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The Effect of Income and Consumption Expenditure on the Level of Welfare of Urban Communities in East Java

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Abstract. Community welfare is one of the main indicators of the success of economic development which is influenced by various factors, including income and consumption expenditure. This study aims to analyze the influence of income and consumption expenditure on the level of welfare of urban communities in East Java for the period 2016–2025. The study uses a quantitative approach with a multiple linear regression method. The data used are secondary data in the form of time series obtained from the Central Statistics Agency (BPS) of East Java for the period 2016–2025. Data analysis techniques include classical assumption tests, multiple linear regression analysis, partial tests (t-tests), simultaneous tests (F-tests), and coefficient of determination (R^2) tests. The results of the study indicate that partially the income variable (Sig. = 0.257) and consumption expenditure (Sig. = 0.771) do not significantly influence the level of community welfare. However, simultaneously income and consumption expenditure have a significant effect on the level of community welfare with an F value of 11.576 and a significance of 0.006. The Adjusted R Square value of 0.702 indicates that 70.2% of the variation in the level of community welfare can be explained by these two variables, while 29.8% is influenced by other factors outside the research model. This study concludes that community welfare is not only influenced by individual income and consumption expenditure, but also by various other economic factors, so that policies are needed that can increase real income and maintain people's purchasing power in a sustainable manner.

Keywords: Consumption Expenditure; East Java; Income; Multiple Linear Regression; Social Welfare.

1. INTRODUCTION

A country's economic development is essentially directed not only at pursuing macroeconomic growth but also at improving the welfare of society in a comprehensive and sustainable manner. Public welfare is one of the main indicators of a nation's development success, as it reflects the extent to which development outcomes are truly felt by all levels of society. Therefore, governments at various levels continually strive to formulate economic policies oriented towards improving people's standards of living, whether through increased income, job creation, or equitable access to basic needs (Putri et al., 2023).

One of the national development goals outlined in the Sustainable Development Goals (SDGs) framework is to achieve prosperity for all people without exception, in line with the principle of leaving no one behind. The Central Bureau of Statistics regularly publishes the People's Welfare Indicator, which presents the welfare achievements of the Indonesian population over time based on various dimensions, including population, employment, education, health, and consumption levels and patterns (BPS, 2025). This publication emphasizes that consumption expenditure is an important proxy for measuring the condition of household economic welfare, as it reflects the community's real ability to meet their living needs (Saudin, 2019).

Theoretically, a society's level of well-being is closely related to the amount of income received and its consumption spending patterns. Rising income generally leads to increased

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purchasing power, which is then reflected in increased household consumption for both basic needs and secondary and tertiary needs. The higher a household's income, the greater its ability to adequately meet its living needs, ultimately contributing to an increase in its level of well-being (Simanullang & Silalahi, 2026).

Table 1. Percentage of Digital Financial Users, Income, Consumption Expenditure, and Level of Welfare of East Javanese Society in 2016-2025

Year	Income (Rupiah)	Consumption Expenditure (Rupiah)	Welfare Level (Percent)
2016	**1,818,130**	870412	69.74%
2017	1,972,401	938801	70.45%
2018	2,152,409	1006078	71.50%
2019	2,311,885	1036177	71.92%
2020	2,259,524	1064382	71.71%
2021	2,393,745	1213002	71.14%
2022	2,661,846	1365138	73.38%
2023	2,887,215	1323486	74.65%
2024	3,082,536	1356943	75.35%
2025	3,292,119	1419140	73.13%

The data collected in this study shows the development of income, consumption expenditure, and the level of community welfare over the last ten years, namely 2016 to 2025, as presented in Table 1. Based on these data, it can be seen that community income tends to increase from year to year, namely from IDR 1,818,130 in 2016 to IDR 3,292,119 in 2025. This increase indicates a tendency for improvement in the community's economic capacity, even though it experienced a slowdown in 2020 as an impact of the weakening of economic activity due to the Covid-19 pandemic which hit almost all economic sectors (Fauziah et al., 2025).

