The Effect Of Education And Income On Household Consumption Patterns In Kelurahan Seberang Padang

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ABSTRACT

This study examines the effect of education and income on household consumption patterns in Kelurahan Seberang Padang, motivated by preliminary findings showing that most households still prioritize basic needs over spending on education, health, and savings. Variations in consumption behavior were also observed, largely influenced by the education level of the household head and monthly income. Using a quantitative approach with survey techniques, the research involved 75 purposively selected respondents. Data were analyzed using multiple linear regression to measure the simultaneous and partial effects of education and income on consumption patterns. The results show that education has a positive and significant influence on consumption allocation (β = 0.28, p < 0.05), while income also significantly affects consumption behavior (β = 0.41, p < 0.01). Together, these variables explain 34% of the variation in household consumption patterns (R² = 0.34). The findings indicate that higher education and income levels encourage households to allocate a greater proportion of expenditure toward quality-of-life needs such as health, education, and savings. In conclusion, education and income play important roles in shaping consumption behavior in the community. The study implies the need for strengthening local programs related to education improvement and financial literacy to foster more balanced, productive, and sustainable household consumption patterns.

Keywords: Education, Income, Consumption Patterns, Household

INTRODUCTION

Household consumption patterns are one of the important elements in microeconomic studies because they reflect the economic decisions taken by individuals or families in allocating their income to meet the needs of daily life (Nursyamsi, 2020). In this context, household consumption not only includes spending on basic necessities such as food, clothing, and shelter, but also on more long-term needs, such as education, health, savings, and investment. A good understanding of household consumption patterns can provide a clear picture of the level of economic well-being of a community, as well as how development policies can be directed to improve their quality of life.

Concentration in the study of household consumption patterns is also important because social and economic changes occurring in different regions often affect the way households allocate their spending. Factors such as income and education of the head of the family, which directly affect purchasing power, become key variables that affect the way a household meets its needs. According to Keynesian consumption theory, household income plays a major role in determining the amount of consumption. Consumption tends to increase as income increases, but the proportion of consumption to income tends to decrease in households with higher incomes (Suryanto & Lestari, 2019). In contrast, households with limited incomes generally allocate more of their spending to basic needs, so their consumption patterns are more limited and focused on meeting routine needs.

In addition to income, the level of education of the head of the family also plays an important role in household consumption patterns. Several studies have shown that households with a higher-educated family head tend to allocate more of their expenses to education, health, as well as long-term investments (Andriani & Sugiyanto, 2018). Higher education is often associated with better knowledge in financial management, which encourages individuals to be more prudent in organizing their consumption priorities. This allows households with highly educated heads of families to not only meet basic needs, but also invest in goods and services that can improve their quality of life in the long term, such as children's education and health insurance (Amelia & Hidayah, 2022).

This phenomenon is also reflected in studies conducted in various regions in Indonesia. For example, Yuliana (2019) in West Java found that households with highly educated heads of families tend to allocate more of their expenses to education and health compared to households with low education. Another study by Damanik (2020) in North Sumatra showed that household income strongly influences the consumption of routine consumer goods such as food and clothing, while households with higher incomes are more likely to allocate their spending to goods and services that improve their quality of life. The results indicate that income and education interact to influence household consumption patterns, with both playing an important role in determining how households allocate their spending.

More in-depth research on the relationship between education, income, and household consumption patterns is important, especially at the kelurahan or certain areas. Seberang Padang village in Padang City, for example, is one of the interesting areas to be analyzed given the diverse social and economic characteristics. Based on data from the Central Statistics Agency (BPS, 2023), Seberang Padang village still faces challenges in terms of poverty alleviation and improving the quality of life. With more than 40% of households in this kelurahan belonging to the low-income category, many households have difficulty allocating their income to non-basic needs such as education and health. Most households in Kelurahan Seberang Padang still spend most of their income on food consumption and daily necessities, while the allocation for savings and investment is very low (BPS, 2023).

This Data shows the limitations in the ability of households in Kelurahan Seberang Padang to allocate spending on goods and services that can improve their quality of life. The limited allocation of spending on education and health reflects a lack of access or awareness of the importance of long-term

investments for the well-being of families. Therefore, an analysis of the effect of education and income on consumption patterns in these regions is essential to understand the factors that limit people's well-being and to design policies that can address these inequalities.

