

*Original Research*

## Investigating the Effect of the Increase in Living Costs on the Age of Marriage in Iran (2021-2022)

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### Abstract

This article examines the effect of the increase in the cost of living on the age of marriage in Iran. Age of marriage, reproductive age and number of children are used as dependent variables and income, unemployment and living expenses are used as independent variables in this article. The required data was collected from the distribution of 384 questionnaires among single and married men and women. For data analysis, one-sample t-test and Kolmogorov-Smirnov test were used. According to the results obtained from the data analysis, with the increase in the cost of living, the age of marriage and reproductive age also increases, and also with the increase in the cost of living, the desire to have more children decreases, and there is a significant relationship between income and the number of children. This is despite the fact that there is no significant relationship between unemployment and marriage age, if unemployment and income and living expenses are dependent on each other, but in the statistical population of this article, unemployment does not explain its effect on marriage age correctly. Also, there is an inverse relationship between the amount of income and the age of marriage.

**Keywords:** Marriage age, Fertility Age, Living Expenses, Income.

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## Introduction

Since all decisions and plans related to the start and continuation of a joint life are affected by the economy and financial issues, studying the family economy is very important. In this chapter, the explanation of the family economy, statement of the problem, the necessity of conducting the research and also the definition of the terms used in this research have been discussed.

Family economics examines the life cycle of a family from the time of marriage to the time of death or divorce. This branch of science, using economic analysis methods, deals with the choices of men and women in the formation and continuation or dissolution of the family. The arrival of economists and their efforts to understand the way of choosing a spouse and the decision making of people from the time of marriage to childbirth and divorce to compare the benefits of marriage and childbearing and divorce and the resulting costs, caused at the end of the 20th century and the beginning of the 21st century and first, in the issue of family economy, economic analysis should be done. Family economy can be defined as how to organize and manage home resources. A complete list of time, money, living space, etc. can be prepared. The items on this list may look different, but they all have one thing in common. The characteristic of all these items in today's life is that they are rare. Earning halal income and managing expenses are two basic propositions of family economy. Family economy plays an important role in the economy of different nations (Shirkund, 2021: 42).

Family economy is not only limited to prosperous and rich families. This science will have more applications for low-income groups whose income and expenses do not match. One of the notable points in family economics is that increasing income does not mean improving the family's livelihood because increasing income will lead to increasing expenses, and it is the management of expenses that reveals the art of managing the family economy (ibid.: 47).

It is like this that in some families consumption increases with the increase in income. Income and expenses have increased to the same extent and income and expenses are equalized. In this situation, the management of family members in relation to prioritizing their expenses can also help to improve the family economy. Estimated and not planning for the family economy.

In 1973, Gary Becker was the first person to propose the theory of the marriage market, and after that economists and sociologists began to investigate and analyze this issue. In the methodology of economics, similar to a science like physics, an economist like Gary Becker proposes a model to explain human behavior in the category of marriage based on empirical observations and says that people consider the cost of the benefit of marriage and make the optimal decision. Then, the fit of the model with the experimental data is examined and possibly the predictions of the model are analyzed. Just like in physics where a theory is tested after it is presented, Becker's theory is also tested. Measuring experimental data has become more important in the last one to two decades. Of course, there are very serious differences between physics and social sciences and especially economics in terms of the methodology and philosophy of these sciences.

Becker's view of marriage is similar to forming a company; That is, people form a company called "family" whose goal is to achieve maximum productivity. This productivity is achieved both through the satisfaction of emotional needs and through cost savings through living in the same house or government incentives such as tax reductions and the birth of children, which is similar to crop production. It means that usually a rich person is not willing to establish a company with a poor person or the probability of establishing a company between two people of the same race is higher. The second path is provided by the game theory, and by means of it, the marriage market can be examined like many other markets, such as the job market or online shopping. In this framework, there is also "competition" and for example 10 thousand men and women compete with each other in choosing a spouse or 10 thousand companies in hiring labor. Game theory predicts a behavior pattern in such a situation (Akbarpour, 2014: 2). One of the important categories in the field of family issues that economists have analyzed at the beginning of the household life cycle is the age of marriage. Marriage of young people at the right age increases the health of the social environment; Therefore, identifying factors affecting the age of marriage can be a step for better planning in order to lead young people to marry on time and prevent its unwanted postponement (Mehrbani, 2022: 70). This research seeks to answer the question, what is the relationship between the amount of income and the age of marriage?

In addition, examine the relationship between marriage age and living expenses, reproductive age and living expenses, number of children and living expenses, number of children and household income.

In the studied sample, 49% are men and 51% are women. 51.96% are single, 44.39% are married and 3.66% are divorced. The largest number of respondents belong to singles. The minimum and maximum age of separation is 18 and 28 years, respectively, and the average age of separation is 23.8 years. The age of most respondents is between 20 and 30 years (58.1%).

The education level of most of the respondents is bachelor degree (43.6 percent).

