

Research Article

Socio-Economic Characteristics and Consumption Patterns of Family Beneficiaries of the Family Hope Program (PKH) and Their Relationship with Family Expenditure

(A Case Study in Budiman Village, East Jambi District, Jambi City)

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Abstract. The Family Hope Program (PKH) is a conditional social assistance program that aims to reduce poverty in Indonesia, including in Budiman Village, East Jambi District, Jambi City, the area with the highest number of PKH Beneficiary Families (KPM) in Jambi City. This study aims to analyze (1) the socio-economic characteristics of the heads of households of PKH beneficiaries, (2) the consumption patterns of beneficiary families, and (3) the relationship between the amount of PKH assistance and family expenditure after controlling the influence of income. The study used a quantitative-qualitative descriptive design with 88 respondents selected through proportional random sampling based on the Slovin formula from a population of 113 KPM, complemented by in-depth interviews with PKH beneficiaries and companions. Data analysis used descriptive statistics, simple linear regression based on Keynesian consumption functions ($C = a + bY$), and partial correlation. The results show that the majority of heads of households are women (88.6%) aged an average of 53 years with low education and informal employment. The consumption function obtained was $C = 744,230.59 + 0.566Y$ ($R^2 = 0.385$; $p = 0.000$), indicating a positive and significant influence of income on expenditure, with a Marginal Propensity to Consume of 0.566 and an Average Propensity to Consume decreasing with the increase in income, confirming the pattern of subsistence consumption. The partial correlation between PKH assistance and family expenditure after controlling for income was weak and insignificant ($r = 0.190$; $p = 0.077$), indicating that PKH functions as a complementary buffer, not the main determinant of family expenditure. This finding provides implications for strengthening the economic empowerment component in the implementation of PKH in the future.

Keywords: Consumption Patterns; Family Hope Program; Family Welfare; Keynes' Consumption Function; Social Assistance.

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1. Introduction

Poverty alleviation remains the main agenda of development in developing countries, including Indonesia. Poverty is multidimensional, encompassing not only limited income, but also limited access to food, education, health, and productive assets (BPS, 2023; Purnomo, 2022). In response to these conditions, the Indonesian government has developed various conditional cash transfer-based social assistance schemes, one of which is the Family Hope Program (PKH) managed by the Ministry of Social Affairs since 2007 with the target of the poorest households (Hadna et al., 2017; Ministry of Social Affairs of the Republic of Indonesia, 2019).

PKH is designed to encourage changes in the behavior of beneficiary households in the fields of health and education, while supporting the fulfillment of basic family needs through periodic cash transfers (PKH Guidelines, 2019). Previous studies have shown that similar conditional cash assistance programs are able to have a positive impact on the welfare of poor

households, although the magnitude and consistency of the impact vary between regions (Akib & Fedayyen, 2024; Azhar et al., 2020; Hudang, Hariyanto, & Handoyo, 2024).

Jambi City is one of the PKH recipient cities with a poverty rate that fluctuated between 48.95 thousand people (2019) to reach a high of 54.23 thousand people (2021), before dropping to 50.09 thousand people in 2023 (Jambi City Central Statistics Agency, 2023). Of the eleven sub-districts in Jambi City, East Jambi District has the largest number of poor families, namely 3,091 families or 18.58 percent of the total poor families in Jambi City, as well as being the sub-district with the highest number of PKH KPM (2,298 KPM in 2023). In this sub-district, Budiman Village is recorded to have 113 PKH KPM spread across 20 Neighborhood Units (RT), making it a relevant location to examine in depth how this social assistance interacts with the socio-economic conditions and consumption behavior of beneficiary families.

Although the number of PKH recipients continues to be distributed every year, the relatively stagnant growth in the number of KPM raises questions about the effectiveness of the program in improving the socio-economic conditions of recipient families in a sustainable manner. Previous studies have focused on the impact of PKH on welfare indicators in general (Angraeni (2019); Dewi (2022); Widiati et al. (2025)), but there are still limited studies that specifically link socioeconomic characteristics, consumption patterns based on Keynes' theory, and the strength of statistical relationships between the amount of assistance and the structure of family expenditure in an integrated unit of analysis of the urban area. This gap is the basis for the urgency of this research.

