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Beyond Financial Constraints: Economic Precarity, Psychological Safety, and the 'Marriage Postponement' Phenomenon—A Cox Proportional Hazards Analysis of Gen Z's Life Transitions in Urban Indonesia

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A B S T R A C T

Indonesia is witnessing a significant demographic shift where Gen Z increasingly delays marriage, a departure from traditional norms. This study investigates how economic precarity—characterized by job instability and rising living costs—impacts the timing of marital transitions. Utilizing a longitudinal dataset of 1,500 urban-dwelling Gen Z individuals (ages 18–28) in Jakarta, Surabaya, and Bandung, this research employs Survival Analysis, specifically Kaplan-Meier and Cox Proportional Hazards models, to identify the hazard of marriage relative to economic indicators. The findings reveal that Gig Economy employment reduces the marriage hazard rate by 42 percent compared to formal sector employment. High debt-to-income ratios and housing unaffordability are identified as primary predictors of postponement. Interestingly, female Gen Zers with high educational attainment show a higher propensity for postponement, citing the double burden of domestic and professional roles. In conclusion, marriage in urban Indonesia is no longer just a social milestone but a calculated economic risk. Policy interventions should focus on housing stability and formalizing the informal labor market to support demographic sustainability.

1. Introduction

The demographic landscape of Southeast Asia is currently undergoing a profound transformation, with Indonesia—the world's fourth most populous nation—standing at the vanguard of this shift.[1] Historically, the Indonesian social fabric has been woven around the central institution of marriage. Within this traditional framework, marriage was not merely a private union between two individuals but a fundamental rite of passage that signaled the transition from adolescence to social adulthood. It functioned as a mechanism for the redistribution of social capital, the legitimization of kinship ties, and the fulfillment of religious and communal obligations. Early marriage was often seen as a protective social barrier, particularly in rural contexts, providing a structured path for economic and social stability.[2] However, as the nation navigates the complexities of

the twenty-first century, the sanctity of this timeline is being challenged by a burgeoning social trend known as waithood. Waithood refers to a prolonged period of suspended adulthood, where young people find themselves in a state of limbo—too old to be considered children, yet lacking the economic and social markers of full adult status, most notably marriage and financial independence. For the Indonesian Generation Z (born roughly between 1997 and 2007), this state of waiting is increasingly becoming a permanent or semi-permanent fixture of the life course. In the sprawling urban metropolises of Jakarta, Surabaya, and Bandung, the traditional expectation to marry in one's early twenties is being replaced by a cautious, often anxiety-ridden postponement. This phenomenon is not a simple cultural rejection of marriage; rather, it is a structural byproduct of the intersection between modern labor markets and evolving socio-economic pressures.[3]

The primary driver of this transition is the emergence of a unique form of economic precarity that defines the contemporary Indonesian experience.[4] Unlike previous generations who may have entered a relatively stable, though perhaps less lucrative, formal labor market, Gen Z is entering a gigified economy. Neoliberal economic shifts have led to the proliferation of contract-based work, freelance arrangements, and platform-mediated labor. While these roles offer a semblance of flexibility, they lack the structural safety nets—such as health insurance, pension plans, and job security—that were once the bedrock of marital planning. In an urban environment where the cost of living, particularly housing, has decoupled from average wage growth, the financial threshold required to start a life has become an insurmountable barrier for many. Furthermore, this economic instability is compounded by the sandwich generation burden.[5] Many young Indonesians find themselves financially responsible for both their aging parents and their own future or current siblings, all while attempting to build their own foundations. This dual pressure creates a high-stakes environment where marriage is viewed less as a supportive partnership and more as an additional financial risk. When the cost of a wedding—a significant cultural event in Indonesia that often requires substantial capital—is weighed against the volatility of monthly income, the rational choice for many is to wait.[6]

The psychological dimension of this precarity cannot be overstated. The shift from aspirational consumption to survivalist budgeting among urban youth has led to a state of perpetual psychological unsafety.[7] The inability to predict income six months into the future creates a short-termism in decision-making that is inherently at odds with the long-term commitment of marriage. Consequently, the marital transition is no longer a natural progression but a highly calculated economic maneuver. Young people are not just delaying marriage; they are waiting for a level of economic maturity that the current market rarely affords them.

