

The Canada Family  
Life Project



# Canadian Millennials and the Value of Marriage

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CARDUS

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Peter Jon spent nearly a decade with the Institute of Marriage and Family Canada where he co-authored the report “The Marriage Gap between Rich and Poor Canadians” that received national media attention. His articles have appeared in the *National Post*, *Toronto Sun* and *Law Now* magazine, and he has been active in radio, television, and print media.

Peter Jon studied society, culture and public policy issues at the Focus Leadership Institute in Colorado and has a degree in history and political science from the University of Western Ontario. He also earned a MTS and a ThM from Tyndale Seminary.

## ABOUT CARDUS

Cardus is a think tank dedicated to the renewal of North American social architecture. Headquartered in Hamilton, ON, with a satellite office in Ottawa, Cardus has a track record of delivering original research, quality events, and thoughtful publications which explore the complex and complementary relationships between virtues, social structures, education, markets, and a strong society. Cardus is a registered charity.

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## Executive Summary

Millennial Canadians, those born approximately between 1980 and 2001, are delaying entry into homeownership, marriage, and parenthood. In addition to achieving these traditional markers of adulthood later than their predecessors, millennials are much more fluid in the sequencing of these milestones. Millennial Canadians have come of age amid the decades-long decline in marriage and the rise of other family forms including common-law partnerships. How do millennial Canadians perceive the role of marriage in family life and its function in society?

The *Canada Family Life Project* completed by Nanos Research explores what Canadians think about marriage. The survey's snapshot view reveals that Canadian millennials view the concept of being married as a positive part of family life, and remain generally favourable toward marriage. Yet broad trends suggest that a strong sense of individualism shapes the perception of marriage as a personal choice, with little consideration for the institution as a public good.

Marriage has become one life option among other compelling interests. The survey also suggests a significant portion of the cohort feel ambiguous about the role of marriage in society, which will do little to reverse the current decline.

### THE STATS IN BRIEF

- A quarter of millennials view marriage as outdated
- Younger millennials (age 18 to 29) are more likely to view marriage as outdated (at 29 percent)
- Almost a quarter of millennials are neutral on whether marriage is outdated
- In contrast with prior survey data, a much higher percentage of Canadians of any age today are unsure as to whether marriage is relevant
- The age of first marriage has been steadily increasing and is today 28 for women and 30 for men
- The traditional sequence of marriage, homeownership and children is being re-ordered
- In spite of these negative trends, overall marriage remains a positive ideal for many millennials

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<sup>1</sup> The Nanos Research survey divided respondents into age groups. Here we use two age groups (18-29 and 30-39) as a proxy for the millennial cohort. A review of the literature on millennials reveals there is a range of birth years used to define the cohort.

## Marriage as a Positive Part of Family Life

The Nanos Research survey asked Canadians if the concept of being married is a positive, negative, or neutral contributor to a positive family life. Millennials appear to largely view marriage positively. About 72 percent of Canadians ages eighteen to twenty-nine answered positive or somewhat positive, while 68 percent of Canadians ages thirty to thirty-nine answered positive or somewhat positive. Among respondents in both age groups, 23 percent believe marriage is a neutral contributor to a positive family life. While the positive outlook on marriage is robust among millennials, older Canadians reported an even more positive outlook. Among respondents over age fifty, about 88 percent view marriage as a positive or somewhat positive contributor to a positive family life.

## Is Marriage Still a Relevant Institution?

How do Canadian millennials view the role of marriage in society? To capture this, the Nanos Research survey asked, “Do you agree, somewhat agree, neither agree nor disagree, somewhat disagree, or disagree that marriage is an outdated institution in Canada?”

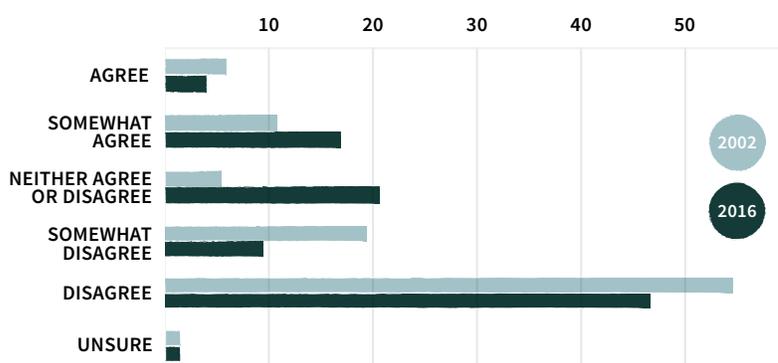
### Is Marriage an Outdated Institution? [CANADA, BY AGE]