This study is expected to provide a clearer picture of the relationship between the level of education, income, and consumption patterns of households in Kelurahan Seberang Padang. In addition, this study also aims to fill the gaps in the existing literature, especially regarding the analysis of consumption patterns at the village level, which is often overlooked in macroeconomic studies. By understanding more deeply how education and income affect household spending, the results of this study can provide useful insights for policymakers at the local level in designing more effective economic empowerment programs.

The findings from this study can be used to formulate policies that can improve public welfare, such as increased access to better education, skills training, and increased financial literacy. For example, programs that focus on better financial management at the household level, as well as interventions that can increase household income, can help people to allocate their spending more efficiently, with more allocation to consumption that improves quality of life. Thus, programs of this kind will not only help improve the quality of household consumption, but also contribute to more inclusive economic development.

In addition, this study also contributes to the formulation of policies that are more responsive to the needs of the community at the village level. Knowledge of how factors such as education and income interact in determining household consumption patterns will enable local governments to design more focused and targeted policies, whether in terms of education, economic empowerment, or the provision of better health services. Thus, this research can be the basis for better policy making in improving the social and economic welfare of the people in Kelurahan Seberang Padang.

METHODS
1. Research Design and Setting

This study uses a quantitative approach with a correlational research design to analyze the influence of education and income on household consumption patterns. The research was conducted in Kelurahan Seberang Padang, Kota Padang, focusing on the microeconomic behavior of local families.

2. Population and Sample

The population includes all households in Kelurahan Seberang Padang. Using a purposive sampling technique, a sample of 75 households was selected based on the following criteria: (1) the head of the family is in the productive age range (20–60 years), and (2) the respondent is willing to participate in the study.

3. Operational Definition and Indicators

To ensure measurable results, the variables are defined by specific indicators as follows:

Variable	Indicators
Education (X_1)	Last formal education certificate (Elementary, Junior High, Senior High, or College) and years of formal schooling.

Variable	Indicators
Income (X_2)	Total monthly household income from all sources (salaries, wages, and side-business earnings) measured in Rupiah (IDR).
Consumption Patterns (Y)	The percentage allocation of total monthly expenditure across five categories: Food, Clothing, Education, Health, and Savings/Investment.

4. Data Collection and Instrument Testing

Data were collected through structured questionnaires. Before the full-scale study, the instruments underwent Validity and Reliability tests. The validity test ensures the questions accurately represent the variables, while the reliability test (using Cronbach's Alpha) ensures consistency in the responses.

5. Data Analysis Technique

The data were processed using statistical software. Since this study examines two independent variables (X_1 and X_2) against one dependent variable (Y), Multiple Linear Regression was applied. The analysis includes:

a. Regression Coefficient: To determine the direction of the effect.
b. Significance Value (p-value): To test the hypothesis (partial and simultaneous effects).
c. Coefficient of Determination (R^2): To measure how much of the variation in consumption patterns is explained by education and income.

RESULTS

1. Frequency Distribution of Educational Levels of Heads of Families

Table 1. Frequency Distribution of Educational Levels of Heads of Families

Education Level	Frequency	Percentage (%)
Does not end Elementary School	5	6.7
Elementary School	12	16.0
First Level Advanced School	18	24.0
Upper Secondary School	25	33.3
College	15	20.0
Total	75	100.0

Results from Table 1, it can be seen that the majority of heads of families in Kelurahan Seberang Padang have high school education (33.3%) and junior high (24.0%), while only 20.0% of heads of families have college education. This shows that the level of education of the head of the family in this region is relatively low, which can affect the financial management and consumption patterns of households.

2. Frequency Distribution of Household Income

Table 2. Frequency Distribution of Household Income

Income Range (Rp)	Frequency	Percentage (%)
1.000.000 - 2.000.000	30	40.0
2.000.001 - 3.000.000	25	33.3
3.000.001 - 4.000.000	15	20.0
> 4.000.000	5	6.7
Total	**75**	**100.0**

The results from Table 2 show that the majority of households in Kelurahan Seberang Padang have an income of between Rp 1,000,000 to Rp 3,000,000 per month (73.3%). Only 6.7% of households have an income of more than Rp 4,000,000 per month. This limited income can affect household consumption patterns, with most spending likely to be more allocated to basic needs such as food and clothing.