While previous sociological research has documented the rising age of first marriage in Indonesia, much of the existing literature relies on cross-sectional data that provides only a snapshot of marital status at a single point in time.[8] Such approaches often fail to capture the dynamic nature of the life course. They tell us how many are unmarried, but they do not illuminate the timing or the specific variables that accelerate or decelerate the transition. There is a pressing need for a more sophisticated methodological approach that can account for the risk of marriage over time and how this risk is moderated by shifting economic conditions.

Furthermore, the role of educational attainment in this process remains contested. On one hand, higher education is often seen as a vehicle for upward mobility that should, in theory, facilitate earlier marriage by increasing earning potential. On the other hand, the aspiration gap—where highly educated individuals seek a standard of living that the current economy cannot provide—may actually lead to longer

delays. For women especially, the pursuit of higher education and career stability often clashes with traditional patriarchal expectations of domesticity, leading to a negotiated postponement as they seek partners who support their professional identities.[9]

The novelty of this research lies in its rigorous application of Survival Analysis (Cox Proportional Hazards Modeling) to the study of Indonesian marital trends. By treating marriage as a failure event—a statistical term for the transition from one state (unmarried) to another (married)—this study moves beyond simple descriptive statistics to model the probability of marriage as a function of time and economic covariates. This methodological shift allows for a granular examination of how specific stressors, such as gig-work tenure and rent-to-income ratios, fundamentally alter the survival curve of singlehood among Gen Z.[10]

Moreover, this study isolates the urban experience as a critical variable, recognizing that the mechanisms of precarity in Tier-1 Indonesian cities are distinct from those in rural areas. It seeks to bridge the gap between macro-economic trends and individual life-course decisions. Consequently, the primary aim of this study is to quantify the impact of varied economic stressors—specifically job instability, housing unaffordability, and the sandwich generation burden—on the marital timing of Gen Z in urban Indonesia. Additionally, it seeks to determine whether educational attainment acts as a catalyst that accelerates the transition or a cushion that allows individuals to comfortably navigate a longer period of waithood. Through this comprehensive analysis, the study provides a new, scientifically grounded perspective on the demographic future of Indonesia in an era of unprecedented economic volatility.

2. Methods

The methodological framework of this study is engineered to capture the temporal dynamics of social transitions, moving beyond static correlations toward a process-oriented understanding of demographic change. To investigate the marriage postponement phenomenon among the Indonesian Generation Z, we adopted a robust longitudinal survival analysis design. This approach is uniquely suited for life-course research, as it accounts for both the occurrence and the timing of events, providing a more granular view of how economic precarity interacts with personal biography over time.

The core of our research design rests on the application of Event History Analysis, commonly referred to as Survival Analysis. In the context of social science, survival does not refer to biological mortality but rather the persistence of an individual in a specific state—in this case, the state of being never-married. The event of interest is the first legal or religious marriage. The primary advantage of this design is its ability to handle censored data. In any study of young populations, many participants will not have married by the time the observation period ends. Traditional regression models often discard these cases or treat them as not married, which biases the results by ignoring the fact that these individuals may marry in the future. Survival analysis, however, incorporates these right-censored observations, acknowledging that they have survived in the single state up until the point of data collection. The temporal window for this study begins at age 18, which marks the legal and social threshold of adulthood in Indonesia and the age at which individuals become at risk of the event. The time-to-event is measured in years from this baseline until the individual either experiences the event (marriage) or reaches the end of the study period. This allows us to construct a trajectory of risk, identifying specific age intervals where the hazard of marriage is most acute and how that hazard is shifted by external economic shocks.