## **Theoretical Foundations**

The family is the smallest socio-economic institution, which is very important like all other institutions, because this institution can train and educate people who somehow influence their socio-economic structures and the family and society in some way. Paying attention to issues such as marriage and childbearing can be examined from two socio-economic points of view. In the next section, we review the literature on the subject.

### *Marriage*

Marriage is one of the forms of commitment between men and women. Generally, couples legitimize the union through the marriage ceremony, the durability of the union is expected and having children in such unions is acceptable (Lukas and Mir, 1381: 124). Age at marriage affects the number of years a woman is likely to have a child. Women who marry early will have more children than those who marry later. Age at marriage affects the length of subsequent generations. Early marriages can significantly increase

the number of births by shortening the length of the generation, which is calculated based on the average number of years between a cohort of women and their daughters (ibid., 127).

Many non-industrialized countries that have achieved fertility reduction in recent years have also experienced a significant increase in the marriage age of women, and this issue can lead to the assumption that the increased marriage age may be a necessary precondition for the adoption of new control methods. Fertility is in the period of marriage. The effect of higher marriage age on fertility can be both direct and indirect. As the age of marriage increases, the suitable physical age for having children also increases, and the indirect effect may be a decrease in fertility due to changed attitudes towards marriage and family. Changed attitudes may delay women's marriage and limit the number of children (ibid., 132).

Marriage, as the first step to form a family institution, means mixing two perspectives, two histories, and different values and worldviews. In fact, marriage is the first and most important stage in the family life cycle where the choice of spouse is made and success in other stages of life depends on success in this stage. In recent decades, changes in marriage patterns, reluctance to marry, marriage at an advanced age or not marrying in general have increased significantly (Khojste Mehr et al., 2020: 19). Economic factors are also very influential in increasing the age of marriage, increasing the cost of food, clothing, housing, health and education also play an important role in reluctance to marry.

### *Economy of Marriage*

How do men and women decide to choose the best option? Is the chosen one the best and should he stop looking and get married? What are the costs and benefits of marriage?

**Benefits of marriage:** The per capita cost of food is reduced, there is no need for two household items such as a broom, refrigerator, etc.

**Costs of Marriage:** Sharing space and resources will cause costs, for example, one of the costs is the results of joint decision-making. In this case, compared to the case where a person decides alone, One or two people do not get what they want.

Also, marriage is a long-term commitment that is not cheap to end.

For example, economists know that the marriage rate has decreased in the 21st century, and over the past 50 years, people have been getting married later and later. One way to examine these two phenomena is to see whether the net benefits of marriage (especially for younger people) have declined in recent decades.

Historically, women benefited more from marriage when economic opportunities were less. At that time, the only way for women to survive economically was to contribute to their husbands' income. Even for men, the benefits of marriage have decreased in recent times.

The reason can be found in home production. The family has a set of productions and the family members are the human capitals of the production process. The output of

household production includes many things such as: children and their upbringing, food, house cleaning and household financial management. Like any other production process, home production also requires the division of labor, where this division is done between men and women. Over time, the cost and benefits of marriage have changed. Especially, since women took a greater share in the labor market and also due to the growth of technology, less labor is required for home production. As a result, the benefits associated with the allocation of labor in the domestic sector have decreased significantly. Women no longer need to have access to men's income, and men no longer need someone to manage the household. Because devices such as microwave ovens, washing machines, the reduction in the cost of preparing food from outside the home, and the widespread use of child care providers have caused households to produce fewer goods and services themselves. Therefore, less labor is needed.

These changes in the cost and benefits of marriage have caused women and men to have various choices. These changes can well explain the decrease in the marriage rate and its delay (Akbarpour, 2019: 3).

The behavioral pattern of each couple in the marriage market is based on the goods and services provided by the household as a result of the marriage. Most of these goods and services are neither salable nor transferable, although they may be transferable between members of the same family. These goods and services include the number of children and the method of raising children, earning credit, entertainment, companionship, love and the health status of family members. As a result, they cannot be considered a normal consumer product because they cover a wide range of human activities and purposes. The benefit and cost of marriage should be balanced. The profit from marriage depends on the opportunities of the marriage market. As long as both couples participate in the labor market, increasing income increases the motivation to marry. With the increase in income, marriage expenses are not noticeable to a large extent, and therefore the motivation for marriage will increase.

Marriage expenses increase during the period when a person is looking to choose a spouse. An increase in property income and an increase in the wage rate lowers the age of marriage. When we assume the years of education and other variables to be constant, people with a higher wage rate marry earlier. Increasing the salary of women compared to men reduces the motivation to marry. The profit from marriage also depends on traits such as beauty, intelligence and education, which are considered as indirect market opportunities (Gary Becker, 1973: 813-846).

