

## MARITAL ECONOMICS: RELATIONSHIP BETWEEN INFLATION AND AGE OF FIRST MARRIAGE AMONG INDONESIAN YOUTH

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### ABSTRACT

Economic factors, including inflation, have long been recognized as significant determinants of marital patterns and decisions. Previous studies have shown mixed results on how economic instability and inflation affect marriage rates, with some findings indicating a deterrent effect due to increased economic uncertainty, while others show varying impacts across different regions and timeframes. However, existing literature often lacks contemporary analysis within specific geographical contexts, such as Indonesia, and does not extensively explore the compounded annual effects of inflation on marriage rates. This study addresses these gaps by examining the relationship between compounded inflation rates and the age of first marriage among Indonesian youth from 2019 to 2023. Utilizing national and subgroup data from the “Statistik Pemuda Indonesia” dataset provided by the Central Agency of Statistics (BPS), including distinctions by gender, rural vs. urban settings, and expense groups, this paper provides a nuanced analysis of how recent economic conditions influence marital decisions. The results of the Shapiro-Wilk test conducted across the dataset are mixed. Due to this inconsistency, the use of the Spearman Rank Correlation and Pearson Correlation is justified. The results reveal significant variances in how different demographic segments react to economic pressures, thereby enriching our understanding of the economic factors driving marital choices in contemporary Indonesian society. Through this analysis, the study contributes to the broader discourse on marital economics by integrating localized economic metrics with demographic behavioral patterns, offering valuable insights for policymakers and social scientists.

**Keywords:** Inflation, Economy, Marriage, Pressure, Youth.

### INTRODUCTION

Since ancient times, marriage has been one of the most fundamental and well-recognized social institutions across societies and civilization (Narayan et al., 2015). However, this act is not only a bond being established between two individuals, but marriage also acts as a bridge between different families, promoting social integration, cultural exchange, and the preservation of collective values and traditions. From a sociological perspective, marriage serves as a social institution that provides a framework within which family relationships are formed and sexual behavior is regulated. In this way, it guarantees a structured environment that encourages paternal assurance and biparental investment in the resulting offspring to improve genetic succession as well as social stability (Bethmann & Kvasnicka, 2011). Since it is a social institution, marriage becomes subject to social, economic, and cultural factors which influence the patterns in society (Fairfax, 2014; Omobola, 2013)

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In Indonesia, the age at first marriage has undergone essential trends over time. Historically, early marriages were prevalent, particularly in rural areas, influenced by cultural, religious, and economic factors. Parents often married off their daughters at or before the onset of puberty, a practice deeply rooted in traditional customs and Islamic law, which did not stipulate a minimum marriage age. This practice was seen as a means to ensure the daughters' protection and to strengthen family alliances (Blackburn & Bessell, 1997).

Rammohan & Johar (2009) and Blackburn & Bessell (1997) argued that the age at marriage for first-married in Indonesia is determined by various factors. The most significant factor is the level of education, whereby a higher standard of schooling is highly correlated with delayed marriage. Those who proceed to higher educational levels are bound to marry when they are older since they are more determined to finish their studies and build their career life before getting married. Economic factors are also very critical; an individual from a more affluent household or more stable income is likely to marry later in life after securing independence and stability economically. Cultural norms and practices significantly impact age at first marriage, with most cultural expectations favoring early marriages within the rural populations and ethnic communities. In contrast, in cities, the effects of delayed marriages have been noted as a trend of urbanization and modernity. Additionally, cultural norms and religious beliefs often view early marriage as a means to preserve family honor and ensure economic and social security for girls. Economic conditions further influence this trend, as poorer families may marry off daughters early to alleviate financial burdens. Legal frameworks, although evolving, have historically struggled to curb early marriages effectively due to weak enforcement and societal resistance. Recent trends indicate later marriages influenced by higher educational attainment, economic aspirations, and urbanization. Socioeconomic determinants, such as the level of education, economic status, cultural norms, and the rural-urban divide (Wulandari et al., 2023).

