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Understanding Divorce in Karanganyar Regency Through Age at the First Marriage and Household Economic Conditions

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Abstract: The phenomenon of divorce in society is often triggered by the lack of adequate preparation of the couple for the complexities of married life. The purpose of this study was to analyze the influence of age on the first marriage and economic conditions on the divorce rate in Karanganyar Regency. In addition, the study aims to identify policy recommendations for mitigation. The methodological approach used is a mixed method strategy in the form of concurrent triangulation, which integrates quantitative and qualitative methods simultaneously. The subjects of the study consisted of 96 individuals who had filed for divorce at the Karanganyar Religious Court. The data were analyzed using multiple regression, t-test, F-test, and coefficient of determination (R^2), and were complemented by in-depth interviews. The results of the simultaneous test showed that age at the first marriage and economic conditions together were significantly related to divorce filings, with an F value of 51.842 and a significance of $0.000 < 0.05$. These findings show a significant relationship between the two variables and divorce filings in study respondents. However, because the sample consisted of only 96 individuals who filed for divorce without a comparison group of nondivorced couples, the results could not be used to conclude causal relationships or determine risk factors for divorce in the general population. The policy can include comprehensive marriage counseling or pre-marriage education, with the aim of improving the couple's readiness and stability before entering married life.

Keywords: Age at First Marriage, Divorce Rate, Economic Condition, Family Resilience.

INTRODUCTION

Divorce is a demographic phenomenon that continues to attract attention because it is related to changes in family structure, household well-being, and population dynamics. From a demographic perspective, divorce is not only seen as the dissolution of the marital bond between husband and wife, but also as an event that can affect various aspects of social, economic, and demographic life. Increasing divorce rates can lead to changes in household composition, an increase in the number of single-parent families, and the emergence of various social consequences that affect the quality of life of family members, especially women and children. (Ruiz-Vallejo & Solsona i Pairó, 2020) (Mohammad Taghi Sheykhi, 2020)



Image 1. Number of divorces in Indonesia
(source: Indonesian Central Bureau of Statistics, 2026)

In recent years, the divorce rate in Indonesia has shown a relatively high trend. Data released by the Central Statistics Agency and the Supreme Court show that the number of divorce cases tried by religious courts remains significant every year. As shown in Figure 1, the number of divorce cases in Indonesia is expected to continue to increase from 2020 to 2025, despite a temporary decline observed in 2023–2024. This situation shows that family stability continues to face various challenges stemming from internal and external factors of the household. Previous studies of , , and have shown that divorce is a multidimensional phenomenon influenced by interrelated demographic, social, cultural, and economic factors. (Indonesian Central Bureau of Statistics, 2026) Harsoyo & Darmawan (2023) Ononokpono, Ugwu, & O. Odimegwu (2025) - Scarlet Witch (2024)

Among the various factors that affect divorce, age at the first marriage is one of the most frequently discussed variables in family demographic studies. The age at the first marriage is often used as an indicator of a person's readiness to build a household. Individuals who marry at a relatively young age generally have a level of emotional, social, and economic maturity that has not yet fully developed. This can complicate the process of adapting to the various demands of married life, such as the division of household roles, family financial management, and conflict resolution with the partner. Some studies have found that marriages made at a young age are more likely to experience instability compared to those performed at a more mature age. (Islam & Rahman, 2020)

In addition to the age at the time of the first marriage, the economic condition of the household is also often associated with marital stability. The family's ability to meet daily needs plays an important role in maintaining the stability of the marital relationship. When households face economic pressures—such as inadequate income, job uncertainty, or increased family needs—the potential for conflict increases. In many cases, economic problems not only affect the family's well-being but can also lower the quality of marriages and increase the risk of divorce. Therefore, economic conditions are often seen as a key indicator in explaining family resilience. (Seyhan, 2025) (Apostolou, 2025)

The relationship between age at the time of first marriage and economic conditions is also inseparable. Marriages that occur at too young often limit the individual's chances of completing an education and getting a better job. As a result, couples who marry at a young age tend to face greater economic vulnerability than those who marry at an older age. This suggests that age at the first marriage and the economic conditions of the household can interact to affect the sustainability of the marriage.

