

Intisari

Kepemilikan rumah di Indonesia menghadapi penurunan daya beli, bukan semata karena keterbatasan pasokan perumahan, melainkan karena kemampuan menabung rumah tangga tergerus oleh meningkatnya pengeluaran bukan makanan seperti sewa, transportasi, pendidikan, dan kesehatan. Penelitian ini bertujuan menganalisis asosiasi antara pengeluaran bukan makanan dan kepemilikan rumah, serta menguji perbedaan besaran asosiasi tersebut antarkuantil, termasuk antara kuantil terbawah dan kuantil teratas. Penelitian menggunakan pendekatan kuantitatif eksplanatori dengan data panel seimbang 15 provinsi di Indonesia periode 2010–2025 (N=240). Estimasi utama memakai *Common Correlated Effects Method of Moments Quantile Regression (CCE-MMQR)* untuk mengendalikan dependensi lintas-seksi (*cross-sectional dependence*), diperkuat dua *estimator* pembanding, uji ketahanan berlapis, dan uji kausalitas Granger panel. Hasil menunjukkan pengeluaran bukan makanan berasosiasi negatif dan signifikan di seluruh kuantil, dengan magnitudo koefisien mengecil secara monotonik dari $-0,2630$ pada kuantil terbawah menjadi $-0,1900$ pada kuantil teratas. Karena unit analisis adalah provinsi, temuan dimaknai sebagai asosiasi antarprovinsi, bukan bukti kausal pada rumah tangga individual. Penelitian menyimpulkan rendahnya kepemilikan rumah berkaitan erat dengan lemahnya daya beli akibat beban pengeluaran bukan makanan. Implikasinya, intervensi perumahan sebaiknya diarahkan secara tepat sasaran pada provinsi dan kelompok kepemilikan rendah, bukan disamaratakan secara nasional.

Kata kunci: kepemilikan rumah, pengeluaran bukan makanan, *CCE-MMQR*, regresi kuantil panel, ketimpangan wilayah

Abstract

Homeownership in Indonesia faces declining purchasing power, not merely because of limited housing supply, but because households' saving capacity is eroded by rising non-food expenditures such as rent, transportation, education, and health. This study aims to analyze the association between non-food expenditure and homeownership, and to test differences in the *magnitude* of that association across quantiles, including between the lowest and the highest quantiles. The study employs an explanatory quantitative approach using balanced panel data from 15 Indonesian provinces over the 2010–2025 period ($N = 240$). The main estimation applies the *Common Correlated Effects Method of Moments Quantile Regression (CCE-MMQR)* to control for *cross-sectional dependence*, reinforced by two comparative estimators, layered *robustness* checks, and a panel Granger causality test. The results show that non-food expenditure is negatively and significantly associated with homeownership across all quantiles, with the *magnitude* of the coefficients declining monotonically from -0.2630 at the lowest quantile to -0.1900 at the highest quantile. Because the unit of analysis is the province, the findings are interpreted as cross-provincial associations rather than causal evidence at the individual household level. The study concludes that low homeownership is closely related to weak purchasing power driven by the burden of non-food expenditure. Accordingly, housing interventions should be precisely targeted at provinces and groups with low ownership rates, rather than applied uniformly at the national level.

Keywords: homeownership, non-food expenditure, *CCE-MMQR*, panel quantile regression, regional inequality