Policies and strategies to improve the age at first marriage in Indonesia have varied over time. In the colonial period, Dutch authorities and Indonesian social reformers debated the need for government intervention. Despite concerns over the physical and psychological impacts of early marriage, there was reluctance to impose strict regulations due to cultural sensitivities and the perceived sanctity of family decisions. After independence, the Indonesian government took a more active role, promoting education and awareness to shift public attitudes. The 1974 Marriage Law set the minimum marriage age at 16 for girls and 19 for boys, though enforcement remained a challenge. More recently, efforts have focused on improving girls' access to education, raising public awareness about the consequences of early marriage, and strengthening legal mechanisms to protect children's rights (Blackburn & Bessell, 1997). In contemporary era, a report by the United Nations Children's Fund 2020 (UNICEF) said that the Indonesian government has increased the minimum legal marriage age to 19 years for both girls and boys. This legal reform aims to curb child marriage and protect children's rights and welfare. Mass education schemes through schools and communities aim to sensitize people to the adverse effects of early marriage and the value of education. Economic support and empowerment programs, including scholarships, vocational training, and microfinance services, are also vital.

As mentioned, economic factors play a role in influencing marriage patterns. This dynamic can be explained through a theory called "the two-market model" theory. According to Treble (1994), the two-market model suggests that people operate in two different markets: a labor market and a marriage market. The labor market is an area where the production of everything outside the family is coordinated, and the people therefore sell their labor to buy the goods and services necessary to live. Meanwhile, the marriage market organizes the production of the children, the

food, the shelter, and so forth. The skills, time, and resources used to produce the household are "sold" in that time is spent in this market. The model posits that the basic person will spend some time on activities designed to earn a wage in the labor market and household production. The decision on the amount of time spent in a particular market is based on the relative price of the two types of activities and the rewards derived from it. The way the two markets interact is so basic to this model that any change in one can greatly affect the other. For example, a rise in labor-market wages may raise the price of spending time in professional labor and lower the price of staying out of the labor market, causing more people to make those choices. This model provides a comprehensive explanation of the ways in which economic factors, such as labor market wages and household production costs, influence marriage patterns and decisions.

One aspect of the economy that plays a role is the inflation rate. Inflation rate defined as a sustained increase in the general price level of goods and services in an economy over a period of time, which decreases the purchasing power per unit of money (Fatoureh Bonab, 2019). To measure inflation rate, there are several methods, but central bank and government agencies often use Consumer Price Index (CPI) methods to assess inflation. According to the Consumer Price Index Handbook published by the International Monetary Fund, CPI methods measure inflation by tracking how the prices of everyday goods and services change over time. To calculate CPI, prices are collected from various stores and retail outlets. The average price changes for different products are then calculated, with more weight given to items that households spend more money on. This weighted average helps determine the overall rate of inflation (International Monetary Funds, 2020). Economic pressure from inflation increases living costs, affecting individuals' ability to afford essential commodities such as housing, food, and healthcare. High inflation may delay the age at first marriage, as young people seek economic stability before marrying (Dew, 2021).

According to Jelnov (2023) , Indonesia experienced high inflation during the late 1990s, part of the Asian financial crisis, which impacted economic stability and household income. These hardships likely contributed to delays in the age at first marriage as youths sought financial stability. High inflation causes economic instability, impacting employment and income, leading to postponed marriages until financial security is achieved. Understanding inflation's impact on marriage age can help policymakers design interventions to stabilize the economy and support youth planning.

Several studies have shown that inflation can discourage marriage. One study from Schellekens & Gliksberg (2013), found that as inflation increased, the likelihood of entering marriage decreased, suggesting that economic instability and the resultant uncertainty discourage marriage. Supporting the previous findings, Ul-Haq et al. (2023) found that both unemployment and inflation rates significantly contribute to the increase in divorce rates. These economic conditions create stress that adversely affects marital stability. Similar to this, Nunley & Zietz (2012) found that higher inflation rates are associated with higher divorce rates. This positive relationship suggests that as the cost of goods and services rises, it places additional financial stress on marriages, potentially leading to more divorces. Hill (2015) found that marriage rates and local economic conditions are positively correlated. Higher local economic prosperity, as measured by GDP per capita, leads to higher marriage rates. Conversely, economic downturns are associated with lower marriage rates. Bowmaker & Emerson (2015), using data from 1970-1999 housing cost in 2,450 United States' counties, found that higher housing cost burdens—defined as the ratio of the cost of owner-occupied housing to per capita income—correlate with lower marriage rates