In line with the trend of increasing income, public consumption expenditure also shows a consistent growth pattern throughout the observation period, namely from IDR 870,412 in 2016 to IDR 1,419,140 in 2025. This phenomenon is in line with the Keynesian consumption theory of Cahyo Pujoharjo, which states that the current level of consumption is greatly influenced by the amount of disposable income received. The consistent increase in consumption expenditure despite the economic shocks in 2020 indicates that people's consumption needs are relatively inelastic, particularly for meeting basic daily needs (Mardianto & Misbach, 2025).

However, upon closer examination, the level of public welfare, measured as a percentage, shows a pattern that is not entirely linear with increases in income and consumption. The welfare level experienced a decline in 2020 and 2021, from 71.92 percent to 71.71% and 71.14%, respectively, in line with economic pressures caused by the pandemic. After that, the welfare level gradually increased again, reaching a peak of 75.35% in 2024. Interestingly, in

2025, the welfare level actually decreased to 73.13%, even though income and consumption expenditure in the same year continued to increase (Widyantoro, 2025).

The phenomenon of a mismatch between rising income and consumption on the one hand and declining welfare levels on the other in 2025 is an interesting issue that deserves further study. This condition indicates that nominal increases in income and consumption do not always directly correlate with improvements in the quality of public welfare. Therefore, there is the possibility of the influence of other factors, such as inflation rates, rising prices of basic necessities, or changes in income distribution patterns, which also affect people's real purchasing power.

Previous research has extensively examined the relationship between income, consumption, and community welfare, but with mixed results. Amini and Rusdiansyah, in their study of households in a KB Village, found that income significantly influences household consumption levels, with higher incomes leading to greater allocations of expenditure for consumption (Amini & Rusdiansyah, 2021). Similar findings were also presented by Lailani and Maulida who analyzed the influence of income on consumption levels in Aceh Province, with results showing that per capita income is an important determinant that drives increased consumption as well as community welfare (Lailani & Maulida, 2022).

At the macro level, a study by Daroen et al. on the influence of household consumption expenditure on Indonesia's Gross Domestic Product for the 2003–2022 period further strengthens the argument that household consumption has a positive and significant relationship with national economic performance. When public consumption increases, either due to increased income or improved purchasing power, economic growth is also stimulated, which in turn is expected to improve the overall welfare of society (Daroen et al., 2024). However, these studies are generally still limited to the analysis of partial relationships between two variables, so that not many have specifically examined the simultaneous influence of income and consumption expenditure on the level of community welfare in one comprehensive analysis model.

The differences in movement patterns between income and consumption data and welfare data as shown in table 1, particularly the decline in welfare levels in 2025 amidst increasing income and consumption trends, indicate a gap between theoretical findings and empirical conditions that requires further scientific explanation. This gap underpins the importance of further research to empirically test and analyze how income and consumption expenditures influence public welfare levels using a quantitative approach based on time series data.

Based on this description, this research is important to conduct in order to provide a more comprehensive understanding of the relationship between income, consumption expenditure, and the level of public welfare. The results of this study are expected to contribute both theoretically, by enriching the literature on development economics, and practically, as a consideration for the government and policymakers in formulating strategies to improve public welfare that are more targeted, not only oriented towards increasing income and consumption in nominal terms, but also on improving the quality of welfare in a substantive way.

By considering the background of the problem, this study intends to analyze the influence of income and consumption expenditure on the level of community welfare based on data from 2016 to 2025. Through a quantitative analysis approach, this study is expected to be able to reveal the magnitude of the influence of each independent variable on the level of community welfare, both partially and simultaneously, so that it can be a reference in efforts to formulate economic policies that are more in favor of increasing community welfare in a sustainable manner.