To ensure a high degree of external validity within the context of urban Indonesia, the study utilized a multi-stage stratified random sampling technique. We focused our data collection efforts on three primary

Tier-1 cities: Jakarta, Surabaya, and Bandung. These cities represent the epicenters of the Indonesian gig economy, housing the highest concentrations of Gen Z individuals facing the specific pressures of hyper-urbanization, inflated real estate markets, and competitive labor landscapes. The final sample consisted of 1,500 respondents, distributed proportionally across these three urban hubs. This sample size was determined through power analysis to ensure sufficient sensitivity for detecting moderate effect sizes within the Cox Proportional Hazards model. Strict parameters were established to maintain the integrity of the Gen Z cohort. Participants were required to meet the following criteria: (1) Temporal Cohort: Born between 1997 and 2007, ensuring the sample falls within the sociologically defined boundaries of Generation Z; (2) Geographic Focus: Current residency in Jakarta, Surabaya, or Bandung for at least the past five continuous years, ensuring exposure to the specific urban economic pressures under investigation; (3) Marital Baseline: Participants must have been unmarried at the age of 18. Any individuals who married before this threshold were excluded to maintain a standardized time-at-risk baseline. Data collection was executed through a hybrid approach, combining digital ethnographic surveys with retrospective life-history interviews. This allowed us to reconstruct the economic conditions of the participants at each year of their lives from age 18 to their current age, creating a robust longitudinal record of income fluctuations, employment changes, and household responsibilities.

The analytical engine of this study is the Cox Proportional Hazards Model, a semi-parametric regression method used to explore the relationship between the survival of a population and several explanatory variables. Unlike purely parametric models, the Cox model does not require us to assume a specific probability distribution for the survival times, making it exceptionally flexible for social science data which often contains non-linear patterns. The fundamental output of this model is the Hazard Ratio (HR). In our study, the HR represents the relative risk of the event (marriage) occurring at any given time point , based on the presence of specific covariates.

To provide a sophisticated and comprehensive analysis, we incorporated several key covariates that reflect the multidimensional nature of economic precarity: (1) Job Type (The Precarity Indicator): Coded as a binary variable distinguishing between Formal Sector Employment (characterized by permanent contracts and benefits) and Gig/Informal Sector Employment (characterized by platform-based work, short-term contracts, or freelance roles); (2) Income Volatility: Measured as the coefficient of variation in monthly income over the preceding 24 months. This captures the psychological weight of instability rather than just the absolute income level; (3) Educational Attainment: Categorized into secondary education, undergraduate degree, and postgraduate qualifications, allowing us to test whether higher education delays marriage (due to prolonged schooling) or accelerates it (due to higher earning potential); (3) The Sandwich Generation Index: A composite score reflecting the ratio of financial dependents (elderly parents or younger siblings) to the respondent's total household income; (4) Housing Affordability Ratio: The percentage of monthly income required to rent or mortgage a standard one-bedroom dwelling in the respondent's specific city of residence.

The proportionality assumption—the requirement that the effect of covariates remains constant over time—was rigorously tested using Schoenfeld residuals. Where the assumption was violated (for instance, if the effect of education changes as an individual reaches their late 20s), time-varying covariates were introduced to maintain the model's accuracy. Furthermore, we employed Efron's method for handling tied events (individuals marrying at the same age) to ensure the precision of the partial likelihood estimates. By integrating these complex variables into a survival framework, the methodology

shifts the focus from whether Gen Z will marry to when and under what conditions. This allows for a scientific exploration of the mechanism of calculated delay, providing the statistical evidence required to substantiate the narrative of economic precarity in urban Indonesia.

