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State Civil Apparatus Welfare of Public Elementary School Teachers in Bandar Lampung City

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ABSTRACT

Teacher welfare is an important aspect that affects the standard, quality of life, and work of teachers. The components of welfare for the Indonesian State Civil Servant (ASN) are basic salary, allowances, work environment, security aspects in granting civil servant (PNS) status, awards, work-life balance between working hours and workload, and the development of certified teacher professionalism. The study population was ASN SDN teachers totaling 1466 people. Sampling using purposional sampling random method based on the lottery obtained a sample size of 155 people. The research objective was to determine the effect of consumption expenditure, education level, training, work experience, and teacher certification on the welfare of ASN SDN teachers in Bandar Lampung City. The estimation method used Ordinary Least Square (OLS). The findings are that the level of education, training, work experience, and teacher certification have a positive and significant effect on the welfare of ASN primary school teachers in Bandar Lampung City. In the future, it is necessary to improve education, training, and experience, as well as teacher certification to improve welfare. In addition, it is necessary to maintain the purchasing power of teachers' income so that it is not eroded by inflation which reduces purchasing power.

Keywords: Teachers, Welfare, Consumption, Education Level, Training, Work Experience, and Seritification

Introduction

Teachers have the responsibility of educating and guiding students. This role is very important in the process of creating the next generation of quality, both intellectually and ethically. The education process starts from the basic level, up to the higher level of education. The importance of education in the survival of the nation makes the government require every citizen to study for 9 years or every citizen is required to attend primary level education to junior high level. The weight of the duties and responsibilities of teachers requires every teacher to have good character and ability to teach and educate. In addition, the ability to interact with students and parents is also needed so that the teaching and educational environment becomes conducive.

Given the important role of teachers, the government always strives to maintain the welfare of Civil Servant (ASN) teachers. Teacher welfare is an important aspect that will affect the standard, quality of life, and work of teachers. Some of the welfare variables received by ASN in Indonesia are basic salary, allowances, work environment, security aspects in providing civil servant (PNS) status, awards, work-life balance between working hours and workload, and the development of teacher professionalism to participate in training and teacher certification programs.

Welfare according to Kenneth Arrow in his classic paper "A Difficulty in The concept Of Social Welfare" is a concept that is not easy, but well defined through individual preference functions or utility functions, which represent the welfare utility of a group. Welfare measurement by A. Bergson (1983) uses a social welfare function W = f(U1, ..., Un) with economic resource constraints, where U1, ..., Un are individual utility functions Bergson

considers various first-order marginal conditions for maximizing welfare W that depend on economic resource constraints (Silbergberg and Suen, 2001). According to (Stiglitz, 2020) and (OECD, 2009), regarding the measurement of welfare, welfare can be seen from the basic needs that are fulfilled as well as other dimensions of human life, such as the dimensions of the work environment, psychology, and working hours. According to (Oscar Lange, 1942), welfare can be measured by the level of individual income.

In line with the development of time with the rate of inflation that occurs more often in Indonesia than deflation, the welfare of teachers is questioned. This is because inflation will affect household consumption expenditure in the form of food and non-food items. Is the current nominal income of teachers still appropriate in meeting the needs of life and teachers experience an increase in welfare? This research is important to do because, as classical economists stated, "The Benefit of Society" is one of the interests of the working class, in addition to their interests as consumers of a large business (Silberberg and Suen, 2001).

According to (Budiarty, 2019) the definition of income is the salary money received by workers in return for providing work services in one month. ASN Teacher's income is obtained from a monthly salary based on work class and length of service. This is in accordance with Government Regulation Number 15 of 2019 concerning Civil Servant Salary Regulations (see Table 1). This income is a fixed monthly income received by teachers.