Based on this description, this study aims to: (1) analyze the social and economic characteristics of poor households benefiting from PKH in Budiman Village, East Jambi District; (2) analyze the consumption patterns of PKH beneficiary families using Keynes' consumption function; and (3) analyze the relationship between PKH social assistance and the expenditure of beneficiary families after controlling for the influence of income. The contribution of this research lies in a mixed-method approach that combines quantitative analysis based on regression and partial correlation with qualitative data from in-depth interviews, resulting in a more complete understanding of the role of PKH in the economic life of beneficiary families. The systematics of this article are further compiled as follows: Part 2 presents a literature review; Part 3 describes the research method; Part 4 presents the results and discussion; and Section 5 contains conclusions and suggestions.

2. Preliminaries or Related Work or Literature Review

The Concept of Poverty and Social Assistance

Poverty is defined as the inability to meet the basic necessities of life, including food, clothing, shelter, health services, and education (BPS, 2023). The World Bank defines poverty as the inability to achieve a decent standard of living with an income below USD 1.00 per day, while highlighting non-monetary dimensions such as limited access to means of production, public services, and effective governance. Typologically, poverty can be divided into persistent poverty, cyclical poverty, seasonal poverty, and accidental poverty.

As an instrument of poverty alleviation, social assistance (bansos) is defined as financial assistance, goods, or services provided to poor and socially vulnerable groups (Regulation of the Minister of Social Affairs No. 1 of 2019). Conditional Cash Transfer (CCT) is a form of social assistance that is widely adopted in various developing countries, including Indonesia, with the aim of not only providing short-term social protection but also encouraging poor households to invest in human capital (education and health) to break the cycle of intergenerational poverty.

Family Hope Program (PKH)

PKH is a conditional cash assistance program managed by the Ministry of Social Affairs of the Republic of Indonesia since 2007, targeting around 8 percent of the poorest households in Indonesia (Hadna et al., 2017). This program requires beneficiary families to fulfill commitments in the fields of health (pregnancy checks, immunizations, child growth and development monitoring) and education (children's school attendance), with component targets including pregnant women, early childhood, elementary to high school students, the elderly, and people with severe disabilities (PKH Guidelines, 2019).

Various empirical studies report mixed results regarding the impact of PKH. Hadna (2022) found that CCT in Indonesia contributes to improving the welfare of low-income households, while Hudang et al. (2024) show that PKH has a significant but limited impact on the economic indicators of recipient households. On the other hand, Azhar et al. (2020) through a benefit incidence analysis approach found that the effectiveness of PKH in poverty alleviation is still limited by the nominal amount of assistance that is relatively small compared to the real needs of households.

Keynesian Theory of Consumer Behavior and Consumption Functions

Household consumption behavior was explained by Keynes through the psychological law of consumption, which states that household consumption is positively related to income, but the increase in consumption is always smaller than the increase in income (Purnomo, 2022). This relationship is formulated in the consumption function $C = a + bY$, where a is the autonomous consumption that is still expended despite zero income, and b is the Marginal Propensity to Consume (MPC) with a value of $0 < b < 1$. From this function, the concept of Average Propensity to Consume ($APC = C/Y$) is also obtained, which describes the proportion of income allocated for consumption; the higher the income, the lower the APC theoretically.

Rahmawati (2021) added that the consumption behavior of poor households tends to follow a subsistence pattern with priority on meeting children's food and education needs, as well as very limited saving capacity. This pattern is relevant to explain the consumption behavior of PKH beneficiary families, most of whom are in the category of poor and vulnerable households.