Karanganyar Regency, located in Central Java Province, has become an area of concern due to the ongoing challenges related to divorce. The Karanganyar Religious Court reported that the number of annual filings for divorce cases continues to increase. In 2020, there were 1,455 divorce cases recorded. Meanwhile, by the end of 2025, a total of 1,323 divorce cases have been recorded at the Karanganyar Regency Religious Court. The fluctuating divorce cases underscore the need for a thorough examination of this phenomenon in the broader context of family and population dynamics in the region. In addition, from 2020 to 2025, divorce cases in Karanganyar are dominated by cases filed by wives, not by husbands. In addition, many reports and empirical findings suggest that the age at which individuals enter marriage and their economic conditions often emerge as fundamental factors that contribute to the dissolution of marriage.

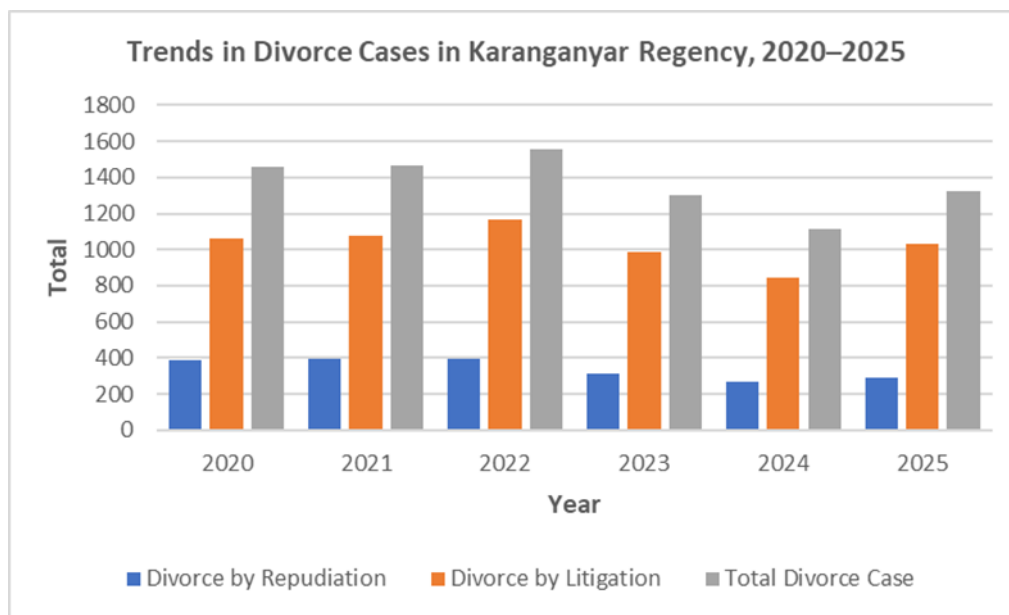


Image 2. Divorce Trends in Karanganyar Regency
(Source: Central Java Statistics Agency, 2026)

Although considerable research has been done on divorce, most previous studies have focused on the factors that contribute to divorce separately. Research examining the influence of age on first marriage and household economic conditions simultaneously in the local context of Karanganyar Regency is still relatively limited. For example, research on divorce in Karanganyar still focuses on legal aspects such as , , and . In addition, most of the existing research relies largely on normative legal research methods, thus failing to provide a comprehensive explanation of the mechanisms linking these two factors to divorce. Kurniawan (2021) Rahmawati & Yuwono (2021) Hesvianto , Mutiny. (2021) Given these conditions, this study aims to analyze the relationship between age at the first marriage and household economic conditions with divorce filing in Karanganyar Regency. The novelty of the research lies in the use of a mixed method approach that integrates quantitative and qualitative analysis to obtain a more comprehensive understanding of the phenomenon of divorce. Quantitative data were used to identify relationships between variables, while qualitative data through in-depth interviews were used to clarify the social context and experiences behind divorce. The integration of these two approaches is expected to expand understanding of factors related to divorce filing and make an empirical contribution to the study of family demographics and policy formulation to strengthen family resilience in Karanganyar Regency.

