covers 34 provinces in Indonesia. The processed data includes the number of BPJS PBI participants as a representative of government social protection, household

education, and health. Thus, higher consumption levels can be associated with lower poverty rates, as households that are able to consume more are less likely to be in conditions of extreme economic deprivation (Bailey, 2010). In addition, in the context of social protection, the existence of the BPJS Ketenagakerjaan program can function as an economic risk mitigation tool that allows households to feel more financially secure, thus encouraging more stable consumption behavior.

(Choirunnisa *et al*., 2025). Keamanan sosial ini dapat mengurangi kecemasan akan masa depan, mendorong partisipasi produktif di pasar tenaga kerja, dan secara tidak langsung turut memperbaiki kesejahteraan ekonomi Masyarakat (Brameshuber & Kager, 2021). Dengan demikian, baik konsumsi rumah tangga maupun program jaminan sosial seperti BPJS Ketenagakerjaan berpotensi menjadi faktor penting dalam strategi pengurangan kemiskinan secara berkelanjutan di Indonesia selama periode 2017 hingga 2021(Coderre-LaPalme *et al.*, 2023).

consumption as a measure of economic welfare, the main dependent variable is the poverty rate in percent. The Y variable, poverty, is measured by the percentage of poor people in each province.

(De La Rosa & Scheil-Adlung, 2007). The data is then transformed into natural logarithm form to stabilize the variation and smooth the distribution of the data. And the variable X1 BPJS Ketenagakerjaan describes the number of people covered by the government's social security scheme. The more participants, it is assumed that the reach of the social assistance program increases. And variable X2 Household consumption is a proxy for household economic welfare, measured by consumption per capita and also transformed into natural logarithms (Adhitya *et al*., 2022).

To analyze the relationship between variables, this study uses the panel data regression method, also known as panel data regression. The panel data model was chosen because it has the ability to identify time and individual effects across regions, or provinces. In addition, panel data models have the ability to overcome biases that can arise from unobserved heterogeneity. There are three panel regression methods attempted: According to the Conventional Effects Model (CEM), there are no special effects among provinces. The Fixed Effects Model (FEM) considers fixed differences among provinces (Elisabeth, 2024). Based on the Hausman test, the Fixed Effect model was used in this study because it showed a correlation between provincial effects and independent variables, thus providing a more consistent estimate. Stata software version 17 was used to process and analyze the data. Possible heteroscedasticity and autocorrelation problems were included in the analysis (Febrianti *et al.*, 2021). Therefore, to ensure that the estimation results remain valid even if the classical assumptions are contradicted, regressions are performed with robust standard errors. Statistical tests include significance tests of each variable with t (or z). Overall model significance test with F or Wald. R-squared to determine the proportion of variation of each dependent variable explained by the model (Epidemiologi *et al.*, 2020).

With information:

$$Miskin_{it} = \alpha_i + \beta_1\, bpjs\_pbi_{it} + \beta_2\, konsumsi\_rt_{it} + \varepsilon_{it}$$

Deskription:

$Miskin_{it}$: Proverty Level

$bpjs\_pbi_{it}$: Number of BPJS Participants

$konsumsi\_rt_{it}$: Household Consumption

α_i: Fixed Effects for each province

ε_{it}: Error term

RESULTS AND DISCUSSION

1. Descriptive Statistics

Variable	Obs	Mean	Std. dev	Min	Max
bpjs_pbi	170	35.05535	12.96305	14.76	83.4
konsum_rt	170	35.05535	951240.4	3133346	8128864
miskin	170	10.60571	5.508911	3.42	27.76

Descriptive statistics are used to provide an overview of the characteristics of the data used in this study. The variables analyzed include the poverty rate, the number of BPJS PBI recipients, and the household consumption log. The results of the descriptive statistics calculation can be seen in the following table:

Based on the results of the descriptive statistics, it is known that the poverty rate in the observed regions has an average of 10.61 percent with a standard deviation of 5.51 percent. The lowest poverty rate is 3.42 percent, while the highest poverty rate reaches 27.76 percent. This shows that there is considerable variation in the poverty rate between regions.

Furthermore, the variable number of BPJS PBI recipients has an average of 35.06, with a standard deviation of 12.96. The minimum value of the number of BPJS PBI recipients is 14.76, while the maximum value is 83.40. The large range between the minimum and maximum shows that the number of BPJS PBI recipients between regions tends to vary, which may be related to the socioeconomic conditions of the region.

Unlike the previous two variables, the log of household consumption has an average of 15.36 with a standard deviation of 0.19. The minimum value of 14.96 and the maximum of 15.91 indicate that the level of household consumption between regions tends to be homogeneous, with relatively small differences.