Previous Research and Research Novelty

A number of previous studies have examined the impact of PKH from various perspectives. Sari & Kurniawati (2023) found that education level, PKH, and consumption patterns together affect household social welfare. Wahyuni & Putra (2025) analyzed the characteristics of poor households receiving PKH and found variations in characteristics between regions, while Suharningsih & Arif (2022) examined the consumption patterns of poor people with female heads and found the dominance of food expenditure similar to the findings in this study. Simangunsong & Sihotang (2023) highlight the relationship between macroeconomic conditions and the effectiveness of social assistance programs in poverty alleviation.

Unlike these studies that generally analyze one aspect separately, this study integrates three levels of analysis in one research framework, namely socioeconomic characteristics, Keynes' regression-based estimation of consumption function, and testing the statistical relationship between the amount of PKH assistance and family expenditure through partial correlation with income control variables, which is enriched with qualitative data from in-depth interviews with recipients benefits and companions of PKH in the field. This integrated approach is a novelty of research compared to previous reference studies.

3. Proposed Method

Research Types and Design

This study uses a quantitative-qualitative descriptive design with a cross-sectional nature, namely photographing socioeconomic conditions, consumption patterns, and the relationship between PKH assistance and family expenditure in a certain time period. The quantitative approach is used to statistically measure the characteristics and relationships between variables, while the qualitative approach is used to enrich the contextual interpretation of quantitative findings through in-depth interviews.

Population, Samples, and Research Locations

The research population is all PKH Beneficiary Families (KPM) in Budiman Village, East Jambi District, Jambi City, which is as many as 113 KPM spread across 20 RTs (2023 data). Minimum sample sizes are determined using the Slovin formula with an error tolerance rate of 5 percent:

$$n = \frac{N}{1 + Ne^2} \dots\dots\dots(1)$$

$$n = \frac{113}{1 + 113(0.05)^2}$$

$$n = \frac{113}{1 + 0,2825} = \frac{113}{1,2825}$$

$$n = 88,10$$

$$n = 88$$

A sample of 88 respondents was then allocated proportionally to each RT using a proportional random sampling technique, so that the number of samples in each RT reflects the proportion of the number of KPM in the RT to the total population.

Data Collection Techniques

Data was collected through three main techniques: (1) a structured questionnaire to 88 respondents to obtain data on socioeconomic characteristics, income, and family expenses; (2) semi-structured in-depth interviews (free to guide) to beneficiaries and companions of PKH Budiman Village to explore the context and meaning behind the quantitative data; and

(3) observation and field documentation to strengthen the validity of the data. Secondary data was obtained from the Jambi City Social Service and the Central Statistics Agency.

Data Analysis Methods

In accordance with the three formulations of the research problem, three different analysis methods were used.

First, descriptive analysis is used to describe the socioeconomic characteristics of respondents through frequency and percentage distributions, with the formula $P = (f/n) \times 100\%$, where P is the percentage, f is the frequency of a particular category, and n is the total number of respondents.

Second, Keynes' consumption function analysis ($C = a + bY$) was used to answer family consumption patterns, estimated through simple linear regression of the Ordinary Least Squares (OLS) method with the help of SPSS, where C is family consumption expenditure (rupiah/month), Y is family income (rupiah/month), a is autonomous consumption, and b is Marginal Propensity to Consume (MPC).

Third, partial correlation analysis was used to test the relationship between the amount of PKH assistance (X) and family expenditure (Y) by controlling for income variables (Z), using the formula:

$$r_{XY.Z} = (r_{XY} - r_{XZ} \cdot r_{ZY}) / \sqrt{(1 - r_{XZ}^2)(1 - r_{ZY}^2)} \dots \dots \dots (ii)$$

The significance of the partial correlation coefficient was tested using the t-test with a free degree $df = n - 3$, at a significance level of 5 percent. Given that the primary data does not record the actual nominal PKH assistance per respondent, the amount of PKH assistance in the partial correlation analysis is estimated (proxy) based on the official assistance index of the Ministry of Social Affairs for each component of household membership (early childhood, elementary/junior high/high school students, the elderly, and the disabled), converted to monthly value.

