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A Comparative Study of Marital Horizons between College Students and Workers

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ABSTRACT

Marriage is an important developmental task during emerging adulthood. However, individuals may differ in how they perceive marriage; this may depend on their life stage and social role, particularly between college students and working adults. This study aimed to examine differences in marital horizons in terms of employment status. A total of 499 adults aged 18–29 years, consisting of college students and working adults, participated in this study through convenience sampling. A quantitative comparative design was employed, and data were collected using the Criteria Marriage Readiness Questionnaire (CMRQ). The results indicated significant differences in marital horizons between the two groups. College students tended to view marriage as a long-term goal that could be postponed until various aspects of readiness were fulfilled, whereas working adults perceived marriage as a more immediate and realistic commitment. Despite these differences, both groups demonstrated similar views regarding essential qualities for marriage, including commitment, responsibility, emotional maturity, communication skills, and interpersonal competence. These findings suggest that marital horizons are influenced not only by chronological age but also by individuals' developmental transitions and engagement in adult responsibilities. Overall, marriage is perceived not only as a marker of adulthood but also as a long-term commitment that requires multidimensional readiness.

Key words: *marital horizon, students, workers*

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1. Introduction

Marriage has long been regarded as one of the key milestones in adult life, both socially and legally. This relationship involves an emotional and legal commitment between two individuals to share emotional intimacy, physical intimacy, responsibilities, and economic resources (Fowers & Olson, 1993). This aligns with the definition of marriage according to (Novianti et al., 2025), who define marriage as the union of two individuals and two families, involving emotional, social, and legal commitments, where partners get to know one another, cooperate, share, communicate, support one another, meet each other's needs, and accept and complement their partner in their shared life. In the Indonesian context, marriage also carries strong social significance, as reflected in Law of the Republic of Indonesia No. 1 of 1974 on Marriage, which emphasizes the formation of a happy and enduring family based on belief in the One Supreme God. Furthermore, marriage is understood as a socially recognized relationship, encompassing the division of roles, child-rearing, and shared responsibilities in life together (Duvall, 2002)

In recent decades, the perception of marriage as a "natural" life stage to be attained promptly has begun to shift. Various countries, including the United States, China, and Indonesia, have seen a decline in marriage rates accompanied by an increasing tendency to

delay marriage(Ramadani, 2024). In Indonesia, data from the Central Statistics Agency (BPS) indicates that over the past ten years, the majority of the population aged 16–30 has not yet married, signaling a shift in the transition patterns toward family life among the younger generation (BPS, 2024). Findings from a Kompas Daily survey further reinforce this trend, showing that Indonesia's younger generation tends to prioritize employment, economic stability, and education as their primary concerns in their current life phase. In this context, the delay in marriage does not reflect a rejection of the meaning of marriage but rather reflects an adaptive strategy in response to economic realities and ever-changing social dynamics (Arieza, 2024).

Changes in attitudes toward marriage cannot be separated from the dynamics of individual development during the transitional phase toward adulthood, which is commonly experienced by Generation Z. Arnett (2000) refers to the age range of 18–29 years as the "emerging adulthood" phase a period of exploration regarding education, career, intimate relationships, and long-term life direction so that views on marriage are not considered to be final and remain flexible.

In the Indonesian context, the emerging adulthood phase is typically experienced by individuals with diverse role statuses. Individuals in the 18–21 age range are generally still pursuing higher education. Interestingly Law No. 16 of 2019 sets the minimum marriage age for both men and women at 19 years as a form of protection for individual development. However, while individuals at this age are legally eligible to marry, this statutory threshold rarely aligns with their actual readiness or desire to enter into marriage. In reality, individuals within this legal age bracket are predominantly college students who are still in the process of completing their education and planning for the future. As a result, marriage is often viewed as a distant, long-term goal that will only be realized once certain levels of readiness are achieved, particularly in terms of education and career(Gawande & Lateef, 2024) and prioritize subjective and psychological readiness (Hamzah, 2025). On the other hand, the fact that these students are delaying marriage does not mean they are passive or cognitively unprepared. Higher education is actually a crucial phase for them to deeply understand and analyze the concept of marriage. Rather than rushing or fixating on a specific age target, students evaluate their readiness through indicators of emotional maturity such as the ability to manage one's ego and social maturity, including empathy, commitment, and the capacity to harmonize relationships among extended families.