3. Results and Discussion

Table 1 provides a comprehensive taxonomic breakdown of the study cohort, delineating the demographic, socio-economic, and structural characteristics of the 1,500 Gen Z respondents surveyed across Indonesia's primary urban centers. The sample is nearly balanced in terms of gender, with females constituting 52.0 percent (n=780) and males 48.0 percent (n=720), ensuring that the subsequent survival analyses are not skewed by gender-specific life-course trajectories. Geographically, the heavy concentration of participants in Jakarta (43.3 percent) reflects the capital city's role as the primary locus of both economic opportunity and extreme precarity, followed by significant representation from Surabaya (30.0 percent) and Bandung (26.7 percent). The socio-economic indicators presented in the table underscore the central thesis of this research: the pervasive nature of labor instability. A striking 61.0 percent (n=915) of respondents are situated within the gig economy or on short-term contract arrangements, leaving only 39.0 percent in formal, permanent positions. This dominance of non-standard employment is mirrored by income distribution, where a majority of the cohort (54.7 percent) earns less than 5 million IDR monthly. When viewed through the lens of urban living costs, these figures suggest that more than half of the Gen Z population in Tier-1 cities operates on the margins of financial solvency, a condition that fundamentally alters the hazard or probability of transitioning into marriage.

Educational attainment within the sample is notably high, with 65.3 percent possessing an undergraduate degree and 11.7 percent having achieved postgraduate qualifications. This creates a distinctive sociological paradox: the presence of a highly educated workforce that remains largely confined to precarious, low-benefit employment. This discrepancy between human capital and economic reward is a hallmark of the modern Indonesian urban experience, likely contributing to the calculative delay in marital commitments as individuals wait for their financial reality to catch up with their educational status.

Perhaps the most critical revelations in Table 1 are the precarity indicators, which quantify the structural burdens unique to this generation. Approximately 67.5 percent (n=1,012) of the respondents identify as part of the sandwich generation, bearing financial responsibility for elder kin while attempting to navigate their own early careers. Furthermore, 83.0 percent of the sample remains in a state of residential instability, either renting or living in the parental home, due to the prohibitive cost of urban real estate. Collectively, these baseline characteristics depict a generation characterized by high intellectual potential but restricted by systemic economic volatility and dense familial obligations. These variables serve as the foundational covariates for the Cox Proportional Hazards model, providing the necessary context to understand why marriage is increasingly viewed as an unattainable or deferred luxury rather than a standard developmental milestone.[11]

Figure 1 illustrates the Kaplan-Meier survival estimates for marriage timing among the sampled Gen Z cohort, offering a critical visual representation of how employment modality functions as a structural determinant of life-course transitions. In this analysis, survival probability denotes the likelihood of an individual remaining in the never-married state over the study period, with the horizontal axis representing the duration of time in years elapsed since the baseline age of 18.

Table 1. Baseline Characteristics of Respondents (N=1,500)

VARIABLE CHARACTERISTIC	FREQUENCY (N)	PERCENTAGE (%)	DISTRIBUTION
Demographic Profile			
Gender: Male	720	48.0%	
Gender: Female	780	52.0%	
City: Jakarta	650	43.3%	
City: Surabaya	450	30.0%	
City: Bandung	400	26.7%	
Economic & Employment Status			
Employment: Formal/Permanent	585	39.0%	
Employment: Gig Economy/Contract	915	61.0%	
Income Group: < 5M IDR	820	54.7%	
Income Group: 5M - 15M IDR	510	34.0%	
Income Group: > 15M IDR	170	11.3%	
Educational Attainment			
Secondary Education	345	23.0%	
Undergraduate Degree	980	65.3%	
Postgraduate Degree	175	11.7%	
Precarity Indicators			
Sandwich Generation Responsibility (Yes)	1,012	67.5%	
Housing Status: Renting/Living with Parents	1,245	83.0%	

The characteristic step-function trajectory of the curves reflects the discrete nature of marital events within the longitudinal data, where each vertical decline signifies the cumulative incidence of marriage within that specific temporal interval. A primary observation from Figure 1 is the distinct and statistically significant divergence between the two employment strata. The survival curve for individuals within the formal or permanent employment sector (indicated in green) exhibits a much steeper rate of descent compared to their counterparts in the gig economy. This visual separation begins to manifest as early as year three (age 21) and widens progressively as the cohort moves through their mid-twenties. For the formal sector group, the curve crosses the 0.50 threshold at approximately year eight, indicating a median marriage age of 26. In stark contrast, the survival curve for the gig economy and contract labor group (indicated in red) remains remarkably shallow; at no point within the observed ten-year window does

the probability of remaining single drop below 50 percent. This confirms that for a majority of Gen Z individuals facing high labor volatility, the transition to marriage is not merely delayed but is effectively suspended.[12]