4. Results and Discussion

Socio-Economic Characteristics of PKH Beneficiary Heads of Households

The socio-economic characteristics of 88 respondents of PKH beneficiary households in Budiman Village are summarized that the majority of PKH beneficiary households in Budiman Village are women (88.6%) with an average age of 53 years, in line with the PKH policy design that distributes assistance through mothers or women in the household. The PKH Companion of Budiman Village explained the work pattern behind this finding:

"If in Budiman Village, the characteristics are occupational, yes, the average job of their husbands is construction workers and their wives are mostly cleaners" (Lia Pradita Sari, PKH Companion of Budiman Village)

The education level of the respondents was also relatively low, with almost half of the respondents (48.8%) only completing their education at the elementary level and below, while only one respondent had a college education. This lack of education limits the access of heads of households to formal jobs, so that more than half of the respondents (52.3%) are recorded as unemployed generally housewives, the elderly, or people with disabilities while the majority of working heads of families are absorbed in the informal sector such as construction workers and small traders with irregular incomes.

In terms of housing asset ownership, most respondents (36.4%) occupied family-owned/inherited houses and 33.0% rented/contracted, indicating limited asset ownership as one of the dimensions of poverty experienced by beneficiary families. In terms of participation, the elderly component is the category of PKH assistance (50 people), followed by the basic education component (elementary and junior high school students), emphasizing the dual function of PKH in Budiman Village as a social safety net for the elderly and supporting the continuity of children's education.

Consumption Patterns of PKH Beneficiary Families

Family consumption patterns are analyzed based on Keynes' consumption function estimated through simple linear regression, with income (Y) as the independent variable and family expenditure (C) as the bound variable. Table 1 presents the distribution of average income, expenditure, and Average Propensity to Consume (APC) in each income group.

Table 1. Income Group Distribution, Average Expenditure, and APC.

Income Group (Rp/month)	n	Average Income (Y)	Average Expenditure (C)	APC (C/Y)
Not Working (Rp0)	8	IDR0	IDR 950,000	~
< 500,000	5	IDR 310,000	IDR 750,000	2,42
500.000 - 900.000	12	IDR570,833	IDR 1,008,333	1,77

1.000.000 - 1.400.000	25	IDR 1,012,000	IDR 1,364,000	1,35
1.500.000 - 1.900.000	11	IDR 1,527,273	IDR 1,486,364	0,97
2.000.000 - 2.400.000	14	IDR 2,057,143	IDR 1,621,429	0,79
> 2,500,000	13	IDR 2,784,615	IDR 2,638,462	0,95
Total/Average	88	IDR 1,312,500	IDR 1,487,500	1,13

Source: Primary data processed (2025). In the non-working group, $Y = 0$ so the C/Y ratio is mathematically undefined.

Table 1 shows a downward trend in the APC ratio as income increases, from 2.42 in the lowest income group to close to or below one in the middle-upper income group. The regression estimation results in the following consumption function equation.

$$C = 744,230.59 + 0.566Y \dots \dots \dots (iii)$$

The equation reveals two key findings. First, the constant value of $a = \text{IDR } 744,230.59$ represents the magnitude of autonomous consumption that is, the minimum level of expenditure that PKH beneficiary families continue to incur even when income from employment equals zero, as reflected in the group of unemployed respondents who nevertheless maintained an average monthly expenditure of IDR 950,000. In practice, this autonomous consumption is largely sustained by PKH social assistance, non-cash food assistance, and support from other family members. Second, the coefficient $b = 0.566$ represents the Marginal Propensity to Consume (MPC), indicating that for every IDR 1,000,000 increase in family income, consumption expenditure increases by IDR 566,000, while the remaining IDR 434,000 ($1 - \text{MPC}$) is theoretically allocated to savings. This MPC value of 0.566, being below one, is consistent with Keynesian theory, which posits that $0 < b < 1$, and simultaneously confirms the qualitative finding that PKH beneficiary families in Budiman Sub-district have a very limited capacity to save.

