INSTITUT DU MARIAGE ET DE LA FAMILLE CANADA
IMFC
INSTITUTE OF MARRIAGE AND FAMILY CANADA

The Marriage Gap Between Rich and Poor Canadians

How Canadians are split into haves and have-nots along marriage lines

BY PHILIP CROSS AND PETER JON MITCHELL

FEBRUARY 2014

Executive Summary

Our analysis shows that marriage in Canada, to an astonishing degree, is linked to income. The wealthiest Canadians are very likely to be married, while the lowest income earners are very likely to be unmarried. This is a concern since marriage itself is a powerful wealth creator.

The share of married families has declined since 1976. It dropped more amongst the middle class and low income earners, causing the marriage gap to widen. However, an unexpected turning point occurred in 1998 as the marriage decline began to level off. A small dip in the number of formally married couples since then has been offset by a growth in common-law couples.

The marriage gap between rich and poor remains very large, worthy of serious consideration by policymakers.

THE RESULTS

Our analysis measures the share of all families (including families of one) that have a married or common-law spouse. It uses data from *Statistics Canada's Survey of Labour and Income Dynamics*.

PERCENTAGE OF FAMILIES WITH A MARRIED OR COMMON-LAW SPOUSE	1976	1998	2011
HIGHEST INCOME QUARTILE	95%	86%	86%
MIDDLE-INCOME QUARTILES	68%	49%	49%
LOWEST INCOME QUARTILE	25%	11%	12%

In the top income quartile, a very high percentage of families are married. This is true regardless of age. Their married share has dropped little from 1976.

The share of married families decreased much more dramatically in the middle and lowest income quartiles.

Only a quarter of families in the lowest income quartile were married in 1976. That number dropped significantly through the 80s and 90s. Low-income families of all ages have seen a small increase in marriage between 1998 and 2011.

POLICY CONSIDERATIONS

Marriage is a wealth creator and powerful poverty protector. It is in society's best interest for marriages to succeed. Some options for governments, businesses and communities to consider include:

- Public awareness campaigns
- Positive portrayals of marriage in advertising
- Tax credits for married families
- Making marriage counseling more accessible
- Business practices that help work-life balance

Policymakers who feel more comfortable talking about metrics than marriages need to understand that marriage could be one of the most important metrics

SOCIOLOGIST BRAD WILCOX

Introduction

Canadian families. Working-class families. Middle class families. These phrases are top of the list in political rhetoric. Politicians love to use them when talking about the economic reality of average Canadians. Discussing the status of the Canadian middle-class family is fast becoming cliché.

Despite this rhetorical flourish, there is a need for researched consideration of how the Canadian middle class family is faring—and how to best help. Oftentimes, discussion of how to help families avoids substantive issues like family structure. And yet, marriage is the most stable foundation for families. It is both a powerful wealth creator and a protector against poverty.

Family formation—how and whether individuals wed, separate, divorce or merely live together—is important. It not only influences individual economic wellbeing, but also the economic strength of the country. At the same time, economic conditions influence the decision to get married and the timing around family formation.

Non-partisan research by reputable scholars has shown that when young people graduate from high school, get a job and get married before having children, they are at *substantially* reduced risk—only a two percent chance in the United States—of ever living in poverty.[1]

Consider also that marriage partners benefit from consolidated friend and family support networks during high risk periods, like death of a family member or being laid off.[2] Stable families benefit from economies of scale and the flexibility to share in the division of paid and unpaid labour.

A diverse group of scholars have highlighted how marriage protects against poverty, namely that "divorce and unmarried childbearing increase poverty for both children and mothers, and married couples seem to build more wealth on average than singles or cohabiting couples."[3] They also conclude that "[m]arriage reduces poverty and material hardship (for example, missing a meal or failing to pay rent) for disadvantaged women and their children."[4]

Brad Wilcox, sociologist at the University of Virginia, has shown that young people from intact, married homes are much more likely to graduate from college, which in turn

1. "Those who finish high school, work full time, and marry before having children are virtually guaranteed a place in the middle class. Only about 2 percent of this group ends up in poverty." For more information, see Haskins, R. and Sawhill I. (2009). *Creating an opportunity society*. Washington D.C: Brookings Institution Press, p. 9.
2. Qian, Z. (2013). Divergent paths of American families. *US2010 Project*. New York: Russell Sage Foundation, p. 5. Retrieved from http://www.s4.brown.edu/us2010/Data/Report/report09112013.pdf
3. Why marriage matters: Twenty-six conclusions from the social sciences. (2003). Center for Marriage and Families at the Institute for American Values. Retrieved from http://www.familyscholars.org/assets/Why-Marriage-Matters-summary.pdf
4. *Ibid.*

improves income potential. Writing in a recent *Atlantic* article he concludes, "[t]he intact, two-parent family seems to be particularly important for children hailing from less privileged homes and a powerful force for economic mobility when it's the family norm at the community level. Policymakers who feel more comfortable talking about metrics than marriages need to understand that marriage could be one of the most important metrics."[5]

The benefits of strong, stable marriage are correlated with good outcomes for the economy and for those who participate in marriage.