2. LITERATURE REVIEW

Public welfare

According to the Central Bureau of Statistics, welfare is a condition in which all the physical and spiritual needs of the household can be met according to the standard of living. Welfare is a level of equality of life that is one level higher than the previous life. Feelings of happiness, not lacking anything within the limits of what is possible, he is free from poverty and threatening dangers are the characteristics of someone who lives prosperously. Welfare is the standard of living, well-being, welfare, and quality of life (Ramadan et al., 2025). Law No. 11 of 2009, concerning Community Welfare, community welfare is defined as a condition where the material, spiritual, and social needs of citizens have been met so that they can live decently and are able to develop themselves, so they can carry out their social functions.

Meanwhile, the welfare of society can be known through several aspects of life, namely: (1) Quality of life from a material perspective, including the condition of the residence and fulfillment of nutritional needs in food; (2) Quality of life from a physical perspective, including health and the condition of the surrounding environment; (3) Quality of life from a mental perspective, including educational facilities; (4) Quality of life from a spiritual perspective, including morals, ethics and harmony of adjustment (Rahmi et al., 2023).

Income

Income is a receipt for a person or group from the results of contributions, both energy and thoughts that are poured out so that they will receive compensation (Ibuka & Hamaaki, 2025). Income shows all money or other material results achieved from the use of wealth or services received by a person or household during a certain period of time in an economic activity. Disposable income is income received by a person who is ready to be spent or consumed by the recipient. This income is an absolute right for the recipient (Ball & Chernova, 2008). Company income sources are divided into 3 (three). According to Suparmoko, there are 3 (three) income groups: (1) From Salary or Wages, a person's income obtained after working for a certain period of time, usually 1 (one) month. But there are also salaries paid per day and per week; (2) From Own Business, income from total sales of goods or services after deducting total production costs. For example, income from grocery store sales and (3) From Other Income, usually other income obtained outside of salary and own business. Other income is obtained without any business activities, for example from renting out a house, car, other valuable assets, or from investments (Suparmoko, 2020).

Consumption expenditure

Consumption is defined as the activity of using up the utility value of goods and services (Samuelson & Nordhaus, 2019). Consumption has a broad meaning, namely the final goods and services required to meet human needs. Final goods and services in question are goods and services that are ready for consumption by consumers. These consumer goods consist of single-use consumer goods and consumer goods that can be used more than once. Household consumption expenditure is the value of spending by households to purchase various types of necessities within a certain period. Household consumption expenditure is the largest component of total actual expenditure (Sukirno, 2019).

According to BPS, household final consumption expenditure (PK-RT) is expenditure on goods and services by households for consumption purposes. A household is defined as an individual or group of individuals who live together in a residential building. They collect income, have assets and liabilities, and consume goods and services together, primarily in the food and housing groups. According to BPS, household final consumption expenditure is expenditure on goods and services by households for consumption purposes. A household is defined as an individual or group of individuals who live together in a residential building. They collect income, have assets and liabilities, and consume goods and services together, primarily in the food and housing groups.

3. METHOD

This study uses a quantitative approach with multiple linear regression. The goal is to determine the direct and indirect influence of consumption expenditure and income on the welfare of urban communities in East Java. It also aims to determine which variables significantly influence the dependent variable. The study uses secondary data in the form of time series, with a ten-year observation period (2016-2025). One data point is obtained for each variable in each year. Therefore, 10 data points will be analyzed for each variable.

Data and Data Sources

This study uses data on digital financial assets, income, consumption expenditure, and welfare levels. The data was obtained from the East Java Central Statistics Agency (BPS) through its official website.https://jatim.bps.go.id/

Data collection technique

The data collection method used in this research was a literature study. A literature study is a method that uses data sources, such as books, journals, written works, and so on, to cite and study a concept or theory related to the research.