Overall, the results of these descriptive statistics provide an initial picture of the diversity of the data in the study, where the poverty rate and the number of BPJS PBI recipients have considerable variation between regions, while household consumption is relatively uniform. This picture is important as a basis for further regression analysis to determine the relationship between the variables studied.

2. **Regression Results**

The statistical description shows the results of multiple linear regression estimation between the poverty rate (poor) as the dependent variable and the number of BPJS PBI recipients (bpjs_pbi) and log household consumption (lkonsum_rt) as independent variables.

Variabel	**Koefisien**	**Std. Error**	**t Statistik**	**P-Value**	**95% Confidence Interval**
bpjs_pbi	0.1318	0.0298	4.42	0.000	0.0729 – 0.1907
lkonsum_rt	-7.9130	2.0496	-3.86	0.000	-11.9595 – -3.8665
_cons	127.5682	31.6543	4.03	0.000	65.0740 – 190.0623

Source: Diolah oleh penulis melalui Stata 17.0

Based on the regression results, the variable number of BPJS PBI recipients has a positive and significant effect on the poverty rate, with a coefficient of 0.1318 and a p value of 0.000. This means that every additional unit of BPJS PBI recipients will increase the poverty rate by 0.13 units, assuming other variables are constant.

In contrast, the log variable of household consumption has a negative and significant effect on the poverty rate, with a coefficient of -7.913 and a p value of 0.000. This indicates that an increase in household consumption will reduce the poverty rate.

The overall regression model is significant with an F value of 19.91 and a probability of 0.000, and is able to explain 19.25% of the variation in the observed poverty rate (R-squared = 0.1925).

3. **Multicollinearity Test**

Multicollinearity test is conducted to ensure that there is no high correlation between independent variables that can affect the regression estimation results. Testing is done using the Variance Inflation Factor (VIF).

Variabel	VIF	1/VIF
bpjs_pbi	1.02	0.9814
lkonsum_rt	1.02	0.9814

Source: Diolah oleh penulis melalui Stata 17.0

Based on the VIF test results, all independent variables have a VIF value of 1.02, which is far below the critical limit of 5. This indicates that there is no multicollinearity problem in the regression model used. Thus, all independent variables can be considered simultaneously in further regression analysis.

Overall, the results of the analysis show that the regression model used is valid and can be used to explain the effect of the number of BPJS PBI recipients and household consumption on the poverty rate in the study area.

4. **Hausman Test**

The Hausman test is conducted to determine which model is more appropriate to use between the Fixed Effect Model (FEM) and the Random Effect Model (REM). The null hypothesis (H_0) in this test states that there is no systematic difference between the coefficient estimates from FEM and REM, so the REM model is more efficient and can be used. Conversely, if H_0 is rejected, then the FEM model is considered consistent and more appropriate to use.

Table Hausman Test

Variabel	Fixed Effect (b)	Random Effect (B)	Selisih (b-B)	Std. Error
bpjs_pbi	0.0210439	0.0566782	-0.0356343	0.0050325
lkonsum_rt	-0.1586063	-0.2665401	0.1079337	0.020828

Source: Diolah oleh penulis melalui Stata 17.0

The Hausman test is conducted to determine which model is more appropriate to use between Fixed Effect (FE) and Random Effect (RE). The null hypothesis (H0) states that the Random Effect model is more appropriate because there is no correlation between individual effects and independent variables. Conversely, the alternative hypothesis (H1) states that the Fixed Effect model is more appropriate because there is a correlation between individual effects and independent variables.

Based on the Hausman test results, the chi-squared value is 25.62 with a probability value (p-value) of 0.0000. Because the p-value <0.05, the null hypothesis is rejected. This indicates that there is a significant difference between the Fixed Effect and Random Effect estimates, so the Fixed Effect model is more consistent and feasible to use.

In particular, the variable 'bpjs_pbi' has a coefficient difference of -0.0356 between FE and RE, with a standard error of 0.0050. Meanwhile, the variable 'lkonsum_rt' shows a difference of 0.1079 with a standard error of 0.0208. This significant difference supports the use of the FE model for further analysis.