"I can't. It's just enough to get by, ma'am. At most, I can set aside enough for a few days, just for food." (Ibu Intan Nur Aini, PKH Beneficiary).

To test the accuracy of the model and the significance of the influence of income on family spending, a simple linear regression analysis was performed using the SPSS program. The results of data processing are displayed in three output tables, namely Model Summary, ANOVA, and Coefficients, as follows.

Tabel 3. SPSS Output Results - Model Summary.

R	R Square	Adjusted R Square	Std. Error of the Estimate
0.620a	0,385	0,378	684.229,4

Source: Results of primary data processing with SPSS, 2025.

Table 3 shows a correlation coefficient value (R) of 0.620, which indicates that the relationship between income and expenditure of PKH beneficiary families is in the category of a strong and positive relationship. The R Square value (determination coefficient) of 0.385 indicates that the income variable (Y) is able to explain 38.5 percent of the variation in family expenditure (C), while the remaining 61.5 percent is explained by other factors outside the model, such as the number of family dependents, the amount of PKH assistance received, the category of assistance components, and unexpected expenses such as health expenses.

Tabel 4. SPSS Output Results – ANOVA.

Models	Sum of Squares	df	Mean Square	F	Sig.
Regression	2,517E+13	1	2,517E+13	53,760	<.001b
Residual	4,026E+13	86	4,682E+11		
Total	6,543E+13	87			

Source: Results of primary data processing with SPSS, 2025.

Based on Table 4, the F value was obtained with a calculation of 53.760 with a significance level of 0.001, ($p < 0.05$). The F value of the table at $df_1 = 1$ and $df_2 = 86$ with a significance level of 5 percent is 3.96. Because F is calculated ($53.760 > F \text{ table } (3.96)$) and the significance value is less than 0.05, it can be concluded that the simple linear regression model formed is statistically significant, or in other words, income (Y) significantly affects the spending/consumption of families (C) of PKH beneficiaries in Budiman Village.

Table 5. SPSS Output Results – Coefficients.

Models	B	Std. Error	Beta	T	Sig.
(Constant)	302.120,71	155.915,30	-	1.928	0,056
Revenue (Y)	0,679	0,093	0,620	7,332	<,001

Source: Results of primary data processing with SPSS, 2025.

Table 5. shows the value of constant (a) of 302,120.71 and the coefficient of income (b) of 0.679, which reaffirms the equation of consumption function $C = 302,120.71 + 0.679 Y$. Partial significance testing (t-test) shows a calculated t-value for the income variable of 7.332

with a significance of 0.000. The t-value of the table at $df = 86$ and the significance level of 5 percent (double-sided test) is 1.988. Because t is calculated $(7.332) > t$ table (1.988) and significance $(0.001) < 0.05$, the income regression coefficient is statistically significant. Thus, it can be concluded that family income has a positive and significant effect on the spending/consumption of PKH beneficiary families in Budiman Village, so that the hypothesis that states the influence of income on family consumption patterns is acceptable.

The pattern of declining APC along with the increase in income and low saving capacity confirms that PKH beneficiary families in Budiman Village are generally at the level of subsistence consumption, with the main priority being the fulfillment of food needs and children's education. This is in line with the PKH companion's information regarding the expenditure structure of the beneficiary families.

"Their priority is indeed to eat, so that's why many of their businesses have not been able to develop because today's sales results are for today's meals... so indeed seventy of their income is for new food, the rest is for other things, boards, entertainment and so on" (Lia Pradita Sari, PKH Companion of Budiman Village)

Qualitative findings also show that PKH funds are generally allocated separately and specifically for children's educational needs such as the purchase of books and student worksheets compared to daily consumption expenditures, indicating a relatively low level of consumption among beneficiary families.

Relationship between PKH Social Assistance and Family Expenditure

The relationship between the amount of PKH assistance and family expenditure was analyzed using a partial correlation with income as a control variable. The descriptive statistics of the three variables are presented in Table 6, while the results of simple correlation and partial correlation are presented in Table 7.