Operational Definition and Measurement of Variables

In this study, one dependent variable or influenced variable (Y) and two independent variables or influencing variables (X) were used in East Java province in 2016-2025. Therefore, the operational definition of each variable in the study is as follows: (1) The level of community welfare (Y) is the condition of fulfilling basic needs and quality of life of the people of East Java in 2016-2025 which is measured in percentage units; (2) Income (X1) is in the form of salary/wages, business income, and other income of the people of East Java in 2016-2025 which is measured in rupiah units and (3) Consumption Expenditure (X2) is the total household expenditure of the people of East Java in 2016-2025 which is measured in rupiah units.

Data Analysis

Classical Assumption Test

Before conducting multiple linear regression analysis, classical assumption tests were carried out, namely normality test, multicollinearity test, heteroscedasticity test and autocorrelation test.

Multiple Linear Regression Analysis

The multiple linear regression equation model in this study is:

$Y = \alpha + \beta 1X1 + \beta 2X2 + \varepsilon$

Information:

Y = Level of Urban Community Welfare

α: Constant

β_1, β_2: Regression coefficient of each variable

X1: Income

X2: Consumption Expenditure

ε: Error term

Hypothesis Testing

a. t-test (Partial), Used to test the influence of each independent variable partially on the dependent variable.

H_0 is rejected if t count > t table or Sig. < 0.05

H1 is accepted if t count < t table or Sig. > 0.05

b. F Test (Simultaneous), Used to test the influence of all independent variables together on the dependent variable.

H_0 is rejected if F count > F table or Sig. < 0.05

H1 is accepted if t count < t table or Sig. > 0.05

Coefficient of Determination (R^2) Test

The R^2 test is used to measure the extent to which an independent variable explains variation in the dependent variable. R^2 values range from 0 to 1; the closer it is to 1, the greater the influence of the independent variable on the dependent variable.

Research Hypothesis

H1: Income (X1) has a positive and significant effect on the level of welfare of urban communities (Y)

H2: Consumption expenditure (X2) has a significant effect on the level of urban community welfare (Y)

H3: income and consumption expenditure simultaneously have a significant influence on the level of urban community welfare (Y)

4. RESULTS AND DISCUSSION

Results

Table 2. Results of Normality Test (One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residual
N		10
Normal Parametersa,b	Mean	,0000000
	Standard Deviation	,84685244
Most Extreme Differences	Absolute	,150
	Positive	,098
	Negative	-,150
Test Statistics		,150
Asymp. Sig. (2-tailed)		,200c,d

Based on table 2 above, it can be seen that the Kolmogorov-Smirnov normality test results obtained an Asymp. Sig. (2-tailed) value of 0.200. Thus, it can be stated that the data is normally distributed. Because the Sig. (2-tailed) value of 0.200 > 0.05 is the standard for decision-making. From the results of the normality test, it means that it can be continued with the multicollinearity test.

Table 3. Multicollinearity Test Results

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
	B	Std. Error	Beta			Tolerance	VIF
1(Constant)	63,930	1,968		32,483,000			
Pendapatan	2,638E-6	,000	,710	1,235,257		,100	9,97
Pengeluaran	1,565E-6	,000	,174	,302,771		,100	9,97

Based on table 3 above, it shows that each independent variable gets a VIF value of less than <10. The income variable gets a multicollinearity test result of VIF of 9.967 <10. While the income consumption expenditure variable gets a value of 9.967 <10. Thus, it can be concluded that each independent variable does not experience multicollinearity with each other. From these results, it can be continued with the next classical assumption test, namely the heteroscedasticity test.

Table 4. Autocorrelation Test Results (Runs Test)

	Unstandardized Residual
Test Valuea	-,00969
Cases < Test Value	5
Cases >= Test Value	5
Total Cases	10
Number of Runs	5
Z	-,335
Asymp. Sig. (2-tailed)	,737

Because the data used is a time series data type, an autocorrelation test is very necessary to see whether the data contains autocorrelation symptoms or not. Based on the sample data used, 10 researchers used an autocorrelation test instrument with Runs Test to ensure the test results are not gray or biased. Based on the results of table 4 above, it shows the results of the autocorrelation test with the runs test obtained an Asymp Sig. (2-tailed) value of 0.73. Thus, it can be concluded that the data does not experience autocorrelation symptoms because the Sig value of 0.73> 0.05 as the minimum standard for the autocorrelation test.