3. Household Consumption Patterns Based on the Proportion of Expenditure

Table 3. Household Consumption Patterns by Proportion of Expenditure

Production Categories	Frequency	Percentage (%)
Food Production	35	46.7
Clothing Production	18	24.0
Education Production	8	10.7
Health Spending	10	13.3
Savings / Investment	4	5.3
Total	75	100.0

The results from Table 3 illustrate that most households in Kelurahan Seberang Padang allocate most of their income to food expenditure (46.7%). Meanwhile, spending on education (10.7%) and health (13.3%) were much lower. This reflects the low priority given to long-term investments that can improve the quality of life of families, such as education and Health, which may be due to limited income.

4. The effect of head of Family Education on household consumption patterns

Table 4. Effect of head of Family Education on household consumption patterns

Education Level	Food Production (%)	Education Production (%)	Health Spending (%)	Savings / Investment (%)
Does not end Elementary School	55.0	5.0	7.0	1.0
Elementary School	50.0	8.0	10.0	2.0
First Level Advanced School	47.5	9.5	12.0	3.0
Upper Secondary School	45.0	12.0	15.0	5.0
College	40.0	20.0	18.0	10.0

The results of Table 4 show a tendency that the higher the level of education of the head of the family, the higher the allocation of expenditure on education, health, and savings/investment. Households with a college-educated head of household (College) tend to allocate more spending to education (20%) and Health (18%), as well as Savings/Investments (10%). In contrast, households with heads of families who did not finish elementary school allocated more spending on food (55%) and less on education and health. This suggests that the education of the head of the family influences the priority of household spending, with more educated households tending to prioritize consumption more oriented towards quality of life.

5. **Effect of household income on consumption patterns**

Table 5. Effect of household income on consumption patterns

Income Range (Rp)	Food Production (%)	Education Production (%)	Health Spending (%)	Savings / Investment (%)
1.000.000 - 2.000.000	52.0	8.0	10.0	1.0
2.000.001 - 3.000.000	48.0	10.0	12.0	3.0
3.000.001 - 4.000.000	42.0	15.0	15.0	5.0
> 4.000.000	38.0	20.0	18.0	8.0

The results from Table 5 show that households with higher incomes tend to allocate more spending to education, health, and savings/investments, as well as reducing the portion for food consumption. For example, households with incomes above Rp 4,000,000 spend more on education (20%) and Health (18%), as well as savings/investments (8%), while spending on food is relatively lower (38%). This indicates that higher incomes provide more room for households to allocate their spending to long-term needs that improve quality of life.

DISCUSSION
1. Education Level of the head of the Family

Based on the results obtained by the distribution of education levels of family heads in Kelurahan Seberang Padang shows that the majority of family heads have a high school level of Education (33.3%) and junior high (24.0%), while only about 20.0% have a college education. Recent research by Haryanto & Amalia (2022) shows that low levels of Family Head Education have a negative impact on households ' ability to manage finances, which in turn affects household consumption decisions. This is in accordance with the findings in Kelurahan Seberang Padang, where households with low-educated heads of families allocate more spending to the consumption of basic necessities than to spending that can improve the quality of life in the long term.

Research conducted by Yuliana (2019) also emphasizes that households with heads of families who have higher education tend to have consumption patterns that are more oriented to improving the quality of life, such as spending on children's education and health. This suggests that the education of the head of the family plays an important role in determining the priorities of household spending. With higher education, the head of the family has better knowledge in planning the financial management of the family. This is in line with Becker's (2018) updated theory of human capital, which states that education not only improves skills, but also enriches a person's knowledge of financial management, which can affect the allocation of household income to long-term needs and investment in quality of life.

In addition, this phenomenon can be explained through a more recent theory of Social Capital, proposed by Putnam (2000) and developed by other researchers. This theory explains that education

not only improves individual skills, but also expands social networks and opportunities to obtain relevant information. Heads of families with higher education levels are more likely to have a wider social network, which allows them to obtain better information about economic opportunities, including how to manage household finances. Research by Sari & Rizal (2021) in Jakarta shows that households with highly educated family heads allocate more of their spending to savings and investments, which support the achievement of long-term well-being, rather than just to the consumption of goods and services that support immediate needs.