Meanwhile, those in the 22–29 age group are beginning to enter and adapt to the workforce. Research on the timing of marriage indicates that individuals' readiness and attitudes toward marriage in early adulthood are influenced by the adult roles they assume, particularly employment status and financial readiness (Willoughby et al., 2015). Having a job and a steady income enhance young people's readiness to marry by supporting their ability to meet family financial responsibilities. The motivation to build a life with a partner also encourages more focused financial management, such as setting financial goals and saving to meet long-term needs, including marriage. Nevertheless, economic stability does not always prompt individuals to marry immediately. As educational demands increase, along with the need to achieve financial independence and career ambitions, many young people choose to postpone marriage. In this context, achieving educational and career goals is often prioritized before entering into marriage (Firdaus & Rahmasari, 2025; Riska & Khasanah, 2023).

The way individuals perceive marriage within the context of their lives is known as the "marital horizon." (Carroll et al; 2007, 2009) explain that the marital horizon refers to the beliefs of young adults regarding the criteria they consider necessary for marriage, which in turn influence their desired timing of marriage and the level of importance they assign to marriage in their lives. This concept positions marriage as a developmental goal closely linked to an individual's circumstances and readiness at a specific life stage.

The literature on college students tends to focus on the idealization of relationships and love, whereas research on working adults highlights structural aspects, such as employment status and financial stability (Kim, 2017; Kuo & Raley, 2016). This difference in focus indicates a limited understanding of how these two groups within the same age range

interpret readiness for marriage. Furthermore, previous research has not extensively compared the life contexts of students and workers directly even though these two statuses present different demands, responsibilities, and experiences during emerging adulthood. These differing experiences have the potential to shape diverse perspectives on marriage. Therefore, this study compares students and workers in Bandung to expand the framework proposed by (Novianti et al., 2018) and provide a more comprehensive and contextualized view of the marriage landscape.

2. METHOD

This study employs a quantitative approach using a comparative method to compare the marital horizons of young adults—specifically college students and workers aged 18–29 who are currently unmarried. Marital horizon was measured in this study using the Criteria for Marriage Readiness Questionnaire (CMRQ) developed by (Carroll et al; 2007, 2009) and adapted into Indonesian by (Sunarya, 2017). The psychometric quality of the Indonesian-language version of the CMRQ instrument has been tested in a previous study by (Andriyani & Novianti, 2022). Based on these findings, the CMRQ instrument was deemed suitable for use in this study.

The subjects of this study were young adults residing in the Greater Bandung area, which includes the City of Bandung and Bandung Regency. This region was selected based on the relatively high divorce rate in the Bandung area compared to other regions in West Java Province. The sample was obtained using convenience sampling through the distribution of an online questionnaire via several social media platforms, such as WhatsApp, Twitter (X), and Instagram. Prior to participation, respondents were provided with an informed consent form explaining the purpose of the study, the voluntary nature of participation, the confidentiality of their responses, and their right to withdraw at any time without consequence. Respondents who met the inclusion criteria and agreed to participate then completed the online questionnaire. Data collection took place over approximately six weeks, from October 22 to November 30, 2025. A total of 499 respondents participated in this study.

