

Now the young are priced out of marriage

Our society is denying a whole generation economic independence, home ownership and the stability to start a family

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‘We married within six weeks of discovering I was pregnant. There was no shotgun; we’d been together nine years and co-owned a flat; we didn’t fear the stigma of having an “illegitimate” child; the only guests were our witnesses and I would not take my husband’s name.

But it seemed the right moment to declare our commitment publicly, both to each other and our future son, to bolster our incipient family with legal protections. To say once and for all, “this is us”. And putting a ring on it was the simplest way.

Not very romantic, I know. But we live in an age that cares more about the wedding day – the dresses, menu, the “theme” and whether all the effortful choreography will look good on Instagram – than that boring social contract called marriage.

Maybe the daunting effort and expense is part of the reason that 2021 was the first year in recorded history when the majority of babies in England and Wales (51.3%) were born out of wedlock. Pandemic travel and gathering restrictions didn’t help, nor subsequent economic uncertainty. Many who got pregnant during Covid will probably marry later, with their delighted toddlers as bridesmaids or page boys.

So does it matter that parents are unwed? Most of those who pretend marriage is an old-fashioned irrelevance have nonetheless benefited from the stability it afforded their own childhoods. Or they’ve been lucky: some of the toughest, most inspiring parents are single mothers.

However, outcomes are statistically better for children of married couples, from boys being less likely to join a gang, be excluded from school or jailed, to girls being less likely to become alcoholics. A Centre for Social Justice report in 2020 notes that by the time their child is five, 53% of unmarried parents will have split, compared with 15% of married ones. Even adjusted for income, research shows that married people are more likely to stick out the exhausting labour of early parenthood together.

But for decades now, wedlock has gradually become the domain of better-off parents. Among the highest quintile of income 83% are married, compared with 55% among the lowest paid. The poor don’t marry because day-to-day struggle thwarts forward planning: being broke puts pressure on partnerships and makes lives more chaotic.

And now we are pricing a generation out of this adult rite of passage. Even low-level jobs are graduate entry, so students emerge at 22 with an average £45,000 debt. They enter a workplace that has ceased to provide a route to home ownership: since 1970, house prices have increased 65 times, wages only by 36 times. No wonder young staff are “quiet quitting”, ie working the bare minimum not to get fired. Busting a gut for promotion used to speed your path to perhaps owning your own place. With that carrot gone, especially if your job is otherwise mundane or meaningless, why give your employer a single extra second of your life?

In the mid-1990s, with both of us working, my future husband and I bought a flat before we reached 30, putting us on a pathway to parenthood. Many twentysomethings today despair that they will rent for ever, unless their parents can stump up huge deposits. When energy prices rocket in October, many thousands will join the no-pay movement, even if it trashes their credit history – and who can blame them.

Renting is hardly the affordable option, rising by an average of 8.3% in the final three months of 2021 to £969 a month. Being in a flat-share years after leaving university, sharing a fridge with friends or even virtual strangers, fearful you will have to move when your tenancy ends and your landlord hikes your rent, does not feel a viable place to have a baby. Nor does living with mum and dad, your teenage posters still on the wall: aged 25, 43% of males and 25% of females are still in the family home.

Whether couples are married or not is nugatory when the wider issue is a plummeting birthrate: down to 1.65 (2.1 being replacement) with more than half of women still childless at 30. When women in any society have options besides motherhood, they always have fewer children. But there are signs many would like to have a bigger a family but cannot.

When the campaign group Pregnant Then Screwed surveyed 1,630 women who'd had an abortion in the past five years, 60% said that childcare fees – the second most expensive among OECD countries – influenced their decision to terminate. When PTS spoke to 28,000 mothers, one in four also said such costs, often equal to mortgage payments, were a major reason for not having more children.

The worst thing about our gerontocracy is its short-sightedness. A society that denies its young economic independence, home ownership, the possibility of marriage and children, is in decadent decline.

Those who mock the young for their obsession with mental health or identity politics fail to see that they are fighting enervating stasis: they are stuck, like no previous generation, in a pre-adult state. The economic levers are so set against them, no wonder they are angry online, mutinous at work, kicking against their elders in seemingly random, unfathomable ways.

Until now politicians have calculated that they must please the old, who bother to vote or, as in the Tory leadership contest, hold political sway. But there is a vacancy, should Labour choose to fill it, for a politician who can deliver what the young need – which probably isn't revolutionary at all. Just what we have enjoyed: a home, a family and maybe a trip down the aisle'.