Conversely, family dissolution and instability are not just sources of emotional stress. They can create economic hardship as well.

This is the central question of our research: Is marriage declining equally amongst the wealthy, the middle-class and the poor? Or does the decline of marriage in Canada affect middle and lower class Canadians more?

This project measures how the share of married families has changed over a 35-year period by income level.

Canadian research has not tackled this topic, until now.

Family structure and marriage is a sensitive topic. Life events completely beyond an individual's control can impact marital status. Yet, it is important to study the statistics.

We note that there are many questions around the correlations between marriage and economic well-being. Does marriage increase individual prosperity or are those who already have certain advantages more likely to marry? There is evidence for both. Whatever direction the correlation runs, the fact remains that marriage is connected to improved financial stability, both privately and in society at large.

Our analysis suggests that marriage is *least* present among the lowest income quartile while *significantly* present among high income families. The marriage gap between the lowest and highest income quartiles has grown over time. On a positive note, in recent years the lowest income quartile has experienced a small gain in the share of married couple families.

In the United States, where income inequality is more severe, marriage and educational attainment have been shown to form a fault line increasingly dividing not only the upper and lower class but the upper and middle class.[6]

How marriage fares matters for Canada's current—and future—economic prosperity.

5. Wilcox, B. (2013, October 29). Marriage makes our children richer. Here's why. *The Atlantic Monthly*. Retrieved from http://www.theatlantic.com/business/archive/2013/10/marriage-makes-our-children-richer-heres-why/280930/
6. See Hymowitz, K. (2006). *Marriage and caste in America.* Chicago: Ivan R. Dee
Murray, C. (2012). *Coming apart. The state of white America, 1960 – 2010.* New York: Crown Forum.
Wilcox, W. B. ed. (2010). When marriage disappears: The new middle America. *The State of Our Unions, 2010.* Charlottesville: National Marriage Project, University of Virginia.

Summary of research results

While marriage has been in long term decline across all income levels in Canada, we find a significant gap between income quartiles. Among top income earners, marriage as a share of census families is robustly represented and remained relatively stable during our reference period of 1976 to 2011.

However, among the lowest income quartile, the share of married families decreased substantially.

Marriage in Canada has seen a decline. However, it did not decline equally among different income levels, which is an additional source of concern. Higher income Canadians, already advantaged in so many ways, continue to access the powerful poverty protector of marriage at higher rates than their less financially well-off Canadian counterparts.

Defining Terms

CENSUS FAMILY

For the section "A statistical overview of marriage in Canada" we use Statistics Canada's definition of census family – defined as married or common-law couples with or without children and lone-parent families.[7] The analysis of SLID data beginning on page thirteen is expanded to include unattached individuals or families of one person.

INCOME QUARTILES

The lowest income quartile includes census families with income 25 percent below the median. The highest quartile includes census families with income 25 percent above the median. The middle income quartiles have income within 25 percent of the median and were combined as a proxy for the middle class.

MARRIAGE SHARE

The measure of census families (including families of one) with a married or common-law spouse. The marital status of a family is determined where the reference person reported having a married or common-law spouse during the reference year.

USE OF MARRIED AND COMMON-LAW

The SLID data set only distinguishes between married and common-law beginning in the reference year 1997. Due to this limitation, common-law unions are included when we use the term marriage in our analysis of SLID data (beginning on page thirteen) unless noted otherwise.

SURVEY OF LABOUR AND INCOME DYNAMICS (SLID)

The project utilized special tabulations from Statistics Canada's Survey of Labour and Income Dynamics (SLID) and its predecessor, the Survey of Consumer Finance (SCF). These data sets provide cross-sectional data on numerous variables including income, age and marital status for the reference period 1976 to 2011. Further information about the SLID can be found on the Statistics Canada website.

7. See Statistics Canada definition of Census Family http://www.statcan.gc.ca/concepts/definitions/cfamily-rfamille-eng.htm

A statistical overview of marriage in Canada

FAMILY COMPOSITION

According to the most recent census, the prevalence of marriage has been in decline for several decades. During the reference period of this study (1976 – 2011), marriage has decreased from 90.2 percent of all census families to 67 percent.[8] At the same time, the portion of common-law and lone-parent families has increased (see Figure 1).

The share of lone parent families has almost doubled over the last fifty years to 16.3 percent in 2011.[10] Historically, widowhood accounted for the majority of lone-parent families. However, by 1976, nearly 58 percent of all lone-parent families resulted from divorce or separation. The most significant change in lone-parent families since then has been the growth of never-married lone-parents (see Figure 2). This demographic accounted for only seven percent of lone-parent families in 1976 but increased to 31.5 percent by 2011.[11]

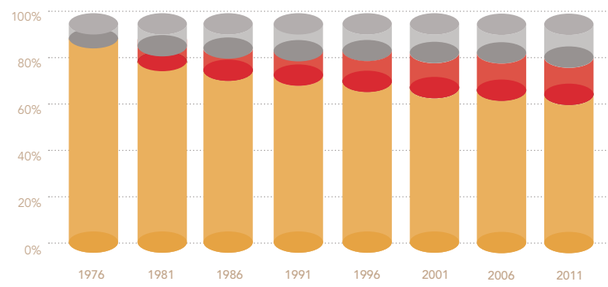


FIGURE 1
Distribution of census families by family structure

Source: Adapted from Statistics Canada, Fifty years of families in Canada: 1961 to 2011.[9]