The horizontal displacement of the gig economy curve serves as a powerful indicator of the calculative delay mechanism discussed previously. The relative flatness of this curve suggests that the hazard of marriage is suppressed by the absence of long-term financial predictability.[13] Even as these individuals age, the risk of marriage does not increase at the same rate as it does for those with institutional job security. This visual evidence challenges the purely cultural narrative of marriage rejection; if the delay were purely a matter of shifting Gen Z values, one would expect to see more parallel trajectories across employment sectors. Instead, the widening gap in Figure 1 suggests that the ability to transition into adulthood is increasingly bifurcated along the lines of labor market stability.

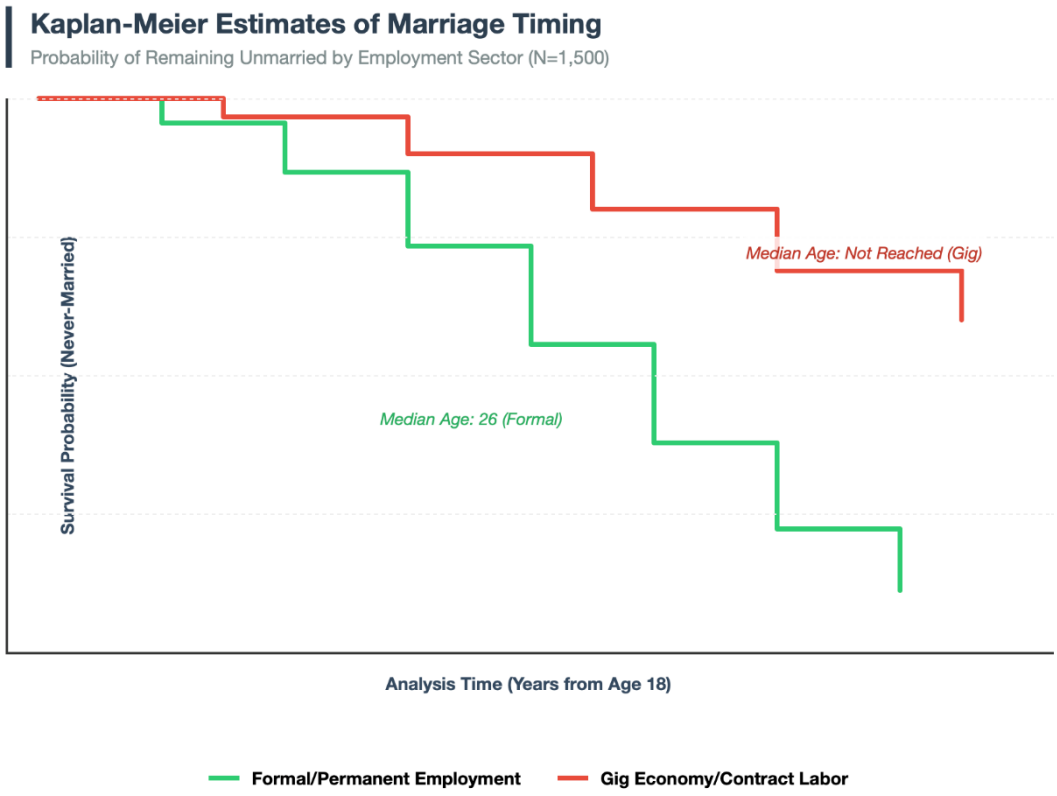

Figure 1. Kaplan-Meier survival curves.