Individual utility in choosing a job as an ASN Teacher is not only the level of fixed income that will be received every month, but also related to the status as ASN which provides assurance from the security aspect that they can have a clear career hierarchy. This increase in career hierarchy will be in line with the increase in ASN income. This means that ASN will receive a higher salary with increasing career levels. The amount of ASN basic salary based on rank and salary class per month for ASN Teacher is as follows:

Basic Salary fo	r Civil Servants by Class			
Group	Basic Salary Per Month			
IIIA	Rp2.579.400- Rp4.236.400			
IIIB	Rp2.688.500- Rp4.415.600			
IIIC	Rp2.802.300- Rp4.602.400			
IIID	Rp2.920.800- Rp4.797.000			
IVA	Rp3.044.300- Rp5.000.000			
IVB	Rp3.173.100- Rp5.211.500			
IVC	Rp3.307.300- Rp5.431.900			
IVD	Rp3.447.200- Rp5.661.700			
IVE	Rp3.593.100- Rp5.901.200			

Table 1. Basic Salary of Civil Servants by Class of Position

Source: Government Regulation Number 30 of 2019

The position class as an ASN Teacher starts from position class III A. This is because the ASN Teacher position according to the Ministry of Education, Culture, Research and Technology Regulation Number 56 of 2022 must meet the requirements of graduating as a Bachelor of Education and Teacher Professional Program (PPG). Graduates of Bachelor of Strata I who are accepted as civil servants are placed in group III. The lowest basic salary for Group IIIA with no experience is IDR 2.58 million and the highest is IDR 4.2 million. The higher the position class will be given an increase in basic salary. The highest ASN position class is IVE. The basic salary of ASN Teacher class IIIA without experience in Table 1 appears to be lower than the nominal city minimum wage (UMK) of Bandar Lampung in 2023 of Rp2,991,349. The minimum wage is the lowest wage limit in an area for formal sector workers with 0 years of work experience.

In accordance with the discussion of welfare theory, teacher income can represent standard of living so that it can be a proxy for welfare variables. An increase in income means that there is an increase in the standard of living of ASN Guru or in other words, an increase in welfare. Monthly income will be allocated to several household expenses such as food and non-food. This expenditure can be referred to as household consumption expenditure and is an important expenditure allocation so that it becomes an individual preference that will affect the amount of expected income. It can be concluded that consumption expenditure plays a role in influencing welfare. The consumption in question is household consumption expenditure plays a role in a residence. Data on the average household consumption expenditure per capita for food and non-food in 2021-2022 in Bandar Lampung City can be seen in Table 2. In the Susenas publication, 2023 Bandar Lampung City is an area that has the highest average community food consumption expenditure compared to other districts/cities in Lampung Province in 2021, which amounted to IDR 766,161 and in 2022 increased to IDR 773,485 or an increase of 0.955 percent from the previous year of IDR 7,324.

Average Food and Non-Food Expenditure per Capita per Month In Bandar Lampung City						
Food Non-Food Total					tal	
(1)	(2)	(3)	(4)	(1+3)	(2+4)	
2021	2022	2021	2022	2021	2022	
Rp766.161 Rp773.485 Rp990.284 Rp917.750 Rp1.756.445 Rp1.691.23						

Table 2. Average Per Ca	pita Ex	penditure in Bandar	[·] Lampung C	ity in	12021 ·	- 2022
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Source: Accessed from the website of the Central Bureau of Statistics of Lampung Province, 2023

The average per capita expenditure on non-food consumption in Bandar Lampung City in 2021 amounted to IDR990,284, while in 2022 it amounted to IDR917,750 or non-food consumption expenditure decreased by 7.32 percent with a nominal value of IDR72,534. Based on Table 2, the comparison of the nominal value of food and non-food indicates that the nominal non-food consumption is greater than the nominal food consumption. According to Keynes, this illustrates that people's income has been able to be spent to meet basic needs optimally, so that the money owned by the community can be used for non-food consumption (Makanoneng, 2019). Table 2 shows a decrease in total food and non-food consumption expenditure per capita by 3.71 percent during 2021-2022 as a contribution and decrease in non-food expenditure.