5. Regression Estimation Results

Table Regression Estimation Results

Variabel	Koefisien	Std. Error	t	P>|t|	95% Conf. Interval
bpjs_pbi	0.4645	0.0817	5.69	0.000	[0.3033, 0.6257]
lkonsum_rt	-1.1220	0.1818	-6.17	0.000	[-1.4809, -0.7632]
_cons	17.8539	2.8883	6.18	0.000	[12.1518, 23.5561]

Source: Diolah oleh penulis melalui Stata 17.0

Based on the results of linear regression with robust standard errors, it is found that the variable number of BPJS PBI participants (bpjs_pbi) has a positive and significant effect on the poverty rate (lmiskin) with a coefficient of 0.4645 and a p value <0.01. This means that an increase in the number of BPJS PBI participants tends to be associated with an increase in poverty, which can reflect that the poor are indeed the main target of the program. Meanwhile, the log variable of household consumption (lkonsum_rt) has a negative and significant effect on poverty, with a coefficient of -1.1220 and a p value <0.01. This shows that an increase in household consumption correlates with a decrease in poverty, which is in line with the economic theory that higher consumption reflects a better level of welfare.

The R-squared value of 0.3298 indicates that about 33% of the variation in the poverty rate can be explained by this model. The F-statistic of 54.57 and p-value of 0.0000 indicate that the overall model is statistically significant.

DISCUSSION

The Relationship between BPJS PBI and Poverty Level. Based on the regression estimation results, it was found that BPJS PBI has a positively significant coefficient on poverty. The results of this study are in line with research Karisma *et al.*(2021) which shows a positive correlation, this may reflect the administrative role of BPJS PBI in registering the poor. The program is essentially intended to provide financial protection to the poor and near poor. The implementation of the social security health program has proven to have a significant contribution in reducing poverty levels, especially for the most vulnerable groups. Research conducted by Flink *et al. (*2016) in Cameroon showed that through a Performance-Based Financing (PBF) approach, the extreme poor registered as indigents gained access to free health services. The program significantly improved the accessibility, quality and speed of health services for the poor, and had a positive impact on improving their economic conditions and reducing their financial worries. However, there are still constraints in the form of very limited program coverage, transportation constraints to health facilities, as well as limited (Stott *et al.*, 2020)

This is also the case in the Indonesian context, as found in research in Bekasi District on the implementation of Regional Regulation No. 10/2012. Although the local government has implemented various social assistance programs that cover the fulfillment of basic needs including health services, the implementation has not been fully effective. Problems such as mistargeting of beneficiaries, unequal distribution of assistance, and lack of socialization of the program have prevented some poor people from receiving their rights optimally. This condition shows that efforts to strengthen social health insurance for poverty alleviation still need improvement on the policy implementation side, including coordination between agencies and validation of beneficiary data (Supriyatno & Maulana, 2022).

Thus, it can be concluded that social health insurance has the potential to be an effective instrument in reducing poverty if it is well designed, targets the right groups, and is accompanied by the support of an accurate data collection system, supporting infrastructure, and an optimal socialization mechanism so that the benefits of the program actually reach the people in need. The significant negative coefficient on the household consumption variable indicates that an increase in consumption correlates with a decrease in the poverty rate. This finding is in line with the economic concept of human development, which views consumption as one of the main indicators of economic welfare (Wibowo, 2024). Various empirical studies show that household consumption has a more decisive role in reflecting economic welfare and poverty levels than income alone. Brown and Gathergood (2019) suggest that changes in consumption are significantly related to changes in life satisfaction, while changes in income have a relatively smaller effect. In particular, they found that conspicuous consumption has a greater contribution to improving subjective well-being because it better reflects the actual use of resources to meet household needs and preferences (Golynker, 2020).

In line with these findings, Wolff *et al.*(2005) emphasized the importance of integrating household wealth and public consumption in a holistic measurement of economic welfare. According to them, this approach provides a more accurate representation of households' actual capacity to access goods and services, compared to an approach based solely on monetary income. Meanwhile, research conducted by Adolph (2016) shows that consumption-based poverty measures produce lower estimates of poverty levels than income-based measures, especially for the elderly. This is due to the ability of households to use accumulated wealth to maintain consumption despite low actual income levels, so consumption is considered a more stable and representative indicator of living standards. Therefore, policies to increase consumption should include aspects of capacity building and education for optimal results in poverty alleviation (Alisjahbanah & Murniningtyas, 2021).