The measurement of marital horizon in this study is based on the Criteria for Marriage Readiness Questionnaire (CMRQ). The first component, the importance of marriage as a priority, is measured using several items that assess the extent to which individuals view marriage as a priority in their current lives. This component consists of 5 items arranged on a 5-point Likert scale (1 = strongly disagree to 5 = strongly agree). An example of an item in this component is “Marriage is my most important goal right now.” The total score is then categorized into two groups, namely low and high, based on a cutoff score derived from class intervals, taking into account the highest and lowest scores. The second component is desired timing of marriage was measured using an open-ended question asking respondents to specify their ideal age for marriage and the reasons for choosing that age. To analyze this component, the quantitative data were processed descriptively by calculating the average ideal age and the time gap between this ideal age and the respondents’ current age. Meanwhile, the qualitative responses regarding their reasons were systematically coded and categorized into distinct themes to capture the underlying motivations behind their marital timing in early adulthood. The third component, namely criteria for marriage readiness, is measured using statements that cover several subcomponents of marital readiness, such as financial readiness, interpersonal readiness, independence, role transition, and wedding preparations. In this component, marriage readiness criteria are divided into two categories: “Necessary” or “Important” to prepare before marriage (Carroll et al; 2007, 2009). An example of an item in this component is “Financially independent from parents.” A statement is rated as “necessary to prepare before marriage” if the response percentage is above 50% (Carroll et al; 2007, 2009). Meanwhile, the level of importance is divided into three categories very important, important, and not important based on the mean score of the item.

The data obtained were analysed using descriptive analysis alongside inferential statistical methods to comprehensively examine differences in marital horizon perspectives between the student and worker groups. Descriptive analysis was utilized to map out the general distribution, averages, and

frequencies of the respondents' answers, including the categorization of qualitative reasons from the open-ended questions. To test the statistical differences between the two independent groups, two distinct comparative methods were applied based on the data types. The Mann–Whitney U test was employed to examine differences in continuous or ordinal components, such as the relative importance or priority given to marriage and the timeline of ideal marital age. Meanwhile, the Chi-Square test was conducted for categorical data to evaluate whether significant differences exist between students and workers regarding their categories necessary in marriage readiness criteria. This study obtained ethical approval from the Research Ethics Committee of Jember State University under number 3626/UN25.1.10.2/KE/2025.

3. RESULT

The participants were young adults aged 21–29 years of age, with the largest age group being 25 years old (11.8%). By gender, the majority of participants were female, totaling 255 individuals (51.1%), while male participants numbered 244 (48.9%). In terms of primary activity status, the majority of participants were workers, totaling 252 individuals (50.5%), while student participants numbered 247 (49.5%).

The results of the Mann–Whitney U test on the first component of the marital horizon—importance of marriage as a priority indicated that employment status significantly shapes certain perspectives on marriage. These findings suggest that students and workers hold differing viewpoints on how they evaluate their singlehood and their immediate marital timing within their current life circumstances. Based on the Mean Rank analysis results in Table 1, the student group ranked significantly lower in terms of their desire to marry in the near future (Mean Rank = 229.63) compared to the worker group (Mean Rank = 269.80), demonstrating a highly significant difference (p = .001). Conversely, students scored significantly higher (Mean Rank = 263.95) in viewing that being single offers more advantages at this stage of life compared to the worker group (Mean Rank = 236.44, p = .029). Meanwhile, regarding other items such as considering marriage a vital life goal (p = .170) or prioritizing education before marriage (p = .056), both groups showed relatively comparable trends without statistically significant differences.

Table 1. Test of Differences in the importance of marriage as a priority

Item	*Mean rank (student)*	*Mean rank (workers)*	*P-e*	Description
Being married is a very important goal for me	241.30	258.46	.170	No difference
Marriage is a lifetime relationship and should never end except under extreme circumstances	248.29	251.66	.780	No difference
There are more advantages to being single than to being married	263.95	236.44	.029	A differenc
Couples in serious relationships while in college should get married and continue their educations together,	241.88	257.89	.200	No differenc
Educational pursuits come before marriage at this time in my life;	238.94	260.75	.056	No difference
I would like to be	229.63	269.80	.001	A differe

married now				

Based on Tables 2 and 3, although the student and worker groups set nearly identical average ideal ages for marriage—27.83 years and 27.49 years, respectively—there is a stark contrast in the underlying motivations for their choices. The student group tends to be oriented toward internal psychological readiness, with their top reason being emotional and mental maturity (22.7%), followed by the achievement of personal goals and biological readiness, each at 9.3%. In contrast, the working group has a more structural and pragmatic perspective because they have already encountered the reality of independence firsthand, as evidenced by the high emphasis on financial stability as the primary reason at 15.9%, followed by emotional maturity (14.7%) and the consideration of the appropriate age to have children (11.1%)