8. The definition of Census Family here refers here to married or common-law couples with or without children and lone-parent families. Statistics Canada (2011). Figure 1 Distribution (in percentage) of census families by family structure, Canada, 1961 to 2011. Fifty years of families in Canada: 1961 to 2011. *Families, households and marital status, 2011 Census of Population*, p. 2. Retrieved from http://www12.statcan.gc.ca/census-recensement/2011/as-sa/98-312-x/98-312-x2011003_1-eng.pdf
9. Adapted from Statistics Canada, Fifty years of families in Canada: 1961 to 2011. *Families, households and marital status, 2011 Census of Population.* Statistics Canada notes that data on common-law couples is not available prior to the 1981 Census. Historical comparisons should be used with caution due to conceptual changes.
10. Statistics Canada (2011). Fifty years of families in Canada: 1961 to 2011. *Families, households and marital status, 2011 Census of Population*, pp. 2-3.
11. Statistics Canada (2011). Figure 2 distribution (in percentage) of the legal marital status of lone parents, Canada, 1961 to 2011. Fifty years of families in Canada: 1961 to 2011. *Families, households and marital status, 2011 Census of Population*, p.3.

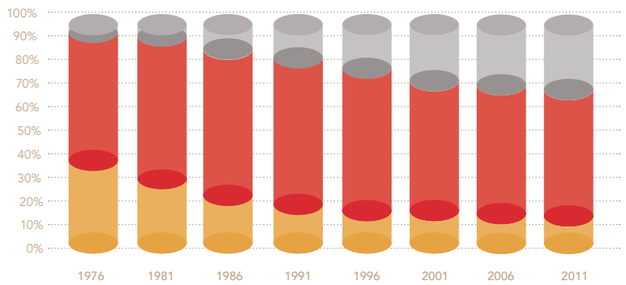


FIGURE 2

Distribution of the legal marital status of lone parents, 1976 - 2011

Source: Adapted from Statistics Canada, Fifty years of families in Canada: 1961 to 2011.[12]

For the first time in history, in 2006 there were more unmarried Canadians (age 15 and older) living in private households than married Canadians.[13]

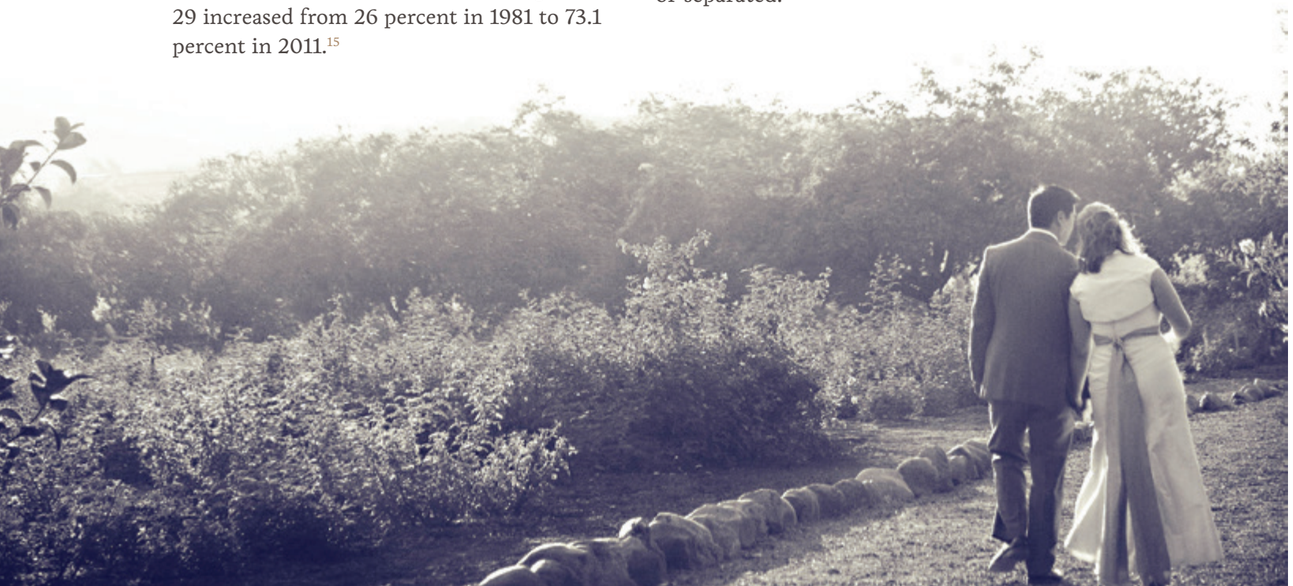
DELAYED MARRIAGE

Younger Canadians are delaying marriage as they pursue higher education and financial security. In 1976, the average age of first marriage was 25.3 for men and 22.9 for women. By 2008, that age had risen to 31.1 for men and 29.1 for women.[14] As a result, the number of non-married individuals age 25 to 29 increased from 26 percent in 1981 to 73.1 percent in 2011.[15]

DIVORCE

From 1976, the number of divorces in Canada increased. It peaked in the 1980s following the Divorce Act Amendment in 1986.