in counties. Essentially, as the cost of housing relative to income increases, fewer people choose to marry. Even though this study specifically analyzes housing cost, this is still fit with the inflation definition because indirectly implied there is “an inflation” (increase in housing cost over time). However, there is one contrasting evidence that indicates economic conditions associated with inflation can have a positive impact on marriage. Nobles & Bутtenheim (2008), in their study in Indonesia during 1990-1998s, found that there is no evidence that economic downturn in 1998 crisis resulted in significant changes in marriage patterns at the national level.

Several gaps can be identified from the study that has been mentioned. *First*, there is a lack of contemporary research in this topic conducted in Indonesia. One study by Nobles & Bутtenheim (2008) focused on Indonesia, but it covers the timeframe 1990-1998, which is nearly 20 years ago. Given the socio-economic changes Indonesia has undergone since then, a new study on this topic is crucial to provide updated insights that reflect current conditions and trends. Additionally, while there are studies conducted in other countries such as China (Ul-Haq et al., 2023), the United States of America (Bowmaker & Emerson, 2015; Hill, 2015; Nunley & Zietz, 2012), South Korea (Raymo & Park, 2020), and Israel (Schellekens & Gliksberg, 2013). Each country has unique socio-economic dynamics, and findings from other regions cannot be directly applied to Indonesia. Hence, research specifically focused on Indonesia is necessary to understand the local context. *Second*, there is a lack of studies that use year-on-year inflation rate analysis, especially annually compounded inflation rates. One of the studies that uses inflation rate as its main aspect is by Schellekens & Gliksberg (2013), but this study uses decennial census data which provides limited data and does not capture year-to-year fluctuations and real economic changes. Understanding the impact of inflation on marriage patterns requires analyzing data that reflects these annual changes to provide a more accurate picture of economic influences. A study by Nunley & Zietz (2012) uses year-on-year inflation but does not compound it, and it correlates inflation with divorce rates rather than marriage rates. Compounded annual inflation rates offer a more comprehensive view of economic stability and its effects over time, which is essential for understanding long-term trends in marriage patterns. *Third*, there is a lack of studies that delve deeper into sub-group analysis. From the mentioned literature, only the study by Ul-Haq et al. (2023) dives deeper into regional differences as their sub-group analysis. However, this study focuses on divorce rates, not first-time marriage rates. Detailed sub-group analysis, such as regional or demographic variations, is critical for identifying specific patterns and addressing the unique needs of different communities. Addressing these gaps is vital for providing up-to-date, relevant data that can capture the actual dynamics of economic aspects, especially inflation, and marriage patterns. Such research will contribute significantly to the academic field by filling these gaps and offering insights that can guide policy and decision-making processes.

This research intends to analyze the link between the age of first-year marriage rates and compounded inflation rates from 2019-2023. The analysis will include aggregated data (national data) and sub-group analysis including gender, rural-urban divide, and expense group. This study, therefore, adds new relevant studies in contemporary time on the addressed topic to enrich the findings of previous studies, giving a broader view of how exactly economic factors drive different demographic marital decisions. According to the most recent available marriage rate data, Indonesia experienced its lowest rates in a decade in 2023 (Annur, 2024). This important trend gives strong rationale for this study, indicating that more research into the root causes of marriage rates is timely and relevant. The novelty of the research is in its use of recent data, compounded inflation rates, details in the sub-group analysis, and a comprehensive approach with the

integration of multiple determinants in giving clear and valuable insights for policymakers in Indonesia.

## **METHOD**

The age of first marriage rate data for this research is drawn from the "Statistik Pemuda Indonesia" report published by the Central Agency of Statistics from 2019 to 2023. This dataset, derived from the Survei Sosial Ekonomi Nasional (Susenas) and the Survei Angkatan Kerja Nasional (Sakernas), involves extensive sampling across various demographics, including age, gender, and regional distribution. For instance, the Susenas March 2022 survey included 345,000 households across 34 provinces and 514 districts/cities in Indonesia, providing representative data at both the provincial and national levels. The primary goal of the "Statistik Pemuda Indonesia" survey is to gather comprehensive data on Indonesia's youth population, providing insights into demographic, educational, health, economic, and social characteristics essential for policy planning and evaluation. The data collection tools and materials include structured questionnaires administered through face-to-face interviews. The surveys are designed to capture a wide array of variables related to the demographic, educational, health, economic, and social conditions of the youth in Indonesia. The questionnaires are standardized to ensure consistency and reliability in the data collected across different regions and time periods.