Literature Review

Divorce from a Demographic Perspective

In the study of demographics, divorce is understood as one of the major events that affect population dynamics, along with births, deaths, and migrations. Divorce has far-reaching consequences for the family structure, household composition, fertility patterns, and socio-economic conditions of those affected. Therefore, divorce is not only seen as a matter of law or an interpersonal relationship between husband and wife; It is also seen as a demographic phenomenon that can reflect the social changes that are taking place in society. (Smock & Schwartz, 2020)

Family demographics view marriage and divorce as an integral part of the process of family formation and dissolution. In this context, divorce is a key indicator of family stability in a region and over time. High divorce rates are associated with changing social values, increased education and women's participation in the workforce, urbanization, as well as a more individualistic perspective on family life. These changes will inevitably affect how individuals view marriage, gender roles, and the sustainability of domestic relationships. (Raley & Sweeney, 2020)

From various demographic studies, it is clear that divorce does not occur randomly. Instead, it is influenced by a number of individual and household characteristics. Factors such as age at marriage, educational attainment, economic conditions, number of children, place of residence, and cultural background are often found to be associated with the likelihood of divorce. Demographic studies identify patterns and risk factors associated with dissolution of marriage. It provides a more comprehensive picture of family dynamics within a population. (Alsanea, 2025)

Changing patterns of marriage and divorce are an important part of the process of social modernization, seen from the perspective of demographic transition. As education levels and access to economic opportunities increase, individuals have more options in determining their life path, including whether to maintain or end a marriage. This change in perspective means divorce is no longer seen as something to be avoided at all costs. Instead, it is now seen as a response to dissatisfaction or conflict within the household. Societies that undergo social and economic transformation show different patterns of divorce compared to those who still strongly uphold traditional values. (Bande Gharai, Seyedi, Mokhtari Torshizi, & Salehnia, 2023)

In the context of demographic analysis, the phenomenon of divorce was found to be strongly related to a shift in household structure. In the case of dissolution of marriage, a household that previously consisted of married couples can switch to single-parent households or even become part of a large family unit. This kind of change has the potential to affect the well-being of family members, especially children who are still in the process of growing up. In addition, the dissolution of marriage can exacerbate economic vulnerability among certain demographic groups, especially women who take on childcare responsibilities after the marriage ends.

Divorce is therefore a phenomenon with complex demographic dimensions. Demographic studies aim to measure divorce rates and trends, as well as understand the various factors that cause divorce and their impact on individuals, families, and society. This approach is essential for gaining a deeper understanding of changes in the family amid evolving social and economic dynamics.

Age at first marriage and marital stability

Age at first marriage is an important indicator in the study of family demographics, as it is related to various aspects of family life, including marital stability. From a demographic perspective, the age at which a person enters their first marriage indicates the transition time

from single life to family life. It also serves as an indicator of an individual's level of readiness to take on the role of a spouse and a member of the household. Therefore, age at first marriage is often used to explain variations in marital stability within a population. (Pettay, Chapman, Lahdenperä, & Lummaa, 2020)

Various studies have shown a strong correlation between the age at which a person enters marriage and the risk of divorce that comes with it. In general, individuals who marry at a relatively young age are more likely to experience divorce than those who marry at a more mature age. The underlying mechanisms responsible for this phenomenon are very diverse and require further investigation. First, a more mature age is generally associated with greater emotional maturity. Individuals who have reached a certain level of maturity tend to demonstrate superior conflict management skills, communication skills, and adaptability to the twists and turns inherent in married life. In contrast, marriages that occur at a young age are often characterized by a lack of life experience and a relative inability to resolve issues constructively. (Garcia-Hombrados & Özcan, 2024; Jennyola Savira Wowor, 2021; Pettay et al., 2020)

