

## Pengaruh Pension Coverage terhadap Pengeluaran Pendidikan Anak di Indonesia = The Effect of Pension Coverage on Children's Education Expenditure in Indonesia

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### Abstrak

Tesis ini membahas tentang pengaruh lansia dan pension coverage yang meliputi jaminan pensiun dan jaminan hari tua terhadap pengeluaran pendidikan anak di Indonesia. Jaminan pensiun selama ini dianggap dapat memberikan manfaat khususnya untuk para lansia di masa tua. Adanya jaminan pensiun juga diduga memengaruhi alokasi pengeluaran rumah tangga khususnya pada investasi pendidikan. Penelitian ini ingin menjawab pertanyaan apakah benar cakupan jaminan pensiun (pension coverage) dapat mempengaruhi pengeluaran pendidikan anak. Dengan menggunakan metode OLS pooled cross section diteliti hubungan antara variabel jaminan pensiun dan investasi pendidikan anak. Hasilnya menunjukkan adanya hubungan yang positif dan signifikan antara pension coverage dan pengeluaran pendidikan anak. Penelitian ini diharapkan dapat memberikan kontribusi bagi pemerintah terkait sosialisasi dan perluasan program jaminan pensiun sehingga dapat meningkatkan kesejahteraan anak dan kesejahteraan rumah tangga di masa mendatang.

.....This thesis discusses the effect of older people and pension coverage, including pension and old age benefits, on children's education expenses in Indonesia. Pension guarantees have been considered to be able to provide benefits, especially for older people in their old age. The existence of a pension guarantee is also thought to affect the allocation of household spending, especially on education investment. This study wants to answer the question of whether pension coverage can indeed affect children's education expenses. The relationship between pension security and investment in children's education was investigated using the OLS pooled cross-section method. The results show a positive and significant relationship between pension coverage and children's education expenses. This research is expected to contribute to the government regarding socialization and expansion of the pension security program to improve children's and household welfare in the future.