The surveys employ a stratified two-stage sampling design. The first stage involves selecting enumeration areas (EAs) as primary sampling units (PSUs), followed by the selection of households within these EAs as secondary sampling units (SSUs). This method ensures that the sample is representative of the population. The sample is stratified by urban and rural areas, ensuring that both settings are adequately represented. Within each stratum, the sample is further divided by province to provide detailed regional data. Households are selected based on a random sampling method to minimize bias. The criteria for inclusion include being part of the youth demographic, defined as individuals aged 16 to 30 years, based on the Indonesian Youth Law (Undang-Undang Nomor 40 Tahun 2009 tentang Kepemudaan). The surveys generally achieve high response rates due to the systematic and well-organized data collection process, which includes thorough training of enumerators and supervisors to ensure accurate data collection. The precision of the estimates is measured using standard errors and relative standard errors (RSE). Estimates with an RSE  $\leq 25\%$  are considered accurate, while those with an RSE  $> 25\%$  but  $\leq 50\%$  should be used with caution. Estimates with an RSE  $> 50\%$  are deemed very inaccurate and should be combined with other estimates to improve precision.

The collected variables include demographic details (age, gender, regional distribution), educational attainment (literacy rates, school participation, highest education completed, average years of schooling), health (general health complaints, smoking habits, health insurance coverage, morbidity rates), economic activity (employment status, type of employment, hours worked, income levels, unemployment rates), social and economic conditions (household economic status, housing conditions, technology usage), and reproductive health (age of first marriage, childbirth rates, family planning practices). Conducted annually, these surveys provide updated data for tracking youth trends over time. The dataset comprises aggregated national data and sub-groups categorized by gender (male and female), geographical divide (rural and urban), and expense group (40% lower, 40% middle, and 20% top). Expense group categorization divides the population into low, middle, and high-income levels based on spending ability. The data shows the percentage of first marriages among youth across various age ranges: 16-18, 19-21, 22-24, and

25-30 years old. The unit of analysis is the individual youth within these age ranges, categorized by gender, geographical location, and expense group, allowing for a detailed examination of how these factors influence the age of first marriage. This approach provides insights into the demographic and economic factors affecting marital decisions within each subgroup.

For the inflation rate, data was sourced from the *Pusat Data Kontan* website, tracking year-on-year inflation from 2019 to 2023. The inflation rate dataset was compounded annually using the compounded average monthly inflation formula to reflect the real inflation impact from the previous year. By combining these detailed sub-group analyses with national data, the study aims to provide a comprehensive understanding of the relationship between economic conditions, specifically inflation, and the age of first marriage in Indonesia.

$$\text{Compounded Average Monthly Inflation} = \prod_{i=1}^n ((1 + \text{Inflation Rate}_i^{\text{m}}) - 1)$$

Table 1. Year-on-Year Inflation Rate and Compounded Inflation Rate

Year	Inflation Rate	Compounded Inflation Rate
2019	3,03%	43,05%
2020	2,04%	27,33%
2021	1,56%	20,41%
2022	4,21%	63,79%
2023	3,69%	54,30%

Source: Personal Documentation

To examine the relationship between the inflation rate and the age at first marriage, this research adopted a quantitative approach in ascertaining how the two correlated through a stratified correlation analysis using the Spearman Rank's Correlation method. According to Warne (2017), this method effectively analyzes the two variables, especially when the result distribution is abnormal. As apparently evidenced in this research based on the Shapiro-Wilk test (Table 1)

Table 2. The *p-value* result of the Shapiro-Wilk Test for the entire dataset conducted in Stata

