

## **ABSTRACT**

This reasearch aims to identify the resilience of households in Indonesia by using of savings, inflation, credit interest ratesand household spending both consumption and non consumption. This reasearch uses the secondary data from BPS and BI. The data sample which is used by this reasearch is annual data, from year of 1986 to 2015. The obtained data from this reasearch is processed by Statistical Package for the Social Sciences(SPSS). The method of analyzing multiple data of linier regression is choosen to see how influential the variables of inflation, interest rates, per capita expenditure on household resilience. Only per capita expenditure which has a positive and significant andeffect on household resilience, both consumption expentiture and non-consumption expenditure.

Keywords : resilience is rate, household, inflationBank Indonesia, per capita expenditure.