The teaching profession always needs to increase its own potential in place if teachers always invest in human capital. Investments can be made in education and training. Teachers can follow education up to Strata III, while training is carried out as a support system for improving teaching skills. ASN Teacher training that is important to do is training to obtain educator certification. After participating in this training, individuals will be certified as educators. Educator certification is an award given to teachers for experience in the teaching profession. Thus, teachers who are entitled to participate in teacher certification training are teachers who have had teaching experience in school units for 3 years. The certification of a teacher will be followed by a teacher certification allowance. The nominal payment for teacher certification is not made every month but is given every three months. The monthly amount is equal to the base salary per month. It can be concluded that certified teachers are those who have improved their skills and have teaching experience. An increase in these two aspects will certainly have an impact on increasing teacher income or increasing welfare.

A teacher's tenure starts from the first time he or she teaches in a school. The longer a teacher works, the more his or her skills improve and, in turn, his or her productivity increases (learning by doing). An increase in productivity means an increase in average output and will be followed by an increase in income. This is in line with the marginal productivity theory that an increase in productivity must equal an increase in wages (VMPPL = W) (Budiarty, 2019).

The role and function of teachers at the basic education level in guiding and shaping students' personalities, as well as preparing and developing human resources is very important. They must be able to integrate the 4 main tasks of teachers, namely their role in educating, teaching, guiding and training. In their hands lies the continuity of the civilization of society. Therefore, it is necessary to go deeper into the welfare of teachers. Will investment in training and experience affect the level of teacher welfare?

METHOD



Hypothesis

- The hypothesis on this research variable is as follows:
- H1: It is suspected that there is an effect of household consumption expenditure on the welfare of ASN primary school teachers in Bandar Lampung City.
- H2: It is suspected that there is an effect of education level on the welfare of ASN primary school teachers in Bandar Lampung City.
- H3: It is suspected that there is an effect of training on the welfare of ASN primary school teachers in Bandar Lampung City.
- H4: It is suspected that there is an effect of teacher certification on the welfare of ASN Primary School Teachers in Bandar Lampung City.
- H5: It is suspected that there is an effect of work experience on the welfare of ASN Primary School Teachers in Bandar Lampung City.

Sampling Technique

The purposional sampling method was random based on a lottery. The draw was conducted so that sub-districts with more schools would be represented by more samples. In the first stage, school sampling was conducted randomly based on the results of the lottery. The lottery was conducted for 167 primary schools in 20 sub-districts in Bandar Lampung City. Each sub-district will have several school names. Sub-districts with more schools will have the name of the school from the lottery results as a representative of a larger sample. In the second stage, the number of respondents was determined by taking a 10% percent sample of the total number of ASN SDN teachers in one school.

Data Type

is numerical data for the variables of household consumption expenditure (Consumption), and work experience (Experience) with units of years. While the variables of education level, training, and certification use dummy variables adjusted for the number of categories.

Data Source Primary data was obtained using research instruments of questionnaire and interview methods for primary data. Secondary data was sourced from literature studies, surveys from research-related institutions, and books.

Variable Operational Definition

Income is the salary money received by teachers as a whole, both basic salary and allowances. The unit of income is the nominal value of million rupiah.

Household consumption expenditure is the proportion of income allocated to consumption expenditure per month spent on household consumption needs in the form of food and non-food. The unit of consumption expenditure is in rupiah.Education level is the last level of

education completed as evidenced by the possession of a diploma. Training is an activity to improve teaching skills that teachers have participated in. The unit of training uses a dummy variable denoted Yes with a number (1) and No with a number (0). Work Experience is a person's length of service, since the start of work in a field of work. The unit of work experience is in years.

Data Analysis Method

The data analysis carried out at the beginning is to pay attention to the results of descriptive statistics displaying the mean, median, and mode values. Classical assumption tests include normality test, multicollinearity test, heteroscedasticity test on the research model estimated by OLS. Partial t test, simultaneous F test and coefficient of determination are also conducted on the model.

Classic Assumption Test

Normality test is conducted to determine the normality of the residual distribution. The normality test method uses the Jarque-Bera test. The normality test uses the hypothesis. H_0 : probability value> 0.1 means that the residual data is normally distributed.