As the Baby Boom generation aged, divorce and separation have become more prominent among older Canadians.[16] Statistics Canada reports that adults in their 50s account for the highest percentage of divorced and separated individuals, more than any other age group. Nearly 19 percent of men and 21.6 percent of women in this cohort are divorced or separated.[17]



The total divorce rate projects the percentage of new marriages in a year that are likely to end in divorce prior to the thirtieth anniversary. At the peak of the divorce revolution, about 50 percent of marriages were expected to end in divorce. The divorce rate declined through the mid-1990s, rebounded briefly and declined again to about 40 percent by 2008.[18]

COMMON-LAW

Cohabiting or common-law couples have grown as a portion of census families over the last thirty years. Common-law couples were counted for the first time in the 1981 Census, comprising 5.6 percent of all census families. By 2011, common-law couples surpassed lone-parent families for the first time, accounting for 16.7 percent of all census families.[19]

Some common-law unions are formed as an alternative to marriage. Other couples use them to transition into marriage. In either case, common-law unions are statistically less stable when compared to marriage. Marriages that originate as common-law relationships are less stable compared to marriages where partners did not live together before marrying.[20]

Common-law relationships are more prevalent among younger Canadians. This might be expected, particularly if younger Canadians are approaching common-law unions as a trial marriage. However, between 2006 and 2011, common-law families increased by 66.5 percent in number among those aged 65 to 69—the fastest increase of any age group.[21]

This overview shows that the Canadian family has experienced significant change over the last few decades. We turn now to our analysis of marriage by income level.

---

12. Adapted from Statistics Canada, Fifty years of families in Canada: 1961 to 2011. *Families, households and marital status, 2011 Census of Population*. Statistics Canada notes that divorced or separated category includes "married, spouse absent."
13. Milan, A. (2013). Marital status: overview, 2011. Ottawa: Statistics Canada, p. 1. Retrieved from http://www.statcan.gc.ca/pub/91-209-x/2013001/article/11788-eng.pdf
14. Employment and Social Development Canada. Chart: Average age at first marriage, by gender, 1921-2008. *Family Life – Marriage*. Retrieved from http://www4.hrsdc.gc.ca/.3ndic.1t.4r@-eng.jsp?iid=78
15. Milan, (2013). Marital status, p. 1.
16. Milan, (2013). Marital status, p. 3.
17. *Ibid.*
18. Employment and Social Development Canada. *Family Life – Divorce*. Retrieved from http://www4.hrsdc.gc.ca/.3ndic.1t.4r@-eng.jsp?iid=76 The total divorce rate includes all marriages in a year. First marriages are less likely to end in divorced compared to subsequent marriages.
19. Statistics Canada (2011). Figure 1 Distribution (in percentage) of census families by family structure, Canada, 1961 to 2011. Fifty years of families in Canada: 1961 to 2011. *Families, households and marital status, 2011 Census of Population*, p. 2. Retrieved from http://www12.statcan.gc.ca/census-recensement/2011/as-sa/98-312-x/98-312-x2011003_1-eng.pdf
20. Le Bourdais, C., Neill, G. and Turcotte P.with Vachon, N. and Archambault, J. (2000). The Changing Face of Conjugal Relationships. *Canadian Social Trends* No. 56, p. 17.

    Weston, R., Qu, L. and de Vaus, D. (2003). *Premarital cohabitation and marital stability*. Melbourne: Australia Institute of Family Studies, p. 6.

    Bohnert, N. (2011). Examining the determinants of union dissolution among married and common-law unions in Canada. *Canadian Studies in Population* 38, no. 3-4, p. 89.
21. Milan, (2013). Marital status, p.7.

Study Method and Data

The data in this section are from special tabulations based on Statistics Canada's Survey of Labour and Income Dynamics (SLID). This survey tracks respondents' income over the previous calendar year, while also collecting other information, notably their age and family relationships. The Census definition of a family used in our analysis of the SLID data includes married couples, couples living common-law,[22] lone parent families *and* unattached individuals. Children are counted as living with the family if they are less than 25 years old, have never been married and live with one or both parents. The data covers the period from 1976 to 2011.

HOW THE MARRIAGE SHARE WAS MEASURED

Our study measures the share of families (including families of one unattached individual) where the reference person reported having a married or common-law spouse. We refer to this as the share of families with a married spouse, or the marriage share.

The breakdown between actual married couples and common-law couples is only available in the SLID data after 1997. Before then, both types of unions were classified as married.

It would be preferable to separate marriages from common-law unions because they are substantively different. However, for the purpose of this analysis, common-law couples are included in the overall marriage category, in keeping with the data source. Unless otherwise noted, common-law unions are included when we use the term marriage.