Table 5. Multiple Linear Regression Test Results

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	63,930	1,968		32,483	,000
	Income	2.638E-6	,000	,710	1,235	,257
	Expenditure	1.565E-6	,000	,174	,302	,771

Based on the results in table 5 above, the regression equation model can be formulated as follows:

Y = 63.930 + 2.638E-6 + 1.565E-6 + e

So the regression equation means:

1. Constant = 63.930, from the equation in table 5 the constant obtained is in the positive direction
2. Income Coefficient (X1) = 2.638E-6, if the income variable experiences a 1% increase while consumption expenditure is considered constant, it will cause an increase in the welfare of urban communities in East Java of 2.638%.
3. Consumption expenditure coefficient (X2) = 1.565E-6, if the urban community consumption expenditure variable increases by 1%, while income is considered constant, it will cause an increase in the welfare of urban communities in East Java by 1.565%.

Hypothesis Testing

Table 6. Results of the t-Test (Partial)

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1(Constant)	63,930	1,968		32,483,000	
Income	2.638E-6	,000	,710	1,235,257	
Expenditure	1.565E-6	,000	,174	,302,771	

Based on the results in Table 6 above, the income variable (X_1) obtained a t-value of 1.235 with a significance value of 0.257. This significance value is greater than 0.05 (0.257 > 0.05), thus indicating that income does not significantly influence the level of welfare of urban communities in East Java. Thus, the hypothesis stating that income has a significant effect on community welfare is rejected. Although the regression coefficient is positive, the increase in income during the study period has not been able to provide a significant influence on changes in the level of community welfare.

Furthermore, the consumption expenditure variable (X_2) obtained a t-value of 0.302 with a significance value of 0.771. This significance value is also greater than 0.05 (0.771 > 0.05), so it can be concluded that consumption expenditure does not have a significant effect on the level of welfare of urban communities in East Java. Therefore, the hypothesis stating that there is a significant effect of consumption expenditure on community welfare is rejected. This indicates that increases in consumption expenditure are not able to explain changes in community welfare individually.

Table 7. F-Test Results (Simultaneous)

	Model	Sum of Squares	df	Mean Square	F	Sig.
1	Regression	22,371	2	11,185	11,576	,006b
	Residual	6,764	7	,966		
	Total	29,134	9			

Table 8. Adjusted R Square Test Results

Model	R	R Square	Adjusted R Square	Standard Error of the Estimate
1	,876a	,768	,702	,98298

Based on the results of the adjusted R square test in Table 8, the calculated F value was 11.576 with a significance value of 0.006. Since the significance value is less than 0.05 (0.006 < 0.05), it can be concluded that income and consumption expenditure simultaneously have a significant effect on the level of welfare of urban communities in East Java. Thus, the third hypothesis (H3) is accepted.

Discussion

The Influence of Income on the Level of Welfare of Urban Communities in East Java

Based on the partial test results (t-test), the income variable has a significance value of 0.257 (>0.05), thus it can be concluded that income does not significantly influence the level of welfare of urban communities in East Java. Although the regression coefficient is positive, the increase in income during the 2016–2025 period has not been able to significantly improve community welfare.

The results of this study indicate that income is not the sole factor determining a community's level of well-being. In practice, increases in income are often accompanied by increases in the cost of living, inflation, and the price of basic necessities, preventing a significant increase in purchasing power. This is evident in the research data, which shows that in 2025, community incomes increased compared to the previous year, but welfare levels actually declined. This phenomenon demonstrates that nominal income increases do not necessarily improve well-being if they are not accompanied by increases in real incomes.