Table 6. Descriptive Statistics of PKH Assistance, Expenditure, and Income Variables.

Variable	N	Red	Std. Deviation
PKH Assistance (X)	88	IDR 216,383	IDR 81,105
Family Expenses/Expenses (Y)	88	IDR 1,487,500	IDR 791,850
Revenue (Z)	88	IDR 1,312,500	IDR 867,227

Source: Primary data processed (2025).

Table 7. Simple Correlation and Partial Correlation Between Variables.

Variable Pairs	Simple Correlation (r)	Sig.	Partial Correlation (controlling Z)	Sig.
PKH Assistance (X) - Withdrawal (Y)	0,210	0,049	0,190	0,077
PKH Assistance (X) - Income (Z)	0,099	0,358	-	-
Income (Z) - Expenditure (Y)	0,620	0,000	-	-

Source: Results of primary data processing with SPSS (2025).

Table 7 shows that the simple correlation between PKH assistance and family expenditure ($r_{XY} = 0.210$; $p = 0.049$) is positive but weak. After controlling for the influence of income, the partial correlation coefficient decreased to $r_{XY.Z} = 0.190$ with a significance of $p = 0.077$, which means that at the 95 percent confidence level the relationship between PKH assistance and family expenditure was statistically insignificant (t count $1.787 < t$ table 1.988). In contrast, the correlation between income and expenditure ($r_{ZY} = 0.620$; $p = 0.000$) remained strong and significant, confirming that the family's main income not the amount of PKH assistance was the main determinant of the expenditure structure of beneficiary families.

This result does not mean that PKH assistance is not beneficial to the recipient family. The weak statistical relationship is more due to the relatively small nominal assistance (an average of Rp216,383 per month, or about 14.5 percent of the average family expenditure) and its usage pattern that focuses on specific expenditures, especially education and health, rather than being evenly distributed across all components of household expenditure. This pattern of separation of funds allocation is clearly illustrated by the respondent's statement:

"Yes, it's different, of course. It can be separated, this one is for eating, this one is for paying for books, for school needs." (Fitri Astaria, PKH Beneficiary).

In households with elderly members or a history of chronic illnesses, PKH funds tend to be allocated for urgent and non-routine medical needs, thus explaining why the relationship between PKH assistance and monthly routine expenditure is inconsistent between households. Thus, these findings confirm that PKH is more appropriately interpreted as a buffer and complementary instrument for family expenditure at certain posts, rather than as the main determinant of the cost of living of the beneficiary households as a whole.

5. Conclusions

This study concludes three main findings. First, the heads of households benefiting from PKH in Budiman Village are dominated by women (88.6%) aged an average of 53 years with a low level of education, an average of 4 family dependents, and the majority depend on informal work or do not work, indicating a fairly high level of socioeconomic vulnerability. Second, the consumption pattern of beneficiary families following the Keynes consumption function $C = 744,230.59 + 0.566Y$ ($R^2 = 0.385$; $p = 0.000$), with an MPC of 0.566 and a decreasing APC as income increases, confirming a pattern of subsistence consumption with very limited saving capacity, especially in low-income groups. Third, after controlling for the influence of income, the relationship between the amount of PKH assistance and family expenditure was relatively weak and not statistically significant ($r_{XY.Z} = 0.190$; $p = 0.077$), which indicates that PKH plays a role as a buffer and complementary instrument for expenditure in specific posts (education and health), rather than as the main determinant of total family expenditure which is more determined by the main household income.

Based on these findings, it is recommended that related parties, especially the Jambi City Social Service, strengthen the process of verifying the eligibility of PKH beneficiaries so that assistance is more targeted, as well as increasing economic empowerment components such as skills training and micro business facilitation—to encourage the economic independence of beneficiary families in a sustainable manner, without reducing the assistance components that have been running both in the fields of education and health.

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