> Married couples seem to build more wealth on average than singles or cohabiting couples
>
> WHY MARRIAGE MATTERS: TWENTY-SIX CONCLUSIONS FROM THE SOCIAL SCIENCES

We grouped the data into three broad age and income categories. The definitions of the income and age groups are arbitrary, as the focus is on the broad trend of marriage rates by income and age, not fine-tuning what is "middle class" or middle age. The age groups are people less than 35 years of age, those aged 35 to 54 years, and those 55 years old and over.

The income quartiles were aggregated into three strata. The lowest income quartile includes those families and unattached individuals whose income is 25 percent less than the median. The two middle income

22. Same sex couples are included after 2006.

quartiles have income within 25 percent of the median and are grouped together in this study as a proxy for the middle class. The top income quartile includes family units whose income was 25 percent above the median.

Marriage in Canada, to an astonishing degree, is linked to income

Income is broadly defined to include all earned and investment income, pensions, transfers from government, and alimony.

NUMBER OF MARRIED COUPLES BY INCOME

Much of the following analysis looks at the marriage share of various groups of Canadians. But first, let us look at the overall number of married couples, and how that has changed over time. The number of married couples in the lowest income quartile fell from over 600,000 in 1976 to about half million in the early 1990s, where it has remained. A decline in younger households offset an increase for those 55 years and older. The number of married couples in the two middle income quartiles expanded about 25 percent, from 3.0 million in the late 1970s to 4.2 million in 2011. This increase was concentrated in mid-aged and older families. The number of couples in the top income quartile rose 80 percent, from 2.0 million to 3.6 million. Over one million of this increase originated in the middle aged, with another half million in the 55 years and over group.

MARRIAGE AMONG CANADIANS BY INCOME

While marriage has been in general decline, there exist significant gaps between income quartiles. Marriage as a share of census families is very prevalent in the top quartile, where it has remained relatively stable during the reference period. Among the lowest quartile, the share of married families was small and appeared to fluctuate among all age cohorts. Still, the share of married families has shown signs of recovery in recent years among certain age cohorts in the lowest and middle quartiles.

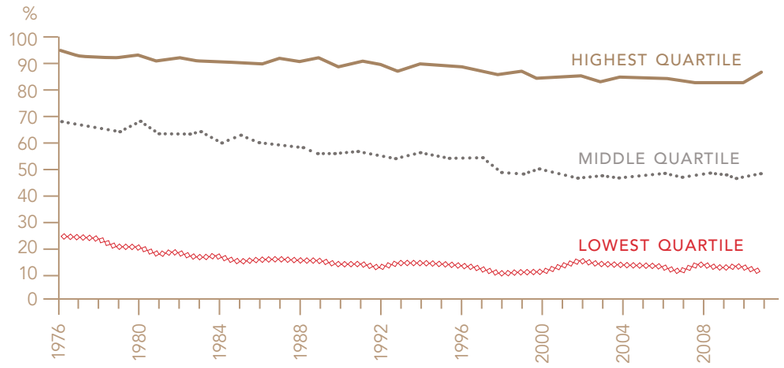
The percent of married families (including unattached individuals) are determined more by income than age. In fact, the difference in marital status between income groups is quite dramatic. For all people in the lowest income quartile, the share of married (including common-law) couples was only 12.1 percent in 2011.[23] By contrast, the married share was 48.8 percent among middle class families, and 86.3 percent in the highest income quartile (see Figure 3).

Within the three income groups, differences by age were relatively small by comparison. Among the lowest income quartile, the share of married families ranged from 7.5 percent for the youngest to 14.8 percent for the oldest group. Similarly, for the highest income

23. The share of married families represents the percentage of families where the reference person has a married or common-law spouse. This should not be equated to the marriage rate which is the number of marriages in the total population.

FIGURE 3

Proportion of families with one married or common law spouse



quartile, the share of married families stayed in a range of just over seven percentage points across all age groups, from 80.7 percent for the youngest to 88.3 percent for the oldest.

The differences by income class have widened over time. The married share of the lower and middle classes fell much more than it did in the upper class. In 1976, the share of married couples in the upper class was 70 percentage points higher than in the lowest income quartile, and 27 points more than the middle class. By 2011, the gap between the highest and lowest income quartiles was 74 percentage points, and the gap between the upper and middle class had increased to 37 points (see Figure 4).

The growing difference in the marriage share between income quartiles is happening in almost all age groups. Let us first look at Canadians aged 55 and older. In 1976, the difference in marriage share between the richest and poorest of them was 61 percentage points. Only 14 points separated the upper and the middle class. By 2011, this gap had widened to 73 points between the upper and lower class, and it had more than doubled to 30 points separating the upper and middle class (see Figure 5).

Similarly, for the middle-aged, the gap between the upper and lower class grew from 63 points to 72 points, while among the middle class it rose from 24 points to 36 points (see Figure 6).