Table 2. The Ideal Age of Marriage

Employment Status	M
Student	27.83
Workers	27.49

Table 3. Reasons for Determining the Ideal Age

Reasons	Student		Workers	
	F	%	F	%
Financially stable	25	10.1	40	15.9
Have achieved personal goals	23	9.3	21	8.3
Emotional and mental maturity	56	22.7	37	14.7
Appropriate age to have children	19	7.7	28	11.1
Psychosocially independent and ready to take on marital/family roles	15	6.1	8	3.2
Biologically ready	23	9.3	9	3.6
Have sufficient personal life experience	4	1.6	8	3.2
In a productive stage of life	2	0.8	6	2.4
Religious reasons	2	0.8	3	1.2
Others	7	2.8	12	4.8
Total	247	100	252	100

Regarding the specific criteria for marriage readiness, Table 4 presents the sub-components that contain items showing significant differences between students and workers. Within the Independence dimension, significant differences were found in the perceived importance of being financially independent from parents ($p = .041$) and becoming emotionally independent from parents ($p = .012$). Differences also emerged in the Interdependence dimension, particularly regarding the importance of learning to maintain emotional control ($p = .037$). In addition, several items under Chronological Transitions showed significant differences, including possessing a driver's license and being able to drive a car ($p = .005$) and being legally permitted to smoke ($p = .001$). Significant differences were also observed within the Role Transitions dimension, namely having a stable long-term career ($p = .016$), owning a house ($p = .006$), and the perception that men should complete military service ($p < .001$). Furthermore, differences were identified in Family Capacities, particularly regarding the importance of women being able to contribute to family finances ($p = .002$), as well as in Norm Compliance, specifically the importance of avoiding excessive alcohol consumption ($p = .027$). Conversely, for sub-components where the items are entirely uniform and show no statistical differences at all between the groups can be found in the Supplementary Material.

Table 4. Criteria for Marriage Readiness Showing Mixed Patterns of Differences

Sub-Component: IInterpersonal Competency								
Item	Students		Workers		P-value (perlu)	Effect size	P-value (penting)	Effect size
	%	M	%	M				

Able to discuss personal issues with a partner	97.2	3.44	97.6	3.32	.027	.01	.740	.10
Have come to terms with a bad or unpleasant experience within the family	89.4	3.51	93.7	3.54	.557	.07	.088	.03

Sub-Component: Independence

Item	Students		Workers		p-value (perlu)	Effect size	p-value (penting)	Effect size
	%	M	%	M				
Financially independent from parents	89.9	3.53	88.5	3.51	.475	.08	.041	.09
Emotionally not deeply attached to parents	95.1	3.15	95.3	3.30	.944	.00	.012	.11
Take responsibility for the various consequences of one's actions or behavior	93.1	3.68	87.4	3.69	.031	.09	.389	.04

Sub-Component: Interdependence

It	Students		Workers		P-valu		p-value	Effect
em	%	M	%	M	e (perlu)	Effect size	(penting)	size
Learn to always maintain good emotional control	92.7	3.69	96.8	3.66	.242	.09	.037	.05

Sub-Component: Chronological Transitions

Item	Students		Workers		p-value (perlu)	Effect size	p-value (penting)	Effect size
	%	M	%	M				
Has a driver's license and can drive a car	99.2	3.38	94.9	3.30	.344	.12	.005	.04
Smoking is permitted	84.1	2.49	93.9	2.53	.703	.14	.001	.02
Reached age 30	30.1	3.42	23.3	3.39	.168	.07	.088	.06

Sub-Component: Role transitions

Item	Students		Workers		p-value (perlu)	Effect size	p-value (penting)	Effect size
	%	M	%	M				
Has a stable, long-term career or job	82.5	3.75	85.0	3.62	.456	.03	.016	.11
Owns a home	97.6	3.60	97.2	3.50	.818	.01	.006	.12
A man must complete mandatory military service	27.3	2.82	12.2	3.39	.250	.18	.000	.05

