ANALYSIS OF FACTORS THAT CAUSE HOUSEHOLD FINANCIAL FRAGILITY DURING THE COVID-19 PANDEMIC

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Absstract

At the beginning of 2020, the Covid-19 pandemic that had occurred turned out to have a direct impact on the smallest unit of the country, namely the household. The resilience of the household economy to shocks depends on the extent to which household financial fragility has developed at the time of the shock. This study aims to determine the effect of debt, preparedness savings, and socio-demography on household financial fragility during the Covid-19 pandemic. The head of the family in Pondok Labu sub-district became the object of this study, with a total population of 99 families. Data collection is done by distributing questionnaires via google form. PLS (Partial Least Square) analysis was used to test data analysis, both validity and reliability testing and hypothesis testing through SmartPLS 3.0 with a significance level of 5% (0.05). The results obtained include (1) debt has a significant and positive effect on household financial fragility, (2) preparedness savings have a significant and positive effect on household financial fragility, (3) social demographics have a significant and positive effect on household financial fragility.

ANALISIS FAKTOR-FAKTOR YANG MENYEBABKAN KERAPUHAN KEUANGAN RUMAH TANGGA DI MASA PANDEMI *COVID*-19

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Abstrak

Pada awal tahun 2020, pandemi *Covid-19* yang telah terjadi ternyata sangat berdampak secara langsung pada unit terkecil dari negara yaitu rumah tangga. Ketahanan ekonomi rumah tangga terhadap guncangan, bergantung pada sejauh mana kerapuhan keuangan rumah tangga telah berkembang pada saat guncangan terjadi. Penelitian ini bertujuan untuk mengetahui pengaruh hutang, tabungan kesiapsiagaan, dan sosial demografi terhadap kerapuhan keuangan rumah tangga di masa pandemi *Covid-19*. Kepala keluarga di kelurahan Pondok Labu menjadi objek dalam penelitian ini, dengan total populasi sebanyak 99 kepala keluarga. Pengumpulan data dilakukan dengan menyebarkan kuesioner melalui google form. Analisis PLS (Partial Least Square) digunakan untuk uji analisis data baik pengujian validitas maupun reliabilitas serta uji hipotesis melalui *Smart*PLS 3.0 dengan tingkat signifikasi 5% (0,05). Hasil yang diperoleh meliputi (1) hutang berpengaruh signifikan dan positif terhadap kerapuhan keuangan rumah tangga, (2) tabungan kesiapsiagaan berpengaruh signifikan dan positif terhadap kerapuhan keuangan rumah tangga, (3) sosial demografi berpengaruh signifikan dan positif terhadap kerapuhan keuangan rumah tangga.

Kata kunci: Kerapuhan Keuangan, Hutang, Tabungan Kesiapsiagaan, Sosial Demografi, Rumah Tangga