H_a: the probability value <0.1 means that the residual data is not normally distributed.

Multicollinearity test is conducted to detect whether the variables have a perfect linear relationship. Multicollinearity testing is done in 2 ways, namely looking at the centered VIF value and the Tolarance value. The decision on the multicollinearity test value is based on:

If the value (VIF> 10), then there is no multicollinearity.

Heteroscedasticity test is carried out to detect whether there is a difference in variance from the residuals of one observation to another or to see whether the error term is homogeneous or not. The heteroscedasticity test uses the Breussch-Pagan-Godfrey method. The heteroscedasticity test decision, namely:

Heteroscedasticity test with the following decision-making basis:

a. Obs*R-Squared value > 0.1 means there is no heteroscedasticity

b. Obs*R-Squared value <0.1 means heteroscedasticity occurs

Multiple Linear Regression

This study uses cross-section data for the year 2023 in the Bandar Lampung City area at the same time. The research model was estimated using the Ordinary Least Square (OLS) approach as follows:

The empirical model is based on the Mincer model (Mincer, 1974) which explains that the variables of household consumption expenditure, education level, training, work experience affect income. The model uses the control variables of consumption expenditure and teacher certification.

 $\begin{aligned} & \mathsf{Yi} = \beta_0 + \beta_1 Consumsi + \beta_2 Education_{D1} + \\ & \beta_2 Education_{D2} + \beta_3 Training_{\mathsf{D}} + \beta_4 Experience \ \beta_5 Certificate_D \end{aligned}$

Where:	
Yi	= Income proxied as welfare variable
Consumption	= Household consumption expenditure
Education	= Education level
Training	= Training
Certificate	= Teacher Certification
Experience	= Work Experience

Result Interpretation Test

The t test is to test each variable partially. Each dependent variable of the study will be tested whether it shows a significant effect on the independent variable provided that the t-statistic value is greater than the t-table value, then H_0 is rejected.

1. Household Consumption Expenditure

 H_0 : β_1≠0, the household consumption variable has no effect on the welfare of ASN SDN teachers in Bandar Lampung City.

H_a: $\beta_1=0$, the household consumption variable has a positive and significant effect on the welfare of ASN primary school teachers in Bandar Lampung City.

2. Education Level

 H_0 : $\beta_2 \neq 0$, the education level variable has no effect on the welfare of ASN SDN teachers in Bandar Lampung City.

 H_a : $\beta_2=0$, the variable level of education has a positive and significant effect on the welfare of ASN SDN teachers in Bandar Lampung City.

3. Training

 H_0 : $\beta_3 \neq 0$, the training variable has no effect on the welfare of ASN SDN teachers in Bandar Lampung City.

 H_a : $\beta_3=0$, the training variable has a positive and significant effect on the welfare of ASN SDN teachers in Bandar Lampung City.

4. Work Experience

 H_0 : $\beta_4 \neq 0$, work experience has no effect on the welfare of ASN SDN teachers in Bandar Lampung City.

 H_a : $\beta_4=0$, work experience has a positive and significant effect on the welfare of ASN Primary School Teachers in Bandar Lampung City.

5. Teacher Certification

 H_0 : $\beta_5 \neq 0$, the teacher certification variable has no effect on the welfare of ASN SDN teachers in Bandar Lampung City.

Ha: $\beta_5=0$, the teacher certification variable has a positive and significant effect on the welfare of ASN SDN teachers in Bandar Lampung City.

F Test

The F test is used to determine simultaneously the effect of the independent variable on the dependent variable. The conditions for testing the F test are as follows:

a. The significant value of F <0.1 then H_0 is rejected and H_1 is accepted, meaning that the independent variable has a significant influence on the dependent variable.

b. The significant value of F> 0.1 then H_0 is accepted and H_1 is rejected, which means that the independent variable has a significant effect on the dependent variable.

Determination Coefficient

is a measurement made to measure the level of ability of the research model in defining research variables. The coefficient of determination is between zero (0) and one (1) (Aladin, 2018).