Second, age at the first marriage is closely related to educational attainment and economic conditions. Premarital unions can hinder the completion of formal education, thus affecting future employment and income opportunities. In the context of unstable economic conditions, domestic pressures have the potential to increase, especially when couples are forced to deal with diverse family needs. In many cases, economic pressures have been identified as a contributing factor to prolonged conflicts, thus increasing the likelihood of dissolution of marriages. In contrast, individuals who marry after completing their education and entering the workforce tend to show higher economic readiness to build a family life. (Pettay et al., 2020) (Yoosefi Lebni, Solhi, Ebadi Fard Azar, Khalajabadi Farahani, & Irandoost, 2023)

From the perspective of life journey, age in the first marriage is an important factor in a series of life decisions that can affect a person's journey in the later stages. The decision to marry at a certain age is often associated with educational opportunities, work experience, and the ability to establish financial independence before starting a family. As they age before entering marriage, they are likely to have the necessary resources to adequately deal with the multifaceted challenges associated with family life.

In the Indonesian context, the issue of age at first marriage is a major concern in population and family development. Various programs have been developed to increase the age of marriage, with the aim of encouraging individuals to enter marriage at an age where they are better prepared physically, psychologically, socially, and economically. The most basic law is to set the minimum age for first marriage for a man and a woman which is 19 years old. This law directly raised the minimum age of marriage from 17 to 19 years. Obviously, the goal is to make sure people have a deeper understanding and are better prepared for married life. This policy is based on various empirical findings that show that marriages performed at a later age tend to show a higher level of stability compared to those performed at a much younger age. Law No. 16 Year 2019 Change Law No. 1 Year 1974 tentang Pernikahan

However, age in the first marriage is not the only factor that affects the stability of the marriage. The factors that affect the longevity of a marital relationship are numerous, including education, household economic conditions, number of children, marital characteristics, and social environment. However, from a demographic perspective, age at first marriage remains an important factor in understanding the variation in divorce risk in society. Therefore, research on the relationship between age in the first marriage and marital stability is very relevant to understand the dynamics of divorce and changes in family life patterns in various regions, including in Karanganyar Regency. (Bastianelli, Guetto, & Vignoli, 2024) (Alsanea, 2025;

Bandeh Gharaei et al., 2023) (Salim Mahmoudi, Fatiha Hank, Hanan Messouaka, & Abdelhakim Karrouche, 2025)

Household Economic Conditions and Family Resilience

The level of family resilience, measured by various demographic studies and social development, is often explained by the economic conditions of the household. In the context of the family unit, economic conditions include not only the level of income earned by household members but also the family's ability to meet basic needs, manage available resources, and maintain well-being in the face of stress or changes in living circumstances. As a result, the economic conditions of the household have been shown to have a substantial influence on the quality of relationships between family members and the sustainability of married life. (Asadi, Yousefi, & Parsakia, 2024)

From the perspective of family demographics, family resilience is defined as the ability of families to survive, adapt, and continue to perform their basic functions when facing various challenges. This resilience is not only determined by social and psychological factors; Household economic capacity also has an effect. Families with relatively good economic conditions generally have a greater chance of adequately meeting their needs for food, education, health services, and shelter. On the other hand, economic constraints have the potential to increase the vulnerability of families to various problems that have the potential to disrupt the stability of relationships between household members. (Rohman, 2024)

Many studies have shown that economic stress is often a major catalyst for conflict in the family. In cases where household income proves insufficient to meet daily needs, family members can experience prolonged periods of stress. These dynamics often have a negative influence on the quality of communication between couples, thus contributing to increased domestic tensions and the emergence of disputes related to household financial management. It has been proven that, over time, disputes arising from economic pressures have the potential to negatively impact the quality of marriages and increase the likelihood of divorce.