FIGURE 4

Proportion of families with one married or common law spouse by class, all ages

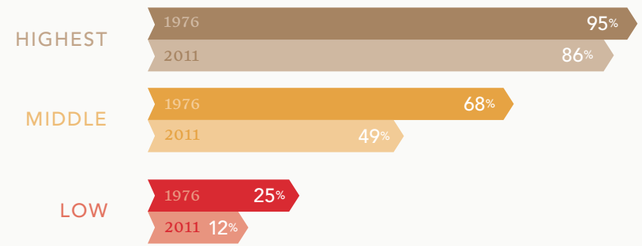


FIGURE 5

Proportion of families with one married or common law spouse, all classes, 55+

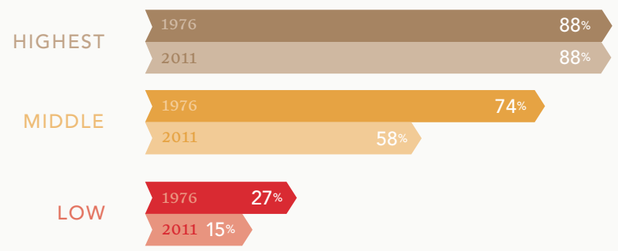
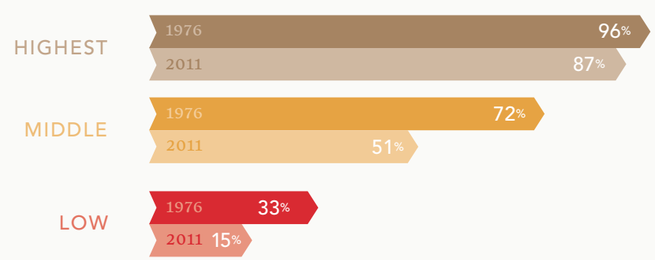


FIGURE 6

Proportion of families with one married or common law spouse, all classes, 35-54



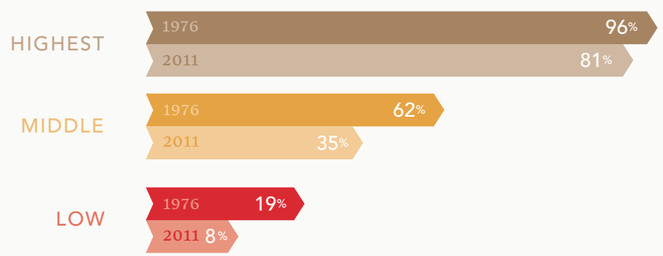
Only for people under age 35 did one of these gaps narrow. The marriage gap between the upper and lower class edged down slightly from 77 points to 73 points. However, the gap between the upper and middle class jumped up from 34 points to 46 points (see Figure 7).

MARRIAGE IN THE HIGHEST QUARTILE

The most striking result is the high share of marriage in the upper income quartile across all age groups, and how the gap between this upper quartile and the rest of society has increased over time.

FIGURE 7

Proportion of families with one married or common law spouse, all classes, under 35



This high share of marriage in the upper class has persisted over time. In 2011, 86.3 percent of upper income families (including unattached individuals) were married, close to their 94.7 percent rate in 1976. This 8.4 percentage point dip compares with declines of 19.0 points for middle income families and 13.1 points for the lowest income quartile over the same period. (Since the middle and lower class declines started from lower levels, the drop in terms of percentage change was even greater than for the upper class.)

Among upper class families over 55 years of age, the share of married families was unchanged over the period covered by the survey.[24] This was the only age and income group that did not post a decline.

For middle-aged upper-income families, the drop in the share of marriages was small, from 95.8 percent in 1976 to 87.2 percent in 2011.

Among young upper income families, the share of married couples was 96.1 percent in 1976. This was the highest of any group, which went against the grain of fewer marriages for younger people. It declined to 80.7 percent in 2011. We suspect that the recent recession briefly lowered the share of married couples among young adults, who bore the brunt of job losses in the downturn. The share dipped to 70 percent in 2009 and 71 percent in 2010, but then it quickly recovered to its pre-recession high.

MARRIAGE IN THE MIDDLE CLASS

For the middle income quartiles, the percent of families with a married couple fell steadily from a high of 67.9 percent in 1976 to 56.8 percent in 1990. It continued to decline in the 1990s before levelling off at just below 50 percent.

The most striking result is the prevalence of marriage in the upper income quartile – across all age groups

However, there are some interesting divergences in this trend by age group. The share of married families has been increasing among young and middle-aged adults, while older people shunned marriage (or were widowed) at an increasing rate.

For middle class Canadians under 35 years of age, the share of families with a married couple fell from 61.8 percent in 1976 to a low of 30.3 percent in 2004. Since then, it has rebounded to a high of 41.2 percent in 2008, its highest point since 1997.

For the middle-aged members of the middle class, the low point in the share of families with a married couple occurred even earlier, reaching 48.3 percent in 2001. Since then, it has consistently recovered to above 50 percent, reaching a high of 54.3 percent in 2009 (see Figure 8).

The overall share of middle class families with a married couple was depressed by an ongoing trend away from marriage among

24. The "age" of the family reflects the age of the reference person.

people over 55 years of age. The share of married families dropped from 73.6 percent in 1976 to 53.4 percent in 2008, before a slight rebound.

Young middle class families age 35 and under are the group that seems to have been the most impacted by the recession of 2008. The share of married families in this group hit a high of 41.2 percent just before the recession. After 2008, the marriage share dropped for two years before recovering slightly in 2011 to 35 percent (See Figure 8).