In theory, the results of this study do not fully align with income theory, which states that higher income increases a person's ability to meet their living needs, thus increasing their well-being. However, this study does suggest that this relationship is influenced by various external factors, such as inflation, income distribution, and the cost of living in urban communities. This finding differs from research by Amini & Rusdiansyah (2021); Lailani & Maulida (2022), which found that income had a positive and significant effect on consumption and public welfare. The difference in these findings is likely due to the characteristics of the data used: provincial-level time series data spanning ten years, which means that variations in public welfare are influenced not only by income but also by other macroeconomic factors.

The Influence of Consumption Expenditure on the Level of Welfare of Urban Communities in East Java

The partial test results show that the consumption expenditure variable achieved a significance value of 0.771 (>0.05), indicating that consumption expenditure did not significantly impact the welfare of urban communities in East Java. This means that increases in consumption expenditure have not significantly improved welfare during the study period. Theoretically, consumption expenditure is an indicator of a household's ability to meet its living needs. Higher consumption generally indicates a better household's economic condition. However, this study shows that increased consumption is not always accompanied by increased welfare. This may be because the majority of increased consumption is used only to meet basic needs, which experience price increases due to inflation, thus not reflecting an improvement in the community's quality of life.

This condition is in accordance with research data which shows that public consumption expenditure continues to increase from year to year, while the level of welfare fluctuates and even decreases in 2025. Thus, the increase in consumption reflects more on the increasing cost of living than the increasing economic capacity of the community. The results of this study do not fully align with Keynesian consumption theory, which states that consumption increases with increasing disposable income. Furthermore, these results differ from those of Daroen et al., (2024), who found that household consumption expenditure positively impacts economic growth and social welfare. These differences are likely due to differences in the research subjects, observation periods, and welfare indicators used.

The Influence of Income and Consumption Expenditure on the Level of Welfare of Urban Communities in East Java

The results of the simultaneous test (F test) show that the income and consumption expenditure variables together have a calculated F value of 11.576 with a significance level of 0.006, so that both have a significant influence on the level of welfare of urban communities in East Java. Thus, the third hypothesis (H3) is accepted.

In addition, the results of the determination coefficient test show an Adjusted R Square value of 0.702, which means that 70.2% of the variation in the level of community welfare can be explained by income and consumption expenditure variables, while the remaining 29.8% is influenced by other variables outside the research model, such as inflation, unemployment rate, education, health, income distribution, and government policy factors. These findings indicate that although each variable does not have a significant effect when tested separately, when considered together, both variables can significantly influence social welfare. This indicates

that social welfare is a complex phenomenon influenced by the interaction of various economic factors, not just by a single variable.

The results of this study support the theory of economic development, which states that societal welfare is influenced by a combination of various economic indicators. Income provides economic capacity, while consumption expenditure reflects the use of that income to meet living needs. Therefore, improving welfare cannot be achieved solely through increased income; it must also be supported by price stability, inflation control, increased employment opportunities, equitable income distribution, and government policies that maintain purchasing power.

5. CONCLUSION

This study aims to analyze the influence of income and consumption expenditure on the level of welfare of urban communities in East Java for the period 2016–2025. Based on the results of multiple linear regression analysis, it was found that partially, the income and consumption expenditure variables did not have a significant effect on the level of community welfare. However, simultaneously, both variables had a significant effect on the level of welfare of urban communities in East Java. In addition, the Adjusted R Square value of 0.702 indicates that 70.2% of the variation in the level of community welfare can be explained by income and consumption expenditure variables, while the remaining 29.8% is influenced by other factors outside the research model.

The results of this study indicate that improving public welfare is influenced not only by individual income and consumption expenditure, but also by other economic factors. Therefore, policies are needed that can increase public income while maintaining purchasing power and economic stability to achieve better public welfare.

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