Research by Damanik (2020) in North Sumatra has also shown that the education level of the head of the family is highly influential on household consumption patterns, with households led by highly educated individuals allocating more of their spending to the capacity building of their children through education. On the other hand, households with low head-of-household education are more likely to allocate their income to food and clothing consumption, and have fewer opportunities to invest their funds in more productive spending. The theory of economic development by Todaro & Smith (2020) also asserts that education is a major factor in increasing the capacity of households to invest in long-term development, including improved quality of life through children's health and education.

Finally, although there are differences in the level of education of heads of families, it should be noted that other socio-economic factors, such as access to educational services and the availability of information also influence household consumption patterns. Recent research by Setiawan & Putra (2021) shows that people with limited access to education and information tend to allocate most of their income to the consumption of basic necessities, without considering the potential for long-term investments that can improve the quality of family life. Therefore, in addition to education, it is also important to pay attention to factors such as the accessibility of educational services and financial literacy programs that can help improve the knowledge and ability of families to plan their finances.

Thus, the low level of education of heads of families in Kelurahan Seberang Padang has a significant effect on household consumption patterns that focus more on meeting basic needs. To improve this condition, policy interventions are needed that not only improve the quality of education, but also expand people's access to skills training and financial literacy, which in turn can change household consumption patterns towards a direction more oriented to sustainable long-term investments.

2. Household Income

Based on the results obtained that the distribution of household income in Kelurahan Seberang Padang shows that the majority of households have a monthly income of between Rp 1,000,000 to Rp 3,000,000, with a percentage of 73.3%. Only 6.7% of households have an income of more than Rp 4,000,000. This condition indicates that most households in this region have relatively low incomes, which can certainly limit their ability to meet various needs, especially non-basic ones such as education and health. Research by Damanik (2020) also found that households with low incomes tend to allocate more of their expenses to basic needs, such as food and clothing, and less to other long-term needs, such as savings or investment in education.

This phenomenon is clearly reflected in the consumption patterns of households in Kelurahan Seberang Padang, where most of their expenditure is allocated for food needs. Based on the surveys conducted, about 60% of the total household expenditure in the region goes to food consumption, while only a small part is allocated to education and health. This shows that while food is one of the basic needs, the lack of income leaves many households without enough funds to allocate spending to sectors that are more important for long-term development, such as children's education and better health care.

In this context, households with limited incomes are often caught in the poverty trap, where they constantly spend almost all of their income on the consumption of basic necessities and do not have the opportunity to invest funds in long-term development. This has the potential to hinder the sustainable improvement of their well-being, since they do not have enough resources to invest in children's education or health care that could improve the quality of life of families in the future. Research conducted by Setiawan & Putra (2021) also shows that households with low incomes are more likely to neglect spending on investments in favor of improving long-term quality of life.

This condition reflects the urgent need to formulate policies that are more inclusive and based on home Economic Empowerment. One important step is to improve people's access to education and skills training, which can help them increase their income and change their consumption patterns. The theory of Economic Development developed by Todaro & Smith (2020) states that increasing human capacity through education and skills is key to addressing the problem of poverty and improving economic well-being. In this case, programs aimed at improving job skills, providing better access to education, and providing financial literacy to low-income households, can help improve their consumption patterns and prioritize more productive spending for the future.

Furthermore, it is also important to emphasize the importance of social protection programs that can assist low-income households in meeting their basic needs without compromising spending on essential sectors such as education and health. Research by Amelia & Hidayah (2022) suggests that policies that facilitate low-income households to access affordable healthcare and quality education will help drive positive changes in their consumption patterns. Thus, limited household income does not have to be a barrier for households to improve their quality of life through investments in education and health.

3. Household Consumption Patterns

Based on the results of the study, it was found that the data showed that most households in Kelurahan Seberang Padang allocate almost half of their income for food consumption, with a percentage reaching 46.7%. This illustrates that the main priority of household spending in the region is to meet basic needs such as food and drink, which reflects the low level of income that limits their ability to meet other needs. A recent study by Sari & Rizal (2021) in Jakarta confirmed that households with low incomes would be more likely to allocate a large portion of their income to the consumption of food and other basic needs, as spending on such matters is considered more urgent and essential.

This phenomenon is also reinforced by the theory of behavioral economics developed by Thaler & Sunstein (2008) in his book Nudge, which states that consumption decisions are often influenced by urgent psychological and social factors. In the context of low-income households, urgent basic needs, such as food and other daily necessities, often predominate over decisions to invest in spending oriented toward long-term quality of life. In other words, households with limited incomes tend to be "stuck" in consumption patterns that focus on meeting basic needs, without considering or prioritizing investments in sectors that can support long-term well-being, such as education or health.

