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Analisis Pengaruh Indikator Keterjangkauan Perumahan terhadap Keberlanjutan Ekonomi Rumah Tangga di Indonesia
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Intisari

Keterjangkauan perumahan merupakan salah satu aspek penting dalam pembangunan karena berkaitan dengan kemampuan rumah tangga memperoleh hunian yang layak sekaligus mempertahankan keberlanjutan ekonomi. Penelitian ini menganalisis pengaruh beban biaya perumahan (*Housing Cost Burden*), kualitas fisik hunian (*Housing Quality*), status penguasaan bangunan (*Housing Tenure*), dan intervensi pemerintah (*Government Intervention/housing subsidy*) terhadap keberlanjutan ekonomi rumah tangga di Indonesia. Penelitian menggunakan data mikro dari Survei Sosial Ekonomi Nasional (Susenas) dan dianalisis menggunakan metode *Two-Step Generalized Method of Moments* (GMM) untuk mengatasi potensi endogenitas dalam model. Hasil penelitian menunjukkan bahwa kualitas fisik hunian (*Housing Quality*) dan intervensi pemerintah (*Government Intervention/housing subsidy*) berpengaruh positif dan signifikan terhadap keberlanjutan ekonomi rumah tangga, sedangkan beban biaya perumahan (*Housing Cost Burden*) dan status penguasaan bangunan (*Housing Tenure*) tidak terbukti berpengaruh signifikan. Uji endogenitas mengonfirmasi bahwa kualitas fisik hunian bersifat endogen (Chi-sq = 4,740; p = 0,0295), sehingga diestimasi menggunakan instrumen status wilayah (Z). Temuan ini mengindikasikan bahwa keberlanjutan ekonomi rumah tangga di Indonesia lebih dipengaruhi oleh kualitas fisik hunian dan efektivitas kebijakan pemerintah dibandingkan beban biaya maupun status kepemilikan rumah semata.

Kata kunci: keterjangkauan perumahan, beban biaya perumahan, kualitas fisik hunian, status penguasaan bangunan, intervensi pemerintah, keberlanjutan ekonomi rumah tangga, endogenitas, *Instrumental Variable-Generalized Method of Moments* (IV-GMM).

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Abstract

Housing affordability is a critical aspect of development, as it relates to a household's ability to obtain adequate housing while sustaining its economic condition. This study analyzes the influence of Housing Cost Burden, Housing Quality, Housing Tenure, and Government Intervention/housing subsidy on household economic sustainability in Indonesia. The study uses micro-level data from the National Socioeconomic Survey (Susenas) and employs a Two-Step Instrumental Variable Generalized Method of Moments (IV-GMM) approach to address potential endogeneity in the model. The results indicate that Housing Quality and Government Intervention/housing subsidy have a positive and statistically significant effect on household economic sustainability, whereas Housing Cost Burden and Housing Tenure do not have a statistically significant effect. An endogeneity test confirms that Housing Quality is endogenous (Chi-sq = 4.740; p = 0.0295), and is therefore estimated using regional status (Z) as an instrumental variable. These findings suggest that household economic sustainability in Indonesia is more strongly influenced by Housing Quality and the effectiveness of government policy intervention than by Housing Cost Burden or tenure status alone.

Keywords: housing affordability, Housing Cost Burden, Housing Quality, Housing Tenure, Government Intervention, household economic sustainability, endogeneity, Instrumental Variable-Generalized Method of Moments (IV-GMM).