Sub-Component: Family Capacities

Item	Students		Workers		p-value (perlu)	Effect size	p-value (penting)	Effect size
	%	M	%	M				
For women, being someone who can support or help with the family's finances	96.7	3.47	98.9	3.36	.116	.07	.002	.14
For men, being someone who can handle household chores	95.9	3.51	97.2	3.46	.424	.03	.20	.10

Sub-Component: Norm Compliance

Item	Students		Workers		p-value (perlu)	Effect size	p-value (penting)	Effect size
	%	M	%	M				
Avoiding drunkenness	5.7	3.57	5.1	3.69	.785	.01	.027	.10

4. DISCUSSION

In general, the results indicate that marriage is still viewed as an important life transition by college students and young professionals in emerging adulthood. However, rather than being perceived as a milestone that must be achieved immediately upon entering adulthood, marriage is increasingly understood as a long-term commitment that requires careful preparation. Today's young generation no longer assesses readiness for marriage solely based on age but also on their ability to meet the various psychological, relational, and socioeconomic demands inherent in married life. In this context, readiness for marriage is increasingly understood as a multidimensional readiness encompassing educational, economic, psychological, and relational aspects, which serve as key indicators used to assess readiness for marriage (Carroll et asl; 2007; Willoughby et al., 2015).

The findings indicate that the marital horizon is influenced not only by chronological age but also by an individual's position in the transition to adulthood. From the perspective of emerging adulthood, individuals at this stage are still undergoing a process of identity exploration and searching for life direction before making long-term commitments (Arnett, 2000). Therefore, although both students and workers view marriage as important, they have different perspectives on when and under what conditions marriage should ideally take place.

Among college students, marriage tends to be viewed as a long-term goal that can still be postponed until various important prerequisites have been met. This trend does not appear to reflect a rejection of the institution of marriage but rather indicates a growing awareness of the complexities of married life. As individuals still focused on completing their education, exploring their identity, and developing their personal capabilities, this situation can be understood through the characteristics of emerging adulthood, marked by identity exploration and personal development before making long-term commitments (Arnett, 2000). This finding aligns with various studies indicating that economic uncertainty, concerns about emotional readiness, family role demands, the risk of domestic conflict, and the desire to achieve life stability first are factors that drive young people to consider marriage (Hamzah, 2025; Riswandi et al., 2025)

In contrast, the situation appears different for workers who view marriage as a closer, more realistic, and more feasible

commitment given their current living conditions. This is likely related to economic independence, experience with adult responsibilities, and the perception that the prerequisites for marriage are closer to being achieved. Various studies have shown that readiness for marriage is determined not only by financial readiness but also by an individual's ability to manage emotions, communicate effectively, share roles equally, and maintain quality relationships over the long term (Hamzah, 2025; Herawati et al., 2025; Rosana & Ediati, 2020). In other words, the experience of living adult roles in everyday life appears to give workers a more concrete picture of the demands of marriage than students who are still preparing for those roles. These findings suggest that perceptions of readiness for marriage are influenced not only by age but also by the extent to which an individual has engaged in the various responsibilities synonymous with adult life. These findings indicate that marital horizon is not merely related to chronological age but also to an individual's level of involvement in adult roles and responsibilities, which serve as indicators of the transition to adulthood. Differences are also evident in attitudes toward alcohol consumption. Workers tend to exhibit more permissive attitudes than students do, possibly related to the differences in the social contexts they face. Exposure to job demands and stress in the workplace may lead workers to view alcohol consumption more pragmatically as a form of coping even though this strategy is known to be less adaptive in the long term (Asih et al., 2018). In contrast, students tend to evaluate such behavior based on norms and long-term consequences. These differences suggest that marital horizon is shaped not only by personal values but also by life experiences and the social context that accompanies the transition to adulthood (Arnett, 2000).

