

Hubungan Unconditional Cash Transfer (UCT) Terhadap Preferensi Risiko dan Pilihan Intertemporal: Studi Kasus di Indonesia = The Relationship Between Unconditional Cash Transfer (UCT) and Intertemporal Choice & Risk Preference: Evidence from Indonesia

Tiara Anindhita Riadi, author

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Abstrak

Para ekonom klasik berasumsi bahwa preferensi individu merupakan suatu hal yang pasti. Namun, baik secara teoritis maupun empiris menemukan bahwa preferensi tidak selamanya pasti: kekayaan menjadi salah satu hal yang mempengaruhi bagaimana individu menempatkan preferensinya. Studi ini akan membahas hubungan kebijakan unconditional cash transfer (UCT) yang secara tidak langsung dapat meningkatkan kekayaan para penerima bantuan terhadap preferensi risiko dan pilihan intertemporal di Indonesia menggunakan data Indonesian Family Life Survey (IFLS) 2014. Dengan menggunakan dua jenis UCT yaitu BLT 2008 dan BLSM 2013, hasil estimasi metode coarsened exact matching (CEM) dan logistik mendapati bahwa preferensi berkorelasi dengan UCT: berkebalikan dengan BLT 2008, individu yang mendapat BLSM 2013 memiliki kemungkinan lebih sabar & less risk lover. Adanya perbedaan korelasi dari kedua kebijakan tersebut kemungkinan dikarenakan adanya pengembangan BLSM 2013 dari segi nominal, frekuensi, dan mekanisme pemberian kebijakan.

.....Classical economists assume that preference is taken as given. However, it has been discovered that preferences are not always given, both theoretically and empirically: wealth is one of the variables that influence how people place their preferences. This study will examine the relationship between unconditional cash transfer (UCT) policies which might indirectly boost beneficiaries' wealth to risk preferences and intertemporal choices in Indonesia using Indonesian Family Life Survey (IFLS) 2014 data. By using two types of UCT, BLT 2008 and BLSM 2013, the estimation results of the coarsened exact matching (CEM) and logistic methods found that preference was correlated with UCT: in contrast to the 2008 BLT, individuals who received the 2013 BLSM were more likely to be patient & less risk averse. The difference in correlation between the two policies is most likely owing to the 2013 BLSM's development in terms of nominal, frequency, and policy distribution mechanism.