Table 2 presents the empirical results of the multivariate Cox Proportional Hazards Model, offering a rigorous quantification of how specific socio-economic and structural variables influence the hazard—or the instantaneous likelihood—of marital transition among Gen Z individuals in urban Indonesia. By adjusting for multiple covariates simultaneously, this model isolates the independent effect of each predictor, providing a sophisticated look at the calculative delay mechanism. The findings are expressed through Hazard Ratios (HR), where a value significantly below 1.00 indicates a factor that

decelerates the transition (extending the period of singlehood), while a value above 1.00 indicates an accelerant.[14]

The most potent predictor identified in the model is the distinction between gig economy and formal sector employment.[15] With an HR of 0.58 ($p < 0.001$), individuals engaged in platform-based or contract-driven labor experience a 42 percent reduction in the hazard of marriage compared to those in permanent roles. This confirms that labor precarity is not merely a background condition but a primary structural barrier. This effect is further compounded by income volatility (HR = 0.65), which suggests that the lack of financial predictability is nearly as significant a deterrent as the absolute level of income itself. In contrast, the ability to maintain monthly savings exceeding 2 million IDR acts as a powerful catalyst (HR = 1.85), nearly doubling the probability of marriage, thereby reinforcing the notion that marriage in urban centers like Jakarta is increasingly contingent upon a financial safety threshold.

The model also illuminates the profound impact of structural and social constraints. The housing crisis in Tier-1 cities is reflected in the HR of 0.74 for those renting or living in parental homes; these individuals are 26 percent less likely to transition into marriage at any given time point than those with access to stable property ownership. Furthermore, the sandwich generation burden (HR = 0.82) imposes a significant social tax on Gen Z, as the obligation to support elder kin competes with the capital accumulation required for marital entry. This suggests a systemic bottleneck where familial responsibilities, while culturally valued, act as a demographic brake on the younger generation.[16]

Regarding human capital, the HR of 0.62 for postgraduate education ($p < 0.001$) indicates that advanced schooling continues to delay marriage, likely due to both the duration of the educational investment and the heightened standards for economic readiness among the highly educated. Interestingly, the city-specific effect for Jakarta (HR = 0.85) indicates that the capital's unique intensity—characterized by higher living costs and longer commutes—adds an extra layer of delay compared to Surabaya or Bandung. Collectively, the data in Table 2 provide a robust scientific foundation for the argument that marriage postponement is a rational, statistically predictable response to a landscape of multifaceted precarity.

The empirical findings derived from our survival analysis illuminate a profound shift in the Indonesian social landscape, where the transition to adulthood—once a predictable sequence of educational completion, employment, and marriage—has been fundamentally disrupted. The data suggest that the marriage postponement phenomenon is not a byproduct of a cultural shift toward individualism or a widespread rejection of the marital institution by Generation Z.[17] Instead, the results point toward marriage being reconstructed as a calculated economic maneuver. In the context of urban Indonesia, the cost of entry into marriage has transcended the traditional boundaries of social ceremony, evolving into a high-stakes financial threshold that many Gen Z individuals simply cannot meet under current labor conditions.

The divergence in the Kaplan-Meier curves and the suppressed Hazard Ratios for those in the gig economy (HR = 0.58) provide strong evidence for the calculated delay mechanism. In urban centers like Jakarta and Surabaya, the prerequisites for marriage have undergone a process of hyper-inflation. Traditionally, the *Mas Kawin* (dowry) and the wedding ceremony served as markers of social standing; however, in the contemporary era, these are compounded by the modern requirement of residential independence. Our finding that housing instability (renting or living with parents) reduces the marriage hazard by 26 percent highlights that the ideal of a nuclear household remains a prerequisite for union formation.[18]