Dataset	Compounded				
	Inflation Rate	Age 16-18	Age 19-21	Age 22-24	Age 25-30
Aggregat	0.77071	0.03965	0.29982	0.09875	0.07390
Urban	0.77071	0.51080	0.83402	0.62340	0.43392
Rural	0.77071	0.12910	0.01347	0.65522	0.59656
Male	0.77071	0.16715	0.75163	0.54721	0.32719
Female	0.77071	0.91358	0.93659	0.81438	0.78185
40% Lower	0.77071	0.72643	0.19061	0.12724	0.71008
40% Middle	0.77071	0.91842	0.22506	0.60349	0.54259
20% Top	0.77071	0.71527	0.72891	0.59386	0.71266

Source: Personal Documentation

For data to be labeled as normally distributed, the result of *p-values* needs to be less than 0,05. However, The Shapiro-Wilk test results indicated mixed normality across the dataset, justifying

the use of the Spearman Rank Correlation method. The *p-values* varied significantly, supporting the choice of non-parametric correlation analysis. However, one specific subset—comprising individuals from rural areas aged 19-21—showed *p-values* of 0.01, which is less than the 0.05 threshold. This indicates normal distribution within this subset. Consequently, for this case, the use of the Pearson Correlation method, appropriate for parametric data, is justified.

## RESULTS AND DISCUSSION

### Aggregation

Table 3. Aggregated Data Spearman Correlation Result (Inflation Rate and Age-Range)

Age Range	Result
16-18	-0.5000
19-21	0.7000
22-24	0.5000
25-30	-0.6000

Source: Personal Documentation

The correlation between inflation and economic outcomes varies significantly across different age groups at first marriage. For individuals aged 16-18, there is a moderately negative correlation with inflation, measured at -0.5000. In contrast, the age group 22-24 exhibits a positive correlation of 0.5000 with inflation. Additionally, individuals aged 19-21 show a very strong positive correlation with inflation, measured at 0.7000. For those in the 25-30 age group, a strong negative correlation of -0.6000 is observed.

### Gender

#### Male

Table 4. Male Sub-Group Spearman Correlation Result (Inflation Rate and Age-Range)

Age Range	Result
16-18	0.3000
19-21	0.5000
22-24	0.5000
25-30	-0.9000

Source: Personal Documentation

The relationship between inflation and economic metrics exhibits distinct patterns across various age groups at first marriage for males. For those aged 16-18, the correlation coefficient is 0.3000, indicating a weak positive relationship between inflation and the likelihood of marriage. This positive relationship becomes moderate for the 19-21 age group, with a correlation coefficient of 0.5000. Conversely, for males aged 25-30, the correlation coefficient shifts dramatically to -0.9000, demonstrating a very strong negative relationship between inflation and the likelihood of marriage.

## Female

Table 5. Female Sub-Group Spearman Correlation Result (Inflation Rate and Age-Range)

Age Range	Result
16-18	-0.5000
19-21	0.9000
22-24	0.5000
25-30	-0.5000

Source: Personal Documentation

The impact of inflation on economic indicators varies significantly across different age groups at first marriage, highlighting distinct economic engagements and vulnerabilities. For females aged 16-18, the correlation coefficient is -0.5000, indicating a moderate negative relationship between inflation and the likelihood of marriage. In contrast, females aged 19-21 show a strong positive correlation of 0.9000, suggesting that rising inflation significantly increases the likelihood of marriage in this age group. The 22-24 age group exhibits a moderate positive correlation of 0.5000 between inflation and marriage. Finally, for females aged 25-30, the correlation coefficient reverts to a moderate negative value of -0.5000, similar to the youngest age group.

## Geographical Location

### Urban

Table 6. Urban Sub-Group Spearman Correlation Result (Inflation Rate and Age-Range)

Age Range	Result
16-18	0.1000
19-21	0.9000
22-24	0.1000
25-30	-0.9000

Source: Personal Documentation

For individuals aged 16-18, the correlation coefficient is 0.1000, indicating a very weak positive relationship between inflation and the likelihood of marriage. For the 19-21 age group, the correlation coefficient is significantly higher at 0.9000, indicating a strong positive relationship between inflation and marriage. For individuals aged 22-24, the correlation coefficient returns to a weak positive value (0.1000), similar to the youngest age group. However, for those aged 25-30, the correlation coefficient is -0.9000, indicating a strong negative relationship between inflation and the likelihood of marriage.