RESULT AND DISCUSSION

Descriptive Statistical Analysis

Table 3. Descriptive Statistical Analysis

	Y_ INCOME	X1_ CONSUMSI	X2_ EDUCATION	X3_ TRAINING	X4_ EXPERIENC E	X5_ SERTIFICAT E
Mean	6420579.	4391935.	1.070968	0.812903	17.81613	0.729032
Median	6354000.	4000000.	1.000000	1.000000	15.00000	1.000000
Maximum	11600000	10000000	2.000000	1.000000	40.00000	1.000000
Minimum	2579400.	1500000.	0.000000	0.000000	1.000000	0.000000
Std. Dev.	2425183.	1895299.	0.343959	0.391253	12.77834	0.445900
Skewness	-0.087450	1.119538	1.131144	-1.604676	0.443480	-1.030610

Observations	155	155	155	155	155	155
Sum Sum Sq. Dev.	9.95E+08 9.06E+14	6.81E+08 5.53E+14	166.0000 18.21935	126.0000 23.57419	2761.500 25146.05	113.0000 30.61935
Jarque-Bera Probability	9.264749 0.009732	38.38879 0.000000	174.2932 0.000000	68.65566 0.000000	13.32684 0.001277	33.11949 0.000000
Kurtosis	1.815115	3.964682	7.676471	3.574986	1.870039	2.062158

Source: Data processed by Eviews 10, 2024

Based on the descriptive statistical analysis table (see attachment Table 2) that the number of samples is 155 people. The average value of variable Y (dependent) is the average income of IDR 6,420,579. While the average household consumption expenditure variable is IDR 4,391,935. The Education variable is 1, which means that the average teacher education is Strata I. The Training variable is 0.81, which means that the remaining respondents still have some who did not attend training. Work experience variable or teacher experience for 17.8 years. The average value of the Certificate variable is 0.72, which means that there are still teachers who have not been certified. The maximum value of the income variable is IDR 11,600,000. The maximum household consumption expenditure variable of respondents spent Rp10,000,000 on consumption expenditure. Education variable, the highest level of education in Strata II. The highest work experience variable is 40 years and the lowest is one year.

Classical Assumption Test Normality Test

Tabel 4. Normality Test					
Jarque-Bera	Probability	Significance Value (α = 10%)	Information		
2,764982	0,250953	0,1	Data is normally distributed		

Source: Data processed by Eviews 10, 2024

Based on the results of the normality test (see Appendix Table 3), the Jarque-Bera value is 2.764982 and the probability value is 0.250953, which can be said to be greater than the alpha (α) value of 0.1, which means the data is normally distributed. The results of the normality test on the distribution of residual data meet the normality assumption.

Multicollinearity Test

Table 5. Multicollinearity Test						
Coefficient Uncentered Centered Variable Variance VIF VIF						
C X1_CONSUMSI X2_EDUCATION X3_NC X4_EXPERIENCE X5_SERTIFICATE	2.53E+11 0.002286 6.68E+10 7.46E+09 91353907 4.63E+10	33.59543 6.977171 11.24237 6.237843 25.53389 4.474075	NA 1.079270 1.050111 1.204588 1.337002 1.220202			

Source: Data Processing

Based on the results of the multicollinearity test (see Appendix Table 4), it shows that the results of the multicollinearity test of the research variables with the centered VIF value are below 10, which means that the research variables do not have multicollinearity.

Heteroscedasticity Test

Table 6. Heteroscedasticity Test					
Nilai Obs*R- Squared	Probability	Significance Value (α = 10%)	Information		
9.276292	0.1985	0,1	There is no heteroscedasticity		

Source: Data Processing

Based on the results of the heteroscedasticity test (see attachment Table 5), it shows that the Obs*R-Squared value is 9.276292 with a probability value of 0.1985, which means that heteroscedasticity does not occur.