Social Program Synergy and the Complexity of Poverty, The results of this study emphasize the importance of a cross-sectoral approach in addressing poverty. Programs such as BPJS PBI should not stand alone, but rather be combined with strategies to increase people's consumption and income. Various studies have shown that providing access to health services, such as through the National Health Insurance (JKN), can significantly reduce the expenditure burden of poor households and prevent them from falling back into poverty due to high health costs (de la Rosa & Scheil-Adlung, 2007). However, the provision of health services alone is not enough. A more holistic approach, such as counseling on consumption patterns, economic empowerment, and local capacity building, is needed to make poverty alleviation efforts more sustainable (Liu *et al*., 2022). This approach is increasingly relevant given that structural inequalities and the complexity of the social determinants of health cannot be addressed by the health sector alone. Therefore, coordinated cross-sector partnerships-involving the health, education, social protection, and economic sectors-are key to generating broader and longer-term collective impact (Bailey, 2010). In addition, the use of co-financing mechanisms is also increasingly recognized as an effective strategy to support social interventions that impact community health and well-being simultaneously (McGuire *et al*., 2019).

Policy Implications Based on the findings of this study, there are several policy implications that can be taken into consideration by policy makers in improving the effectiveness of the poverty alleviation program through BPJS PBI. First, periodic verification and validation of the list of BPJS PBI participants is needed to ensure that only individuals or households that truly meet the poverty criteria benefit from this program. A continuous evaluation process can minimize inclusion and exclusion errors in the distribution of assistance (Handayani & Yulistiyono, 2023). Second, BPJS PBI should not stand separately, but be integrated into a more comprehensive social protection system framework. This integration includes integration with education assistance programs, food assistance, and income generation interventions, so that poverty alleviation efforts can run synergistically and sustainably (Handriani & Arka, 2021). Third, assistance interventions are needed that are able to direct household consumption in a more productive and long-term direction. This productive consumption pattern is expected to increase household economic capacity independently, while reducing dependence on social assistance in the long term (Husni *et al*., 2023). Fourth, the evaluation of poverty alleviation policies should ideally not only rely on consumption indicators as the only measure, but also consider other multidimensional indicators, such as education level, health status, and overall quality of life. This multidimensional approach allows for a more holistic and accurate measurement of poverty, in accordance with the complexity of the poverty problems faced (Jerg *et al*., 2021).

CONCLUSIONS

Based on the research results, it can be concluded that the number of BPJS PBI participants has a positive and significant effect on the poverty rate, which indicates that an increase in the number of recipients of this program is associated with an increase in the poverty rate. However, this finding is more reflective of BPJS PBI's administrative role in collecting data on the poor, given that the program is intended to provide financial protection to the poor and near-poor, so the increase in the number of recipients reflects the success of collecting data on vulnerable groups (Khofifah *et al.,* 2023). On the other hand, the log of household consumption shows a negative and significant effect on poverty, which means that an increase in household consumption correlates with a decrease in poverty. This is in line with the economic theory that higher consumption reflects a better level of welfare (Bagari & Sagmeister, 2022).

Therefore, this study emphasizes the importance of a cross-sectoral approach in addressing poverty, where programs such as BPJS PBI should be integrated with strategies to increase community consumption and income, as well as other holistic interventions such as consumption pattern counseling, economic empowerment, and local capacity building for more sustainable poverty alleviation (Marco Orias, 2023). However, it should be noted that the model can only explain about 33% of the variation in the poverty rate (R-squared 0.3298), suggesting that there are many other factors affecting poverty that are not included in this study, such as education level, income distribution inequality, and availability of basic services (Brusa & Bahmani-Oskooe, 2020).

SUGGESTIONS

Based on the research results, several suggestions can be made. First, it is important to conduct regular verification and validation of the list of BPJS PBI participants to ensure that only those who truly qualify as poor are covered by the program (Nur Aprillia, 2023). Second, BPJS PBI should be integrated into a broader social protection system, including education services, food assistance, and income generation programs, to create a more comprehensive approach to poverty alleviation (Pamulasari *et al*., 2020). Third, assistance programs are needed that are able to direct household consumption to productive and sustainable sectors, not just the consumption of short-term goods. Policies to increase consumption must also include aspects of capacity building and education so that the results are more optimal in alleviating poverty (Pamungkasih, 2023). Fourth, policy evaluations should not only rely on consumption data, but also include other indicators such as education, health, and quality of life, to provide a more holistic picture of the impact of the program (Panjaitan, 2024). Finally, for future research, it is recommended to use micro data such as SUSENAS or IFLS for deeper exploration of household characteristics, apply causality-based estimation techniques such as Instrumental Variables (IV) or Difference-in-Difference (DiD) (Regresi *et al*., 2025) , In addition, it is important to consider other variables that affect poverty rates, such as education levels, income distribution inequality, and the availability of basic services, given that the current model can only explain about 33% of the variation in poverty rates. In addition, it is important to consider other variables that affect poverty rates, such as education levels, income distribution inequality, and the availability of basic services, given that the current model can only explain about 33% of the variation in poverty rates (Saputri & Murniati, 2022).

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