## Rural

Table 7. Rural Sub-Group Spearman Correlation Result (Inflation Rate and Age-Range)

Age Range	Result
16-18	-0.5000
22-24	0.6000
25-30	-0.2000

Source: Personal Documentation

For individuals aged 16-18, the correlation coefficient is -0.5000, indicating a moderate negative relationship between inflation and marriage. In contrast, for the 19-21 age group, the Pearson correlation coefficient is 0.9070 (Table 7). The results show a very strong positive relationship between inflation and marriage. This indicates that as inflation rises, the likelihood of marriage in this age group significantly increases. For individuals aged 22-24, the Spearman correlation coefficient is 0.6000, indicating a strong positive relationship between inflation and marriage. Finally, for the 25-30 age group, the Spearman correlation coefficient is -0.2000, indicating a weak negative relationship between inflation and marriage.

Table 8. Rural Sub-Group Pearson Correlation Result (Inflation Rate and Age-Range)

Age Range	Result
19-21	0.9070

Source: Personal Documentation

## Expenditure

### Top 20%

Table 9. Top 20% Expense Sub-Group Spearman Correlation Result (Inflation Rate and Age-Range)

Age Range	Result
16-18	-0.5000
19-21	0.9000
22-24	0.6000
25-30	-0.2000

Source: Personal Documentation

For individuals aged 16-18, the correlation coefficient is -0.5000, indicating a moderate negative relationship between inflation and the likelihood of marriage. In contrast, for the 19-21 age group, the correlation coefficient is 0.9000, indicating a strong positive relationship between inflation and marriage. For individuals aged 22-24, the correlation coefficient is 0.6000, indicating a strong positive relationship between inflation and marriage. Finally, for the 25-30 age group, the correlation coefficient is -0.2000, indicating a weak negative relationship between inflation and marriage.

### Middle 40%

Table 10. Middle 40% Expense Sub-Group Spearman Correlation Result (Inflation Rate and Age-Range)

Age Range	Result
16-18	-0.6000
19-21	0.7000
22-24	-0.1000
25-30	-0.3000

Source: Personal Documentation

For the ages of first marriage between 16 and 18, a negative coefficient is associated with inflation, -0.6000. This contrasts with the ages of first marriage between 19 and 21, who have a very strong positive correlation with inflation, 0.7000. For the ages of first marriage, 22 to 24 and 25 to 30, the coefficients against inflation are negative and mild, registering -0.1000 and -0.3000, respectively.

### Bottom 40%

Table 110. Bottom 40% Expense Sub-Group Spearman Correlation Result (Inflation Rate and Age-Range)

Age Range	Result
16-18	-0.6000
19-21	0.7000
22-24	-0.1000
25-30	-0.3000

Source: Personal Documentation

The Spearman correlation results for the bottom 40% expense sub-group in Table 11 provide insights into the relationship between inflation rates and the age of first marriage among the lowest income segment of Indonesian youth. For individuals aged 16-18, the correlation coefficient is -0.6000, indicating a strong negative relationship between inflation and the likelihood of marriage. In contrast, the 19-21 age group exhibits a strong positive relationship with a correlation coefficient of 0.7000. For individuals aged 22-24, the correlation coefficient is -0.1000, indicating a weak negative relationship between inflation and marriage. Finally, the 25-30 age group shows a moderate negative relationship with a correlation coefficient of -0.3000.

## DISCUSSION

The research findings reveal notable and diverse correlations between inflation rates and the age of first marriage among Indonesian youth from 2019 to 2023. This section delves into a detailed analysis of these findings, confirming them with existing theories and previous research while highlighting the strengths, weaknesses, alignments, and contradictions.