The economic situation of a family is also closely related to the family's ability to deal with various unexpected events. Household well-being can be negatively affected by a variety of shocks, including job loss, declining income, rising cost of living, or the emergence of urgent health needs. Families with sufficient economic resources are usually better able to adapt to such changes because they have savings, assets, or access to other forms of social and economic support. In contrast, economically vulnerable families often have limited capacity to manage such pressures, making them more vulnerable to crises that can disrupt household harmony.

Household economic conditions have been shown to have a significant influence on a variety of family decisions, including but not limited to marital status, birth, education, and geographic mobility. The presence of strong economic stability has been proven to create an environment that is more conducive to family development. This is because the stability allows household members to carry out more effective long-term planning. Conversely, economic uncertainty often leads to the adoption of various coping strategies that can add to the burden on families. These strategies can include working longer, migrating the workforce, or reducing spending on specific needs.

In the Indonesian context, economic factors often emerge as contributing factors to divorce as shown by the results of studies from . A comprehensive analysis of divorce cases handled by the judiciary reveals that economic issues constantly emerge as the main factor contributing to the dissolution of marriages. These findings show a direct correlation between a family's ability to meet fundamental needs and the stability of its household structure. Although divorce is a multifaceted phenomenon that is influenced by many factors, unstable economic conditions have been shown to exacerbate the pressures that couples face and reduce their ability to maintain a marriage. Luk Luk Khoirurrizalina & Witia Oktaviani (2025)

Therefore, the economic condition of the household can be considered a fundamental element of family resilience. The existence of sufficient economic resources has been shown to facilitate the more effective performance of social, reproductive, and economic functions by the family. The existence of a strong financial management system within a single family unit has been shown to be linked to increased levels of family harmony and resilience. On the other hand, economic constraints have the potential to hinder the family's ability to face various life challenges. Therefore, a thorough understanding of the relationship between household economic conditions and family resilience is essential to explain the dynamics of married life and the risk of divorce in society. In this study, the economic condition of the household was placed as a factor that can affect the family's ability to maintain marital stability and deal with the various pressures that arise during marital life. (Nurjanis, 2025)

The Relationship Between Age at First Marriage, Economic Conditions, and Divorce

Divorce is a demographic phenomenon that is influenced by a variety of interrelated factors, both at the individual and household levels. Among these factors, age at the first marriage and the economic condition of the household are often cited as the main factors that contribute to the stability of the marriage. From the perspective of family demographics, these two factors do not operate separately, but rather form interdependent relationships in determining the level of household stability. Therefore, understanding the relationship between age at first marriage, economic conditions, and divorce is essential to explain family dynamics in a population.

The age at the first marriage is often considered a starting point that affects various aspects of family life in the years to come. Individuals who marry at a relatively young age generally have more limited opportunities to complete their education and build a career before starting a family. This situation can lead to low family economic capacity in the early stages of marriage. When a couple does not have a stable job or an adequate source of income, it becomes more difficult to meet the various needs of the household. This situation has the potential to cause stress that can affect the quality of the relationship between husband and wife.

In many studies, the economic condition of the household has been identified as one of the factors strongly associated with the risk of divorce. Limited income, job insecurity, and difficulty meeting daily needs can increase stress levels in families. Prolonged economic stress often leads to conflicts related to the division of responsibilities, financial management, and meeting the needs of family members. If these conflicts cannot be resolved effectively, the likelihood of tension in the household increases, and this can ultimately lead to divorce. (Khalafli et al., 2025)

The relationship between age in the first marriage and divorce can also be explained through indirect effects mediated by household economic conditions. Individuals who marry at a young age tend to have a lower level of education than those who postpone marriage to a more mature age. Low levels of education can limit access to more productive and higher-paying jobs. As a result, households formed from a young age are potentially more vulnerable to economic instability. In such conditions, the risk of family conflict is higher than in households with stronger economic resources. (Ariz Rizaludin, 2025)