	18 to 29	30 to 39	40 to 49	50 to 59	60 plus
Agree	8	7	3	2	2
Somewhat agree	21	16	19	13	14
Neither agree or disagree	22	23	21	20	20
Somewhat disagree	8	9	9	9	10
Disagree	38	44	47	53	54
Unsure	4	2	1	1	0.4

Among millennials about 50 percent disagree or somewhat disagree that marriage is an outdated institution. Younger millennials ages eighteen to twenty-nine are slightly less likely to disagree (46 percent) than those in their thirties (53 percent). The likelihood of affirming the relevance of marriage as an institution increases among older cohorts. About 63 percent of Canadians over age fifty disagree that marriage is an outdated institution.

While about half of millennials affirm the relevance of marriage as an institution, about a quarter view it as outdated. Those eighteen to twenty-nine were slightly more likely to hold this view, at 29 percent, compared with 23 percent of millennials in their thirties. About 16 percent of those over fifty years old hold this view.

### Is Marriage an Outdated Institution in Canada? [2002 AND 2016]



Sources: 2002 data from Wilson, *Canadian Attitudes on the Family*. 2016 data provided by Nanos Research

Although half of millennials affirm the relevance of marriage as an institution, among all age cohorts, millennials are most likely to affirm that marriage is an outdated institution in Canada.

One intriguing finding from the Nanos Research survey is that one in five Canadians of all ages neither agrees nor disagrees that marriage is an outdated institution. This result is particularly interesting considering a 2002 survey found only 7 percent of Canadians declared themselves neutral on the question of whether marriage is an outdated institution.<sup>2</sup> Some caution should be used in comparing these surveys, however, as the survey methods differ. But assuming the results hold true, it appears that a notable portion of opinion has shifted from affirming the relevance of the institution of marriage to a neutral position today.

## Delayed Entry into Marriage

If the institutional relevance of marriage is weakening in the minds of some millennials, the increasing age at which Canadians first marry may be a measurable outcome. The age of first marriage has been increasing steadily for decades and is currently about twenty-eight years old for women and thirty years old for men.<sup>3</sup> This trend has been helped by the elongated path toward higher education, increased labour-force participation among women, and access to birth control severing the thread between marriage and sexual activity.<sup>4</sup>

American sociologist Andrew Cherlin argues that these forces have transformed marriage from a valued public good into a private choice. Marriage remains valued, but so too does a strong sense of individualism.<sup>5</sup>

Marriage formerly served as the foundation from which other markers of adulthood followed such as home ownership and parenthood. Cherlin argues marriage is a capstone to be entered into only when career and financial stability have been achieved.<sup>6</sup> The traditional sequence of marriage, homeownership, and children have been reordered.

## Barriers to Millennial Marriage

Much has been made of the financial uncertainty facing many millennials today. Student debt and underemployment have been foremost among these challenges.

One source suggests that approximately six in ten post-secondary graduates leave school with student debt averaging \$25,000.<sup>7</sup> Starting out with heavy debt loads and few prospects for meaningful full-time employment can result in economic dependence. Statistics Canada reveals that 25 percent of millennials twenty-five to twenty-nine years old live with their parents, having returned home or never having left the nest.<sup>8</sup> A 2015 Abacus survey of Canadian millennials found that nearly six in ten respondents agreed that

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2 Paul R. Wilson, *Canadian Attitudes on the Family* (Langley: Focus on the Family Canada, 2002), 22.

3 Anne Milan, "Marital Status: Overview, 2011," Statistics Canada, 2013, <http://www.statcan.gc.ca/pub/91-209-x/2013001/article/11788-eng.htm>.

4 Andrew J. Cherlin, *The Marriage-Go-Round* (New York: Alfred A. Knopf, 2009).

5 Ibid.

6 Ibid.

7 Chris Martin, "Forty Per Cent of Graduating Students Have No Debt. Surprised?," *Globe and Mail*, May 8, 2013, <http://www.theglobeandmail.com/news/national/education/forty-per-cent-of-graduating-students-have-no-debt-surprised/article11755919/>

8 Statistics Canada, "Living Arrangements of Young Adults Aged 20 to 29," 2012, [https://www12.statcan.gc.ca/census-recensement/2011/as-sa/98-312-x/98-312-x2011003\\_3-eng.cfm](https://www12.statcan.gc.ca/census-recensement/2011/as-sa/98-312-x/98-312-x2011003_3-eng.cfm).