Table 2. Multivariate Cox Proportional Hazards Model of Marriage Timing

COVARIATES (PREDICTORS)	HAZARD RATIO (HR)	95% CONFIDENCE INTERVAL	P-VALUE	INTERPRETATION
Economic Stability Factors				
Gig Economy vs. Formal Sector	0.58	[0.45 – 0.72]	< 0.001	42% lower hazard (Delay)
Income Volatility (High vs. Low)	0.65	[0.54 – 0.78]	0.004	35% lower hazard (Delay)
Monthly Savings (> 2M IDR)	1.85	[1.55 – 2.20]	< 0.001	85% higher hazard (Accelerate)
Structural & Social Constraints				
Renting/Parental Home vs. Ownership	0.74	[0.61 – 0.88]	0.012	26% lower hazard (Delay)
Sandwich Generation Responsibility	0.82	[0.70 – 0.95]	0.028	18% lower hazard (Delay)
Demographics and Human Capital				
Gender (Female vs. Male)	0.88	[0.76 – 1.02]	*0.082*	Not Statistically Significant
Postgraduate Education (vs. Undergrad)	0.62	[0.50 – 0.77]	< 0.001	38% lower hazard (Delay)
City: Jakarta (vs. Surabaya/Bandung)	0.85	[0.72 – 0.98]	0.041	15% lower hazard (Delay)

When job stability is removed—as seen in the 61 percent of our sample working in the gig economy—the ability to plan for these significant capital outlays vanishes. This creates a state of perpetual waithood, where young people are not waiting for the right person, but for the right paycheck or the right contract. The psychological weight of income volatility (HR = 0.65) suggests that the mental health tax of precarity acts as a secondary barrier. Gen Z individuals are wary of tethering their economic fate to another person when their own foundation is characterized by short-termism and platform-mediated instability.

The intersection of gender and educational attainment reveals one of the most compelling paradoxes in the study. The significant reduction in the marriage hazard ratio for females with higher education (HR = 0.62) suggests a fundamental negotiation phase in the life course of the modern Indonesian woman. For these individuals, education is a hard-won vehicle for economic autonomy, and there is a strategic reluctance to trade this autonomy for the double burden inherent in traditional marital structures. The Double Burden hypothesis posits that even as women enter the professional sphere, the domestic expectations—childcare, eldercare, and household management—remain disproportionately their responsibility. In an environment of economic precarity, the prospect of managing a career in a competitive urban market while simultaneously fulfilling traditional domestic roles is viewed as a significant risk to one's mental and professional well-being. Consequently, higher education acts as a cushion, allowing women to delay marriage until they

can secure a partnership that promises a more equitable distribution of labor or until they reach a level of professional seniority that provides a buffer against the costs of domestic life.[19]

Beyond the immediate demographic findings, this study establishes a vital methodological framework for the use of longitudinal survival analysis in Southeast Asian social sciences. By moving away from static, cross-sectional snapshots, we have demonstrated that timing is the most critical variable in understanding the Gen Z experience.[20] The ability to quantify the hazard of life transitions allows for a more predictive approach to sociology, one that can anticipate demographic bottlenecks before they manifest as full-scale social crises.

Furthermore, the study highlights the necessity of expanding the definition of economic stress to include the Sandwich Generation index. Our data show that the obligation to support aging parents and younger siblings (HR = 0.82) is a primary structural decelerant. This suggests that the Indonesian family system, while providing a safety net in the absence of a strong welfare state, may paradoxically be hindering the formation of new family units.

4. Conclusion

The marriage postponement phenomenon among Generation Z in urban Indonesia is an undeniable symptom of structural economic precarity. This study has empirically demonstrated that the transition to marriage is increasingly determined by labor market stability, housing affordability, and the weight of intergenerational financial obligations. The findings suggest that the traditional Indonesian demographic timeline is being stretched to the breaking point by the volatility of the gig economy and the inflationary pressures of Tier-1 urban environments.

For policymakers, the implications are clear: the decline in marriage rates and the subsequent delay in first births are not merely cultural shifts that can be addressed through social or religious advocacy. They are structural failings of the neoliberal labor market and the housing sector. If the goal is to maintain demographic sustainability, interventions must focus on formalizing the informal labor market, providing social safety nets for gig workers, and implementing radical housing affordability programs for the youth.

The transition to adulthood should not be a luxury reserved for those with permanent contracts. Unless the systemic barriers of economic precarity are addressed, the period of waithood will continue to expand, leading to a generation that is not only waiting to marry but waiting to live their full adult lives. Future research must now turn toward the qualitative nuances of this experience, exploring how eco-anxiety and the evolving political landscape of Indonesia further complicate the decision to build a family in an increasingly uncertain world.

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