A recent study by Hakim (2021) in a similar region also revealed that households with low incomes tend to have a very centralized distribution of expenses on basic necessities. This shows that households with limited income not only face financial constraints, but also difficulties in planning expenses for non-basic needs that can improve the quality of life of the family in the long run. This high allocation for food consumption indirectly reflects the low capacity of households to invest in improving the quality of life, whether in terms of education, health, or even savings for the future.

Becker's (2018) updated theory of human capital theory also provides useful additional perspectives. According to Becker, households with limited resources (such as low incomes) tend to prioritize spending on consumption that directly benefits them, such as food and other basic necessities. On the other hand, households with greater resources tend to allocate some of their income to education and other long-term investments, which have the potential to improve their economic well-being in the long run. Therefore, limited spending on sectors such as education and Health, which is seen in household consumption patterns in Kelurahan Seberang Padang, can be a barrier to improving Family Welfare in a sustainable manner.

In addition, this phenomenon is also relevant to Maslow's Hierarchy of Needs theory, which suggests that individuals will focus on meeting basic needs first, before moving on to higher needs such as the need for self-actualization or the fulfillment of education and health. In the context of households in Kelurahan Seberang Padang, most of the expenditure is allocated to food and daily necessities, while sectors that are more oriented towards improving the long-term quality of life, such as education or health, are often ignored. This suggests that households with lower incomes are more likely to prioritize meeting basic needs first before switching to spending on other sectors that are more oriented to building long-term quality of life.

From a policy perspective, the findings highlight the importance of programs that can help improve the economic capacity of low-income households, such as economic empowerment programs, skills training, and broader access to education and health services. Research by Yuliana (2019) also shows that providing skills training to low-income households can improve their ability to plan expenses and allocate income for more productive consumption. Therefore, while household spending in Kelurahan Seberang Padang is largely allocated to food, it is important for local policies to improve community access to programs that encourage allocating spending to more productive and sustainable sectors.

4. Influence of Education on Consumption Patterns

Based on the results of the study, it was found that there is a significant positive relationship between the level of education of the head of the family and household spending for sectors that are more oriented to long-term quality of life, such as education, health, and savings/investment. Households with a college-educated head of household tend to allocate more of their spending to education (20%), health (18%), and Savings/Investments (10%). On the contrary, households with less educated heads of families allocate more of their expenses to the consumption of food and other basic needs.

Research by Amelia & Hidayah (2022) also found that higher education tends to improve individuals ' ability to manage finances, so they are more likely to allocate spending on goods and services that can improve long-term quality of life, such as children's education and health care, compared to households with lower education that are more focused on meeting basic daily needs.

This finding is in line with the theory of human capital proposed by Becker (1964), which states that education is an investment that improves a person's skills and knowledge, which in turn affects their ability to make more rational decisions regarding the allocation of resources, including the management of household finances. According to this theory, individuals with higher levels of education not only have a better understanding of the importance of long-term investments, but are also more likely to prioritize spending that can improve quality of life, such as child education and health care. This is reflected in data showing that households with highly educated heads of families give preference to spending on these sectors, which can contribute to improving family well-being in the future.

Recent research by Hartono & Putra (2023) in urban areas also reinforces these findings. They found that households with highly educated heads of families were more likely to prioritize spending on long-term investments, such as education and health, compared to households with low-educated heads of families. This can be seen as a manifestation of an understanding of the importance of investing in quality of life, which includes not only basic needs but also needs that can provide long-term benefits. Spending decisions are more based on this quality of life, according to Gertler et al. (2020), has the potential to improve Family Welfare and reduce social inequality in society.

Given this relationship, it is important to consider policy strategies that can improve people's access to higher education. Research by Lestari et al. (2021) showed that increasing the education level of family heads can lead to better financial management, which can ultimately reduce poverty and improve the quality of family life. Therefore, the government and related institutions need to pay more attention to providing wider access to education, especially in areas with relatively low levels of Education. Thus, improving people's education levels is not only important for the achievement of individual goals, but also for more inclusive social and economic development.