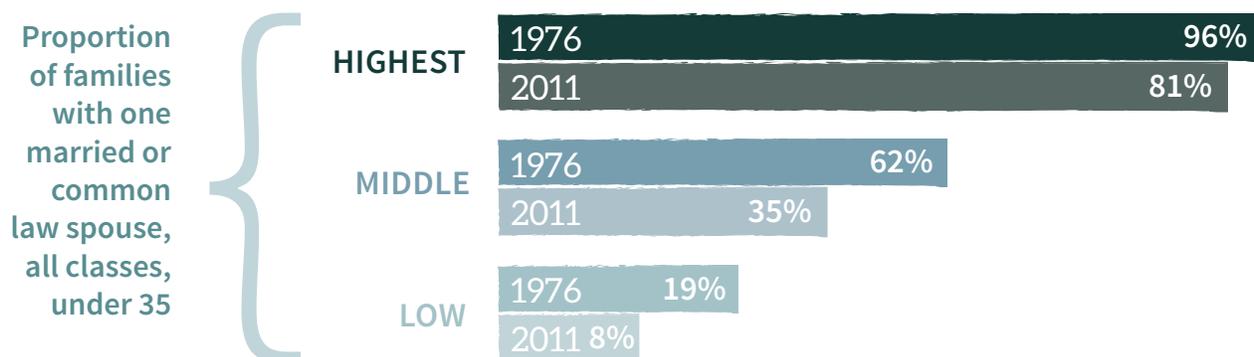
“I will have to delay major life events like marriage and buying a home, and having children because of financial pressures.”<sup>9</sup>

A combination of fiscal instability and an unfavourable market for first-time home buyers has resulted in many millennials being unable to own their own home. The Canadian Mortgage and Housing Corporation estimates that the average age of a first-time home buyer in Toronto is thirty-seven years old.<sup>10</sup>

The “Big Day” itself may be a barrier to marriage, and some estimates suggest couples are paying out an average of \$31,000 for a wedding.<sup>11</sup> This expenditure only increases debt load.

As shown above, several long-term trends have contributed to delayed entry into marriage, yet financial challenges are the most tangible problem for many Canadians. Nanos Research found that among all respondents, the cost of living and financial situation are the top challenges for Canadians in achieving a satisfactory family life.

If millennials do conceive of marriage as a capstone, then financial uncertainty will only continue to delay entry into matrimony. Yet millennials have not stopped marrying. In fact, US data suggests that as millennials are aging, the portion of births to millennial parents who are married has increased. In many ways this is not unexpected as the top end of the generation enters their mid-thirties. What might be unexpected is that some researchers are predicting the percentage will continue to quickly grow, reaching nearly 77 percent of all births to Millennial parents in the next ten years.<sup>12</sup>



Source: The Marriage Gap between Rich and Poor Canadians, Institute of Marriage and Family Canada 2014

It’s worth noting that this trend will be carried largely by educated millennials with the kind of social and economic capital that contributes to higher economic well-being. As the Institute of Marriage and Family Canada (recently enfolded into Cardus) has shown, marriage in Canada is linked to income. Wealthier Canadians are more likely to be married than lower-income Canadians, and this gap has grown over the last three decades. Women with post-sec-

9 Abacus Data, “Life, Work, and the Emerging Workforce,” April 2015, 25, [http://thebusinesscouncil.ca/wp-content/uploads/2015/04/Abacus\\_CCCE\\_Report\\_FINAL.pdf](http://thebusinesscouncil.ca/wp-content/uploads/2015/04/Abacus_CCCE_Report_FINAL.pdf).

10 Canada Mortgage and Housing Corporation, “Rental Market Report, Greater Toronto Area,” fall 2014, 4, [https://www.cmhc-schl.gc.ca/odpub/esub/64459/64459\\_2014\\_A01.pdf](https://www.cmhc-schl.gc.ca/odpub/esub/64459/64459_2014_A01.pdf).

11 Rob Carrick, “Carrick Talks Money: What’s with All the Overspending on Weddings (Average \$31 000+)?,” *Globe and Mail*, video, June 27, 2016, <http://www.theglobeandmail.com/report-on-business/video/video-carrick-talks-money-whats-with-all-the-overspending-on-weddings-avg-cost-31000/article30574264/>.

12 Josh Zumbrun, “Coming Soon: Millennials Married with Children,” *Wall Street Journal*, August 12, 2015, <http://www.wsj.com/articles/coming-soon-millennials-married-with-children-1439371801>.

ondary education were less likely to marry than their less-educated peers in 1980, but today that reality has reversed.<sup>13</sup> People with higher levels of educational attainment are meeting, marry, consolidating their economic potential, and passing it on to their offspring. While student debt may contribute to delayed entry into marriage, it's those with lower educational attainment who are failing to access the stability and wealth associated with the institution of marriage.