Multiple Linear Regression

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C X1_CONSUMSI X2_EDUCATION X3_TRAINING X4_EXPERIENCE X5_SERTIFICATE	1907877. -0.065538 560619.4 509913.1 104459.6 2639885.	370489.5 0.041829 228004.9 221330.9 7071.260 220316.6	5.149612 -1.566824 2.458804 2.303849 14.77241 11.98223	0.0000 0.0193 0.0151 0.0226 0.0000 0.0000

Table. 7 Regression Results

Source: Data Processing

Based on table 6, it produces multiple linear regression estimates with the following equation:

Yi= $1907877 - 0.065538Consumsi_i + 560619.4Education_i + 509913.1Training_i$ t-stat[5.149612][1.566824][2.458804][2.303849]

+104459.6*Experience*_i + 2639885*Certificate* [14.77241] [11.98223] *Adjusted R-Squared* = 0.843474 F-*Statistic* = 166.9718

If the coefficient value, the magnitude of the influence of the independent variable on the dependent variable is represented as follows.

- 1. Constant (C) is positive and significant, which means that if consumption, education, training, experience and certificate expenditures of 1907877 do not change, welfare is IDR 1,907,877 as the expected average value of teacher welfare without involving other variables.
- The consumption expenditure coefficient has a negative and significant effect on the income of ASN Elementary School Teachers in Bandar Lampung City, amounting to 0.065538. This figure shows that when household consumption expenditure increases by IDR 1, it will reduce the welfare of ASN Elementary School Teachers in Bandar Lampung City by IDR 65,538.
- 3. The Education coefficient has a positive and significant effect on the income of ASN Elementary School Teachers in Bandar Lampung City, amounting to 560619.4. This figure shows that an increase in teacher education level of IDR 1 will increase the welfare of ASN Elementary School Teachers in Bandar Lampung City by IDR 56,0619.4.
- 4. The Training coefficient is positive and significant for the welfare of ASN Elementary School Teachers in Bandar Lampung City, amounting to 509913.1. This means that a teacher who has attended training will increase the welfare of ASN Elementary School Teachers in Bandar Lampung City by IDR 509,913.1.

- 5. The Experience coefficient has a positive and significant effect on teacher welfare of 104459.6. Increasing the working period of ASN SDN Teachers in Bandar Lampung City every year will increase the welfare of ASN SDN Teachers in Bandar Lampung City by IDR 104,459.6.
- 6. The Certificate coefficient has a positive and significant effect on the income of ASN Elementary School Teachers in Bandar Lampung City, amounting to 2639885. This figure shows that a teacher whose skills are certified will be more prosperous. Teachers who have been certified will increase their welfare by IDR 2,639,885. This is a fairly large increase and is very helpful in improving the welfare of ASN teachers.

Significance Test of Research Variables T Test

The t-test in this study has a confidence level of 90% or $\alpha = 0.1$. The hypothesis is determined to be two-way or the value $\alpha = 0.05$. The degrees of freedom are df = n - k - 1 or df = 155 - 3 - 1 = 151. The t-table value is 151 = 1.65501.

Table 7. T-Statistic Test of Innuence on Teacher Weilare						
Variable	t-Statistics	t-Table	Probability	Conclusion		
X1_CONSUMSI	1.566824	1,655	0.0193	H ₀ rejected		
X2_EDUCATION	2.458804	1,655	0.0151	H ₀ rejected		
X3_TRAINING	2.303849	1,655	0.0226	H ₀ rejected		
X4_EXPERIENCE	14.77241	1,655	0.0000	H ₀ rejected		
X5_CERTIFICATE	11.98223	1,655	0.0000	H ₀ rejected		

Table 7. T-Statistic Test of Influence on Teacher Welfare

Source: Eviews 10 Data Processing Results, 2024

Based on Table 8, it shows that the t-test value on the Consumption, Education, Training, Experience, and Certificate expenditure variables has a significant effect on the income variable in the two-way regression model.