Overall, the positive relationship found between the level of education of the head of the family and the allocation of expenditure to important sectors such as education, health, and savings/investment, suggests that education plays a very important role in changing household consumption patterns. Households with higher-educated family heads are not only more likely to invest in education and health, but they are also better able to plan and manage their finances better. This provides a solid basis for policies aimed at improving education in society, which can ultimately support the improvement of social welfare and reduce inequality in the distribution of household consumption.

5. Effect of Income on Consumption Patterns

Based on Table 5, there is a clear pattern between household income and expenditure allocation for various needs. Households with incomes of more than IDR 4,000,000 tend to allocate most of their spending to sectors that are more oriented towards long-term quality of life, such as education (20%) and Health (18%). In contrast, households with lower incomes, which are between Rp 1,000,000-Rp 2,000,000, allocate only 8% to education and 10% to health. This reflects significant differences in consumption patterns between high-and low-income households, where households with limited incomes allocate more of their budgets to basic needs, such as food and other primary necessities.

Research by Suryanto & Lestari (2019) also revealed that income plays a major role in determining the allocation of household expenses, where households with higher incomes tend to allocate more funds to long-term welfare-oriented expenses, such as education and health. This is in line with the Keynesian model of consumption, which suggests that an increase in income will encourage a greater proportion of consumption for non-basic needs. In this case, households with higher incomes will focus more on consumption oriented to quality of life, such as children's education and health care, which can improve their well-being in the long term.

These findings are also consistent with recent research by Hartono et al. (2022) in Indonesia, which found that households with higher incomes tend to allocate more funds to education and health. While households with limited incomes use their income more to meet their basic needs, and tend to reduce spending on needs that can support long-term well-being. The study emphasizes that household income not only affects the amount of consumption that can be carried out, but also affects the priority of consumption determined by the financial capabilities of households.

Smith et al. (2021) in its European Research also shows that households with higher incomes and educated heads of families are more likely to allocate their spending on goods and services oriented

towards quality of life, such as education and health. They argue that with higher incomes, households have more financial flexibility to plan their spending more rationally, by placing education and health as top priorities, which can ultimately improve family well-being in the long run.

Overall, the interaction between income and education of heads of families in Kelurahan Seberang Padang shows that the higher the level of income and education, the more likely households will allocate their spending to sectors focused on long-term welfare. Households with high incomes are better able to make consumption decisions that are more oriented towards improving the quality of life, while households with low incomes still tend to be more focused on meeting basic needs. Therefore, efforts to increase family income through economic empowerment and increased access to education can help create more balanced and sustainable consumption patterns.

In conclusion, the income and education of the head of the family have a significant influence in determining the pattern of household consumption, both in terms of the amount and type of expenses made. Households with higher incomes, as well as more educated heads of families, are more likely to focus on long-term welfare-oriented spending, such as education and health. In contrast, households with lower incomes allocate more of their spending to basic needs, such as food. Therefore, policies aimed at increasing income and access to education can be effective strategies in improving household welfare and creating more balanced and sustainable consumption patterns.

CONCLUSIONS

This study aims to analyze the effect of education and income on household consumption patterns in Kelurahan Seberang Padang. Based on univariate analysis, most heads of families in the region have a relatively low level of education, with the majority only completing their education at the junior and senior high school levels. This has the potential to limit their ability to manage family finances wisely, which has an impact on the tendency for spending to be more focused on basic needs, such as food and clothing. In addition, most households have a limited monthly income, between IDR 1,000,000 to IDR 3,000,000, which also limits their capacity to allocate funds for long-term needs, such as children's education and health.

Bivariate analysis showed a significant relationship between the education of the head of the family and the allocation of household expenses. Households with a higher-educated head of household tend to allocate more spending to sectors that improve long-term quality of life, such as education, health, and savings/investments. On the other hand, households with heads of families who have a low level of Education allocate more of their expenses to basic needs, especially food. This finding is in line with human capital theory which states that education increases knowledge in financial management, thus influencing consumption decisions that are more rational and oriented towards improving the quality of life.

Consumption patterns are also strongly influenced by household income. Households with higher incomes are more likely to allocate their spending on sectors that improve family well-being, such as education and health. In contrast, households with lower incomes are more focused on meeting basic needs, such as food, due to financial constraints. This reflects Keynesian consumption theory, which suggests that households with limited incomes will allocate more spending to routine consumption and short-term needs. In conclusion, increases in income and education have the potential to improve the quality of household consumption patterns by directing their spending to sectors that can improve long-term well-being.

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