The aggregated data from Table 3 shows that younger cohorts, specifically those aged 16-18 and 25-30, exhibited negative correlations with inflation. This suggests that economic volatility tends

to discourage marriage among these age groups. The negative correlation for the 16-18 age group, indicated by a moderate negative correlation of -0.5000, aligns with Schellekens and Gliksberg (2013), who found that economic instability deters early marriage due to financial uncertainty. For individuals aged 16-18, the correlation coefficient of -0.6000 for the bottom 40% expense sub-group further supports this trend. Similarly, the strong negative correlation of -0.6000 for the 25-30 age group likely results from increased financial burdens such as housing and childcare costs, which are exacerbated by inflation, leading to a postponement of marriage. This finding aligns with the dual market model proposed by Treble (1994), which indicates that economic factors in the labor market significantly impact decisions in the marriage market. The correlation coefficient for males aged 25-30 is even more pronounced at -0.9000, suggesting that economic pressures disproportionately impact their decision to marry later in life due to the traditional expectation for men to be primary financial providers.

Conversely, the 19-21 and 22-24 age groups demonstrated positive correlations with inflation, with coefficients of 0.7000 and 0.5000, respectively. This indicates that these demographics may be more inclined to marry despite—or possibly because of—inflationary pressures. This positive correlation could be attributed to the increased urgency to secure financial stability through dual incomes or the belief that marriage can provide economic security. For females aged 19-21, the strong positive correlation of 0.9000 further suggests that rising inflation significantly increases the likelihood of marriage, potentially reflecting greater economic benefits or job opportunities available to them during inflationary periods. This finding contradicts some previous studies, such as those by Ul-Haq et al. (2023), which suggested that inflation generally discourages marriage.

Gender-specific analysis enriches the understanding of these dynamics. Males aged 16-18 showed a weak positive correlation (0.3000), suggesting that while inflation might have some influence, it does not significantly deter young males from getting married. In contrast, females aged 16-18 displayed a moderate negative correlation (-0.5000), indicating that higher inflation rates discourage early marriage among young females, likely due to economic instability and the financial challenges of starting a family at a young age. The disparity in correlation coefficients between males and females aged 25-30 highlights the varied economic engagements and societal roles influencing marital decisions.

The geographical divide between urban and rural settings further elucidates these relationships. Urban youth generally benefit more from economic opportunities during inflation compared to their rural counterparts. For example, individuals aged 19-21 in urban areas exhibited a strong positive correlation (0.9000) with inflation, suggesting that urban youth may have better economic opportunities even during inflation, encouraging earlier marriages. In contrast, the bottom 40% expense sub-group in rural areas showed a strong negative correlation (-0.6000) for individuals aged 16-18, indicating that economic instability and increased costs significantly discourage early marriage in these regions.

Analysis based on expense groups revealed varying impacts of inflation on marriage decisions. The lower 40% expense group experienced the most significant deterrent effect from inflation, with a strong negative correlation of -0.6000 for individuals aged 16-18, likely due to their already precarious financial situation. Conversely, the middle 40% expense group showed resilience, with a mix of positive and negative correlations, reflecting a balance between financial pressures and socio-economic benefits of marriage. The top 20% expense group exhibited some positive correlation with inflation for younger age groups, suggesting that higher-income households can

better absorb economic shocks and may even find certain economic opportunities during inflationary periods.

These findings have several implications. The observed correlations indicate that inflation impacts marriage decisions differently across various demographics, influenced by gender, geographical location, and socio-economic status. Policymakers should consider these diverse effects when designing economic policies aimed at stabilizing inflation and supporting marriage decisions. Additionally, future research should extend the investigation period and consider additional variables such as education levels and employment sectors to provide a more comprehensive analysis. By understanding these dynamics, interventions can be tailored to address the unique economic engagements and vulnerabilities of different demographic groups in Indonesia.

## CONCLUSION

The findings of this study reveal significant correlations between inflation rates and the age of first marriage among Indonesian youth, highlighting the complex interplay between economic conditions and marital decisions. Rising inflation tends to deter early marriages while promoting later marriages due to financial pressures. These results emphasize the importance of economic stability in family planning policies and youth welfare programs. Policymakers should consider the adverse effects of inflation on marriage rates when designing economic interventions and social support systems. By addressing inflationary pressures, it is possible to mitigate their negative impact on marriage trends and support healthier family formation dynamics. This research enriches the field of marital economics by integrating localized economic metrics with demographic behavioral patterns, offering a nuanced understanding of how inflation influences marital decisions in Indonesia.

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