One factor that appears to play a significant role in shaping the differences in marital horizons between students and workers is economic conditions and an individual's position in managing financial responsibilities. For workers, the experience of earning an income and meeting the various demands of daily life allows them to assess their readiness for marriage in a more concrete way. Conversely, students who are still economically dependent tend to view the financial demands of marriage as a challenge that requires prior preparation. Although workers tend to view marriage as a commitment that is closer to realization, this does not necessarily mean that they have achieved a fully stable economic condition. Various studies indicate that economic pressures, the obligation to support parents, the "sandwich generation" phenomenon, and concerns about future financial stability are challenges faced by Indonesia's younger generation (Robinson et al., 2025).

Interestingly, although there are differences in how students and working adults view the timing and readiness for marriage, both groups show a strong degree of similarity in defining the qualities considered important in marriage. Both students and adults cite commitment, responsibility, emotional regulation, good communication, mutual respect, and the ability to build healthy interpersonal relationships as key aspects of readiness for marriage. This similarity indicates that differences in activity status do not necessarily result in differences in core values regarding the meaning of marriage. In the context of Indonesia, which still has a collectivist character, family values, social responsibility, and relational norms tend to be widely socialized to the younger generation, regardless of whether they are still students or have entered the workforce. Consequently, although the daily life experiences of the two groups differ, they still share a relatively similar value framework regarding the personal qualities considered important for building a harmonious family. Increasing access to digital media allows the younger generation to obtain a wide range of references regarding family relationships, parenting, and married life, thereby helping to shape a relatively similar understanding of the qualities considered important in marriage (Gowasa, 2025). Marriage, at its core, is not determined solely by age or a specific social status, but by an individual's ability to build long-term commitment, foster healthy relationships, and adaptively fulfill family

responsibilities (Carroll et al; 2007, 2009; Hamzah, 2025; Willoughby et al., 2015).

As a society that remains collectivist and religious in nature, the family, educational institutions, the social environment, and religious teachings play a crucial role in shaping the younger generation's understanding of relationships, family, and marriage. Consequently, differences in life experiences between students and workers do not automatically result in differing core values regarding family life. This is evident in the tendency of both groups not to view premarital sexual experiences or cohabitation before marriage as an essential part of marriage preparation. These findings suggest that although Generation Z lives amidst the tide of globalization and increasingly widespread exposure to information, cultural and religious norms remain the primary framework for determining the boundaries of behavior considered appropriate in the context of marriage in Indonesia (Andriyani & Novianti, 2022; Novianti et al., 2018). In other words, Generation Z appears to uphold core values regarding the importance of family and commitment to marriage while at the same time adopt a more egalitarian view of spousal relationships and child-rearing (Wiranti1 & Abadi, 2025). This shift is likely influenced by increasing access to digital media and online communities, which serve as sources of information regarding parenting styles, family relationships, and gender equality. Exposure to concepts such as gentle parenting and mindful parenting allows the younger generation to develop relatively uniform expectations regarding the ideal family life, regardless of whether they are students or workers (Gowasa, 2025; Sofyan & Hanjani, 2025).

5. CONCLUSION

The results indicate that there is a difference in marital horizons between college students and working adults during emerging adulthood. College students tend to view marriage as a long-term goal that can still be postponed until various aspects of readiness are considered fulfilled, whereas working adults view marriage as a more immediate and realistic commitment to pursue. These findings suggest that marital horizons are influenced not only by chronological age but also by an individual's stage in the transition toward adulthood and their engagement in responsibilities characteristic of adult life. Nevertheless, students and workers demonstrate significant agreement regarding the qualities they consider essential in marriage, such as commitment, responsibility, emotional maturity, communication skills, and interpersonal competence. In general, marriage is no longer understood merely as a marker of adulthood that must be achieved by a certain age, but rather as a long-term commitment that demands multidimensional readiness.

This study has several limitations that require consideration. First, future research is recommended to use a qualitative or mixed methods approach to gain a more comprehensive understanding of the factors influencing marital horizons among emerging adults. Furthermore, future research could consider other variables such as gender, relationship status, socioeconomic conditions, and religiosity, which could potentially influence how young people view marriage and their readiness for marriage.

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