The wealthiest Canadians are very likely to be married, while the lowest income earners are very likely to be unmarried

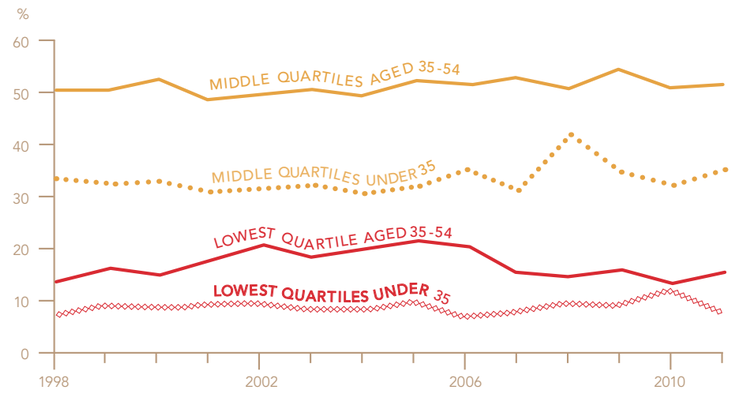
MARRIAGE IN THE LOWEST INCOME QUARTILE

The share of the lowest-income families with a married couple also has recently reversed its long-term decline. Overall, it fell from one-quarter in 1976 to 12.1 percent in 2011. However, over the last 13 years, their share has increased among all age groups. It rose from 10.6 percent in 1998 to 14.5 percent in 2008, though the recession may have helped lower the share to 12.1 percent by 2011.

The recovery of the percent of married couples among the lowest income quartile of families was most pronounced for people aged 35 to 54 years. It rose from a low of 13.6 percent in 1998 to over 20 percent by the mid-2000s. Young people in the low income group also saw marriages rise from

FIGURE 8

Proportion of families with one married or common law spouse



7.1 percent in 1998 to 11.9 percent by 2010. The share of married families for Canadians over 55 years nearly doubled, from 11.5 percent in 1998 to 20.0 percent in 2008.

SUMMARY OF MARRIAGE AND INCOME

Most of the decline in the marriage share occurred in the 1980s and 1990s. In recent years, marriage has seen a revival of its popularity among the lower income quartile that typically have been the most reluctant to embrace marriage. In 1976, 25.5 percent of all households in the lowest income quartile were married. This fell by 10 percentage points in the 1980s and another five points in the 1990s, hitting a low of 10.6 percent in 1998. However, the latest 13 years saw marriages strengthen, at times hitting 15 percent. This increase since 1998 was evident across all three age groups, although it is slightly more pronounced as age rises.

COMMON-LAW

The distinction between married couples and common-law couples is available in the SLID data from 1997 to 2011. Nation-wide, there was a slight shift from formal marriage to common-law relationships between 1997 and 2011. The rate for formal marriages dipped slightly, from 40.9 percent to 38.0 percent, while common-law unions edged up from 5.3 percent to 7.9 percent.

It is noteworthy that common-law marriages generally increase with income. Only 2.0 percent of the lowest income couples in 2011 had a common-law arrangement. This is low compared with 9.0 percent for the middle incomes and 13.4 percent for the top income quartile.

The share of low-income families with a married couple has recently reversed its long-term decline

Common-law arrangements are most popular among the young, with all income groups showing declines as age increases. This suggests that as the population ages, the trend to common-law arrangements will slow, even if common-law becomes more prevalent within specific age groups.

Policy considerations

Healthy marriages are both a private and a public good. The economic and social benefits of marriage are good for both individuals and society as a whole. Governments, communities and even businesses have an interest in the benefits that intact families produce – as consumers and as the institution raising the next generation of citizens.

GOVERNMENT POLICY

Sociologists who have studied the issue offer various suggestions. University of Virginia sociologist Bradford Wilcox favours initiatives that strengthen formal marriage. Andrew Cherlin of Johns Hopkins University recommends encouraging slower entry into intimate relationships that focus on stability – regardless of marital status.

These two professors with differing perspectives joined together to author a 2011 policy piece for the Brookings Institution. They advocated for greater economic support for families by expanding existing tax credits for families and low-income workers.[25]

Cherlin and Wilcox propose a public education campaign similar to anti-smoking initiatives. It would encourage young people to complete their education, seek employment and marry before having children, while extolling the benefits of two involved parents.[26]

Professor Alan Hawkins of Brigham Young University is a proponent of the federally funded Healthy Marriage Initiative in the United States. The program was created to encourage married couples and educate young people about the benefits of marriage. Hawkins argues that these programs are still evolving but summarizes the evaluation of the first ten years stating, "There is emerging evidence that these programs are having positive and their intended effects, though they are often quite modest and in some cases minimal."[27] The question remains whether the modest results will be enough for policy makers to continue to fund the program.

CORPORATE INITIATIVES

Married families with children are a significant consumer force. Wilcox and University of Virginia business professor Kathryn Sharpe studied consumer spending among various groups. They found that married couples with children outspent singles, with and without children, and married couples without children in childcare, insurance, household products and services, healthcare, groceries and home maintenance services.[28] They argue that these industries could increase their customer base by funding public education campaigns like the type mentioned above.