In addition to economic factors, age at the first marriage is also related to the couple's psychological and social readiness to start a family. Couples who marry at a more mature age generally have more life experience, better communication skills, and stronger decision-making abilities. These skills can help couples deal with the various economic and social pressures that arise during marriage. In contrast, couples who marry at a very young age are often still in the process of adjusting to adult roles, making them more vulnerable to difficulties facing various household challenges. (Sahoo, Ranjan Pradhan, Alagarajan, Sharma, & Das, 2024)

Thus, age at the first marriage and household economic conditions are two interrelated factors in explaining the occurrence of divorce. Marrying at a younger age can increase the economic vulnerability of households, while poor economic conditions can increase the likelihood of conflicts that threaten marital stability. Therefore, the relationship between these three aspects needs to be understood holistically to get a more comprehensive picture of the factors that influence divorce. In the context of this study, age at the first marriage and household economic conditions were seen as the main factors contributing to the risk of divorce in Karanganyar Regency, both through direct effects and interactions between the two.

METHOD

This study was conducted using a concurrent triangulation mixed method design, with quantitative and qualitative data collected in parallel. The study centered on the Karanganyar Religious Court, which was selected based on its high divorce rate and data accessibility. The research procedure is regulated through the following systematic stages. The following seven steps are taken to investigate the phenomenon of divorce. Preliminary observations for the initial mapping of the divorce phenomenon. Sampling uses destination sampling with the Lemeshow formula at a confidence level of 90% and a margin of error of 10%. Primary data collection through the distribution of structured questionnaires and in-depth interviews. Secondary data collection from court documents and legal literature. Quantitative data analysis uses classical assumption tests and multiple linear regression. Qualitative data analysis through thematic analysis. The integration of findings uses triangulation to validate the results.

Data was collected using a multi-source approach, which included a questionnaire survey of respondents that measured age variables at the first marriage in the year and economic conditions through employment and income indicators. Semi-structured interviews are conducted with expert informants using standard interview protocols. Quantitative data analysis is carried out by applying a series of careful statistical procedures. This assessment includes assessments for normality, multicollinearity, and heteroscedasticity, as well as hypothesis testing at a significance level of 0.10. Qualitative analysis uses thematic coding techniques and narrative interpretation to understand the data. To integrate these findings, a convergence analysis was carried out by comparing quantitative and qualitative results.

RESULTS AND DISCUSSION

Results

This study analyzed the influence of age on the first marriage and economic conditions on divorce at the Karanganyar Religious Court, with a sample of 96 respondents. The following table presents the profile of the respondents in Table 1, taking into account demographic factors such as gender and age at the time of the first marriage, as well as the economic status of the respondents.

Table 1. Respondent Profile

Characteristics	Categories	Frequency	Percentage
Gender	Male	46	47.9%
	Female	50	52.1%
Age of marriage	< 20 years old	52	54.2%
	20–30 years	43	44.8%
	30 years	1	1.0%
Revenue	<2.5 million	53	55.2%
	2.5–5 million	42	43.8%
	5 million	1	1.0%

The quality of regression models depends on the fulfillment of underlying fundamental assumptions. In this study, the first step is to perform a classical assumption test to ensure that the model is valid and that the results obtained are reliable. Verification of these assumptions provides a solid basis for researchers to proceed with a more substantial interpretation of the results. Without this basic framework, the conclusions reached can be wrong.

Based on the findings of the empirical investigation conducted, it can be determined that the regression model used in this study has met all the fundamental assumptions set. This is a very positive initial indicator, indicating that the statistical findings generated by the model are valid and consistent. The results of the classical assumption test are summarized in Table 2. The model has successfully passed a series of rigorous diagnostic assessments, allowing researchers to proceed with a higher level of confidence in the analysis of the variables being studied.