## Conclusion

About a quarter of millennials view marriage as an outdated institution, and younger millennials are more likely to agree with a statement to that effect than their older-age cohorts. Another 20 percent neither agree nor disagree that the institution is outdated. This storyline is unfolding within a larger narrative in which Canadians have been retreating from marriage for decades. The strong value placed on individualism has eroded the notion of marriage as a public good. Instead, marriage has become one choice among many family forms.

Other societal changes have contributed to the place marriage occupies within the millennial mind. The extended pursuit of education, increased labour-force participation by women, and birth control have contributed to delayed marriage and the resequencing of the traditional markers of adulthood.

If Andrew Cherlin's assessment is correct that marriage is a capstone, then financial uncertainty in the form of underemployment and debt will contribute to delayed marriage. While finances are not the only barrier to marriage, they are among the most tangible for millennials. Previous research suggests that those with higher incomes are more likely to marry than their lower-income peers.

One outcome of this shift is that those who might benefit most from stable, healthy marriages where income is pooled and leveraged may feel shut out. Likewise, those who are bearing student debt and are waiting for financial stability and lower debt levels may also be forfeiting economic advantages that come with marriage.

Still, for those who champion marriage, there is hope. Overall, marriage remains a positive ideal for many millennials. This should serve as a starting point for those individuals and community organizations looking to support and champion healthy marriages.

## Methodology

Nanos conducted an RDD dual frame (land- and cell-lines) hybrid telephone and online random survey of 1,000 Canadians, 18 years of age or older, between April 28th and May 3rd, 2016 as part of an omnibus survey. Participants were randomly recruited by telephone using live agents and administered a survey online. The sample included both land- and cell-lines across Canada. The results were statistically checked and weighted by age and gender using the latest Census information and the sample is geographically stratified to be representative of Canada.

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<sup>13</sup> Laetitia Martin and Feng Hou, "Sharing Their Lives: Women, Marital Trends and Education," *Canadian Social Trends* 89, Statistics Canada, September 9, 2010, 68.

Individuals were randomly called using random digit dialling with a maximum of five call backs.

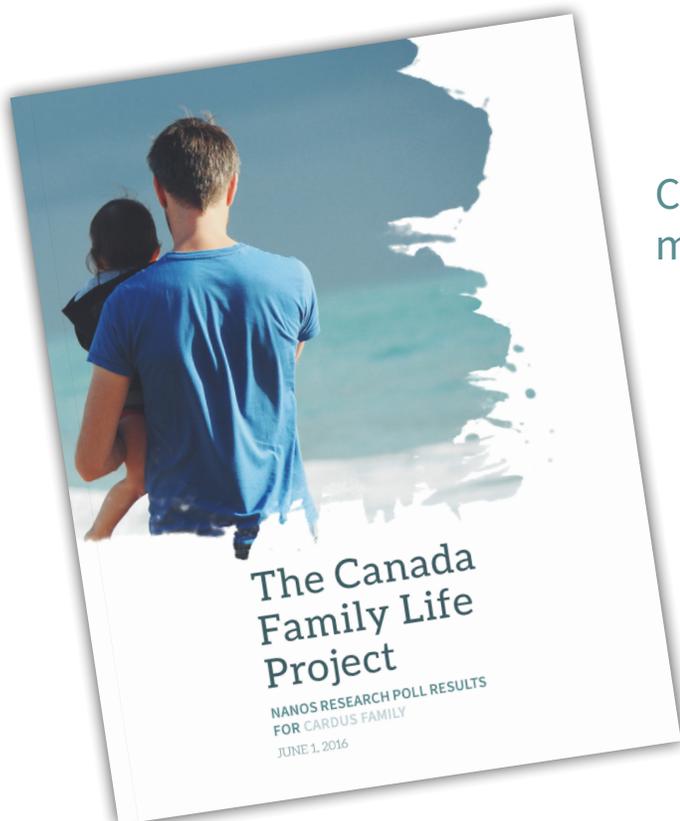
The margin of error for a random survey of 1,000 Canadians is  $\pm 3.1$  percentage points, 19 times out of 20.

The research was commissioned by CARDUS.

Note: Charts may not add up to 100 due to rounding.

\* The questions regarding number of children desired were provided by Cardus to Nanos Research and originate from a 2013 survey conducted by Abingdon Research for the Institute of Marriage and Family Canada. Please see the following link for the full study:

[http://www.imfcanada.org/sites/default/files/monthly\\_release/DaycareDesiresMay2013.pdf](http://www.imfcanada.org/sites/default/files/monthly_release/DaycareDesiresMay2013.pdf).



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