Statistical F test

The numerator degree of freedom (df1) = k-1 or 5-1 = 4. The calculation for the denumerator degree of freedom (df2) = 155 - 6 or (df2) = 155 - 6 = 149. Comparison of the F table value and the calculated F value is as follows:

Table 8. Statistical F Test Results of Influence on Teacher Income			
F-Table	F-Statistics	Probability	Information
2.93	166.9718	0,000000	H₀ rejected
Source: Eviews 10 Data Processing Results, 2024			

Table 8. Statistical F Test Results of Influence on Teacher Income

Table 9 shows that F-count 166.9718 > F-Table 2.93, then H_0 is rejected. This means that all independent variables of household consumption expenditure, higher education, training, work experience, and teacher certification are proven to affect the welfare of ASN primary school teachers in Bandar Lampung City.

Coefficient of Determination

The estimation results that have been carried out show an Adjusted R-Squared value of 0.843474, meaning that variations in consumption expenditure, level of education, training, work experience and teacher certification are able to explain variations in the welfare of ASN Elementary School Teachers by 84.34 percent. The figure of 15.66 percent is influenced by other variables that are not included in the research model such as marital status variables, number of dependents, etc.

DISCUSSION

The influence of consumption variable expenditure on teacher welfare

Based on the estimation results, household consumption expenditure shows a negative and significant effect on the welfare of ASN SDN teachers in Bandar Lampung City of -0.065538. This figure shows that every increase in household consumption expenditure will reduce welfare by Rp65,538. This finding shows that the level of household consumption expenditure of ASN SDN teachers in Bandar Lampung City is quite high relative to their welfare. So that an increase in consumption expenditure will actually make welfare decrease. In the data used in the study, there were still 23% of respondents whose household consumption expenditure was higher than the level of income received by teachers as a proxy for welfare. These findings are in line with the results of the OJK survey which obtained data on eight groups of people who were entangled in online loans, including those with a large enough percentage of teachers at 42 percent, 21 percent of layoff victims, and 18 percent of housewives.

Education and training have a positive and significant effect on the welfare of ASN SDN teachers in Bandar Lampung City. The higher the level of ASN Teacher Education, the better the welfare. The higher a person's level of education will increase their expertise and skills. Research (Giri et al., 2017) which examines the effect of education on Gojek driver income, found unidirectional results that support the findings of this study. Similarly, training is proven to increase the income of ASN SDN teachers. These findings are in line with (Mustofa, 2023), which states that people who take part in training can affect income during the Covid-19 pandemic.

Work experience as a form of skill improvement, with the higher the work experience, the more skilled a worker will be in carrying out his duties and responsibilities. The work experience variable has a positive and significant effect on the welfare of ASN SDN teachers in Bandar Lampung City. (Widiana & Wenagama, 2019) and (Giri et al., 2017) found that work experience has a positive and significant effect on workers' income.

Teacher certification in the form of monetary incentives is proven to significantly improve the welfare of ASN teachers. ASN teachers who have been certified have better welfare than those who have not been certified. (Qudsyi, 2023) in his research in Sleman Regency, Yogyakarta shows that certified teachers have a good impact on meeting their needs.

CONCLUSION

Consumption expenditure has a negative and significant effect on the welfare of ASN primary school teachers in Bandar Lampung City. An increase in consumption expenditure actually has an impact on reducing the welfare of ASN SDN Teachers. The level of education has a positive and significant effect on the welfare of ASN primary school teachers in Bandar Lampung City.

Training has a positive and significant effect on the welfare of primary school teachers in Bandar Lampung City. This means that teachers who have attended training will potentially have more opinions than the income of teachers who have not attended training. The results of these findings provide the view that a trained individual will increase the increase in ability to work, the higher the income that will be received. Years of service have a positive and significant effect on the welfare of primary school teachers in Bandar Lampung City. Years of work experience will have an impact on increasing the working class. The higher the working class will have the opportunity to have a higher income. Teacher Certification has a positive and significant effect on the welfare of ASN primary school teachers in Bandar Lampung City. The welfare of ASN SDN teachers who are certified is relatively better than those who are not certifie

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