Wilcox and Sharpe argue that corporations have a responsibility to consider how they portray families in their advertising and marketing campaigns. They suggest that marketing can influence cultural impressions around family and marriage. Finally, they suggest that corporations can support marriage and families through their philanthropic dollars.[29]

The economic and social benefits of marriage are good for both individuals and society as a whole

Business and industry can support the family life of their work force by creating flexible work environments that improve work-life balance. Employers could also consider supporting services to help families in relationships crisis. University of Lethbridge sociologist Reginald Bibby reports that nearly half of respondents he surveyed who experienced a divorce felt that it negatively impacted their work performance.[30]

25. Cherlin, A. & Wilcox, W. B. (2011). The marginalization of marriage in Middle America. *CCF Brief* #46. Washington D.C: Center on Children and Families at the Brookings Institution, pp. 5-6. Retrieved from http://www.brookings.edu/~/media/research/files/papers/2011/8/10%20strengthen%20marriage%20wilcox%20cherlin/0810_strengthen_marriage_wilcox_cherlin.pdf
26. Cherlin & Wilcox (2011). The marginalization, p. 5.
27. Hawkins, A. (2013). The forever initiative: a feasible public policy agenda to help couples form and sustain healthy marriages and relationships. A presentation to the Heritage Foundation, November 22, 2013, Washington, D.C.
28. Wilcox, W. B. & Sharpe, K. (2011). Marriage and the baby carriage. *The Sustainable Demographic Dividend*. W.B. Wilcox (ed.) pp. 24-27. Retrieved from http://sustaindemographicdividend.org/
29. Wilcox & Sharpe (2011). Marriage, p. 27.
30. Bibby, R. W. (2006). The boomer factor: what Canada's most famous generation is leaving behind. Toronto: Bastian Pub., p. 171.

Conclusion

The Canadian Marriage Gap measures the share of families (including unattached individuals) with a married or common-law couple by income quartile between 1976 and 2011. The income quartiles were aggregated into three divisions representing family units with 25 percent below the median, those with 25 percent above the median and the middle income earners including all those in between the top and bottom earners. The data was grouped into three broad age categories; under 35 years of age, 35 to 54 years and 55 years of age and older.

We found significant differences in the share of married couples by income quartile, with the wealthiest Canadians living in more married families. These gaps increased over time. While the share of married families decreased among all income quartiles over time, the highest quartile saw the smallest decrease while the lowest quartile experienced the most severe decrease.

The largest decreases occurred in the 1980s and 1990s. Marriage as a share of family form has shown signs of a small recovery over the last 13 years among some age groups. This revival has been particularly evident among the lowest income quartile where the share of marriage is least represented.

Common-law unions are becoming more prominent. The SLID data does not distinguish between married and common-law unions until 1997. What we see since then is that the share of common-law unions increased with income and are more popular among the young.

Marriage provides its participants social and economic advantages that benefit wider society. Our data analysis suggests that the top income quartile has a large share of married couple families and the lowest income quartile has the smallest share of married couple families. On a positive note, in recent years the lowest income quartile has experienced a small gain in the share of married couple families.

Both government and business benefit from healthy families, and their actions can strengthen – or weaken – family stability. Governments should consider tax initiatives and youth education campaigns that promote marriage. Businesses should think about how their marketing portrays marriage, and how their workplace practices affect work-life balance. Both businesses and governments should consider ways to make marriage counseling more accessible.

Marriage in Canada is linked to income, but the benefits of healthy marriages are not for wealthy Canadians alone. Lower income earners may gain economic advantages through marriage; however financial uncertainty can deter entry into marital unions. Policymakers, community and business leaders and Canadians at large must notice the relationship between family structure and income.

About the authors

PHILIP CROSS is a Senior Fellow at the Macdonald-Laurier Institute. Prior to joining MLI, Mr. Cross spent 36 years at Statistics Canada, specializing in macroeconomics. He was appointed Chief Economic Analyst in 2008 and was responsible for ensuring quality and coherency of all major economic statistics. He is also a member of the C.D. Howe Institute's Business Cycle Dating Committee.

PETER JON MITCHELL is a Senior Researcher at the Institute of Marriage and Family Canada. His research and writing reflect his prior hands-on experience working with youth, focusing on youth and family issues including parental influence on teen sexual choices, family involvement in the youth criminal justice process and education.

Many thanks to
STRONGER TOGETHER
for the grant that made this research possible

INSTITUT DU MARIAGE ET DE LA FAMILLE CANADA

IMFC

INSTITUTE OF MARRIAGE AND FAMILY CANADA

130 ALBERT ST SUITE 1912
OTTAWA ON K1P 5G4
TEL: 613 565 3832 FAX: 613 565 3803
TOLL-FREE: 1 866 373 IMFC
EMAIL: INFO@IMFCANADA.ORG
IMFCANADA.ORG

IMFC INSTITUTE OF MARRIAGE AND FAMILY CANADA

BECAME

CARDUS FAMILY

IN JANUARY 2016

VISIT CARDUS.CA/FAMILY
TO **LEARN MORE**

THIS REPORT WAS
PUBLISHED UNDER
IMFC AUSPICES.