Table 2. Classical Assumption Test Results

Tests	Results	Notes
Normality	P value > 0.05	Data is usually distributed
Multicollinearity	Tolerance > 0.10; VIVID < 10	No multicollinearity
heteroskadasticity	P value > 0.05	No heteroscedasticity

One of the most important assumptions in regression is the assumption of normality. This assumption requires that the residual of the model follows a normal distribution. In this study, both independent and dependent variables are normally distributed. In addition to normality, another equally important assumption is homoscedasticity, which is a condition in which the variance of the term is a constant error. To test this, this study refers to Table 2, which shows the scatterplot. The pattern shown in the image is the distribution of randomly scattered dots without forming a specific pattern, whether clustered, curved, or funnel-shaped. This random pattern proves that there is no heteroscedasticity in this regression model.

Given that the assumptions of normality and homogeneity, as well as other classical assumptions, have been met, this regression model can now be considered a reliable analytical tool. The reliability of this model paves the way for interpreting regression coefficients and their significance with high confidence levels. Thus, any policy or theoretical implications drawn from these findings are based on a statistically robust model.

Table 3. Results and Hypotheses of Regression Analysis

Tests	Results	Significance	Notes
Regression equations	$Y = 3.360 + 0.182X_1 + 0.658X_2$		
Test F	51.842	0.000	Significant
t-test (X1)	2.024	0.046	Significant
t-test (X2)	6.376	0.000	Significant
R-Square	0.527	52.7%	Explanation of variance

Once the model was confirmed to be valid, substantial findings from the study began to emerge. The analysis confirms that age at the first marriage is an important factor in divorce. These findings are consistent with a number of theories suggesting that emotional and financial maturity—which is often associated with age—plays an important role in marital stability.

However, age at the first marriage is not the only factor that has an effect. The couple's economic condition has also been confirmed as a very strong factor in predicting the likelihood of divorce. The financial stress experienced by a family often triggers prolonged conflicts that

lead to marital fractures. Therefore, the study highlights two main pillars that support marital stability: individual maturity, which is reflected in age, and economic stability.

What is interesting to note is the magnitude of the influence of each of these factors. The results of the regression analysis showed that economic conditions had a higher regression coefficient—or greater influence—of 0.658, compared to the age at the time of first marriage, which was only 0.182. These figures clearly show that, in the context of this study sample, economic shocks have a greater impact on the risk of divorce than age at marriage.

The findings regarding the extent of the influence of economic conditions became more contextual and could be understood when viewed through the lens of respondent profiles. Demographic data shows that 55.2% of respondents in the study fall into the low-income category. This fact provides a logical explanation for why economic variables have such a strong driving force, as the majority of the study population is indeed in a financially vulnerable position.

On the other hand, the respondents' age profile at marriage provided further evidence. As many as 54.2% of respondents reported getting married before the age of 20. The relatively high prevalence of early marriage provides a strong basis for the "age at first marriage" variable to show a significant influence, although the magnitude of this influence is not as large as economic factors.

To ensure that the strength of this relationship is not just a coincidence, the study conducted a statistical hypothesis test. The findings of this study provide partial validation of the hypothesis that specific variables, i.e. age at the time of first marriage and economic status, exert a substantial and positive influence on dependent variables, in this case, divorce. The study's findings suggest that both younger age at first marriage and lower economic status are statistically associated with an increased risk of divorce, when considered independently.

In addition, the examination of these two variables simultaneously produced results that were also found to be statistically significant. This suggests that a combination of early marriage and economic stress can have a significant impact on divorce tendencies. These simultaneous tests further support the proposition that these two factors serve as strong predictors in the model.

The implications of these findings are very clear. Therefore, efforts to reduce the prevalence of divorce must include these two dimensions together. Intervention programs should not only focus on providing economic assistance or financial empowerment to low-income families; The process must also be accompanied by increasing awareness of the importance of emotional maturity when deciding to get married.

As a result, this study has effectively built a comprehensive narrative. The study begins with verification of the reliability of the statistical model through classical assumption tests. This is followed by the identification of determining factors and culminates in the explanation of the magnitude of the effect and proof of its significance through hypothesis testing. This comprehensive process builds a solid foundation for the conclusions reached.

In summary, the study successfully identified age at first marriage and economic conditions as significant predictors of divorce. In addition, it established economic conditions as the most dominant factor in the population studied. These findings, supported by valid regression models and relevant respondent profile data, provide valuable insights for policymakers and practitioners in the field of family resilience, enabling them to design more targeted strategies.

Discussion

The results of statistical analysis show that age at the first marriage and economic conditions together have a significant influence on divorce in Karanganyar Regency. These findings suggest that the decision to divorce cannot be understood only as a result of conflict

between couples, but also due to the accumulation of various socioeconomic vulnerabilities that have existed since the founding of the family. Marriage, at a high age, often faces problems head-on. These problems include not being emotionally prepared, not having life experience, and not having a strong financial foundation. When all these problems occur at the time of marriage, it is more likely to experience conflict and instability. Young marriages must face emotional readiness. They also have to deal with life experiences and weak economic foundations. This makes conflict and instability more likely.

These findings were supported by in-depth interviews with lawyers representing the parties filing for divorce and judges at the Karanganyar Regency Religious Court. Both parties stated that the majority of divorce cases at the Karanganyar Religious Court were not caused by one factor only—namely poor economic conditions. However, in many cases, economic issues interact with other issues or act as triggers that exacerbate pre-existing conflicts. Religious Court judges emphasized that individuals who file for divorce from early marriage generally have a low level of emotional maturity. Couples usually have problems when it comes to managing household expenses and solving problems together.

The government needs to encourage efforts to strengthen family resilience through preventive approaches, not just dealing with domestic conflicts after they have occurred. The program to raise the minimum age of marriage, which has been implemented through legislation, has not been optimally implemented. This is exacerbated by Indonesia's policy of granting marriage dispensations for minors, which appears to be at odds with the country's rules on raising the minimum age for first marriages. Therefore, efforts to raise awareness among adolescents about the postponement of the age of first marriage need to be strengthened. Strengthening the "Generation Planning (GenRe)" program of the Ministry of Population and Family Development must be a priority. In addition to GenRe's long-term focus on educational planning, good career planning, family planning, and "Three Zeros" (no premarital sex, no early marriage, and no drug use), the program can also be used for financial planning education and counseling for teens.

In addition to strengthening these programs, the government should also integrate financial and investment management skills into pre-wedding classes organized by the Office of Religious Affairs for brides-to-be and brides. This program is expected not only to provide religious knowledge about marriage, but also to become a practical educational platform in building family economic resilience. On the other hand, the government can create programs to help young couples and families who are experiencing financial difficulties. These programs can help people get jobs, find additional ways to make money, and support those who want to start their own businesses. This will help families who get married as teenagers to become financially stronger. So the government should not just try to stop divorce. Also help the family to be strong and stable for a long time.

CONCLUSION

Based on the results of this study, age at the time of first marriage and household economic status were found to have a significant influence on divorce decisions in Karanganyar Regency. Early marriages tend to have a higher risk of ending in divorce due to limited emotional maturity, lack of readiness for married life, and low ability to deal with various family challenges. In addition, low economic conditions also increase the family's vulnerability to conflict that ultimately leads to divorce. The factors that cause divorce in Karanganyar tend to be not isolated; rather, this occurs due to the accumulation of conflicts stemming from the uncertainty of married life and prolonged economic pressure. Therefore, efforts to reduce divorce rates should be made through programs to raise the minimum age of marriage and by strengthening GenRe programs to include the development of psychological readiness and

family financial literacy. In addition, economic empowerment programs are needed to increase the economic resilience of young couples' families.

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