### *Microeconomic Theory About Fertility*

Forming a family has costs and benefits, so the dimensions of the formed families depend on these costs and benefits. If the costs of family formation are high (or low) compared to its benefits, the birth rate in the family will decrease (or increase) (Todaro, 1366: 885). The contractual theory of consumer behavior assumes that a person with a certain set of tastes or preferences for a series of goods tries to find the satisfaction he gets from consuming such goods, in relation to his limited income and the relative prices of the goods to the maximum.

In the analysis of fertility, a child is considered as a special type of consumer goods (also a type of capital goods in developing countries) and therefore fertility becomes a rational economic response to consumer (family) demand for children compared to other goods. It is assumed that the general effects of income and substitution effects work, that is, assuming that other factors remain constant, it is predicted that the desired number of children is directly related to household income, inversely related to the price (cost) of children, and vice versa. It changes with the desire for goods compared to the child. In summary:

1. The higher the household income, the higher the demand for children.
2. The higher the net price (cost) of the child, the lower the quantity demanded.
3. The higher the price of other goods compared to the baby, the higher the demand for the baby.
4. The stronger the desire to have goods than to have children, the lower the demand for children (Todaro, 2017: 211-212).

Higher standards of living in low-income families, combined with a relative increase in the price of children, induce families to have fewer children and in return improve their welfare (ibid., 215). In fertility analysis, children are treated as durable consumer goods, such as cars or televisions, which bring satisfaction over a long period of time.

### *Household Cost Groups*

Personal (household) consumption expenditure, which alone constitutes 50-60% of the national gross expenditure, the examination of the share of its components and its changes, plays an important role in the family economy and the national economy. Iran Statistics Center annually prepares and makes available to the public the average cost of an urban and rural household. Based on the global classification and in accordance with the United Nations system of national accounts, these statistics are divided into two groups, edible and non-edible. Household consumption expenses can be classified according to durable and non-durable goods. As the income increases, non-food consumption increases more compared to food consumption, because food consumption cannot exceed a certain limit according to the physical or physiological conditions of the human body, but there is no such limit for non-food or durable consumption. High-income people buy suitable housing, cars and other capital goods, or the higher the household income, the more people travel and have fun. But low-income groups spend most of their expenses on food and housing. It can be concluded that almost every Iranian family spends its expenses in three main parts: food, housing and other items (Farzaneh, 2010: 166).

According to the information collected from Iran Statistics Center, the average cost of urban food has increased by approximately 90% from 2017 to 2019, which is approximately 75% for the average cost of rural food from 2017 to 2019. Also, the average urban non-food cost has increased by approximately 100% from 2017 to 2019, and the same rural non-food cost has increased by approximately 74% from 2017 to 2019. According to these statistics, the average cost of an urban household has increased by



approximately 97% from 2017 to 2019, and the average cost of a rural household has increased by approximately 75% from 2017 to 2019. According to the analysis of these statistics, it is clear that with the growth of food and non-food costs and the increase in prices, as well as the decrease in the purchasing power of the consumer, the economic conditions of the household make it difficult to meet the needs. Since most people in the society do not know how to optimally allocate income and do not seek to learn it. The family economy will face challenges. On the other hand, when the government intervenes in any aspect of economic and social issues, this itself creates costs that people have to pay a part of these costs.

Table 1. Average Cost of Food in Urban and Rural Qreas (Thousand Rials)

Year	2017	2018	2019	2020	2021
Urban	3275	44570	54953	58126	62431
Rural	32940	45796	56063	57033	57778

Source: Iran Statistics Center, The results of Household Income and Expenditure Statistics

Table 2. Average Cost of Non-Edible in Urban and Rural Qreas (Thousand Rials)

Year	2017	2018	2019	2020	2021
Urban	99965	119711	151029	176739	199967
Rural	51033	62391	73497	81495	89205

Source: Iran Statistics Center, The results of Household Income and Expenditure Statistics

Table 3. Average total cost of an urban and rural household (Thousand Rials)

Year	2017	2018	2019	2020	2021
Urban	132716	164281	205982	234865	262397
Rural	83973	108188	129560	138528	14683

Source: Iran Statistics Center, The results of Household Income and Expenditure Statistics

According to the information collected from Iran's Statistics Center, the average annual cost of an urban household increased by approximately 114% between 2017 and 2021, and these figures for rural households from 2017 to 2021 It has increased by approximately 101 percent.

Table 4. Average total annual income of an urban and rural household (Thousand Rials)

Year	2017	2018	2019	2020	2021
Urban	130301	101281	204549	241318	278872
Rural	79727	167241	121091	139051	161038

Source: Iran Statistics Center, The results of Household Income and Expenditure Statistics

According to Table 4, the average total urban annual income has increased by approximately 114% during the years 2017 to 2021, and this figure for the total rural annual income from 2017 to 2021 is approximately 101%. Considering the average increase in the total income of urban and rural households and comparing it with the

increase in the total expenditure of urban and rural households, we come to the conclusion that the income and expenditure of rural and urban households have increased by the same amount. According to the statistics of the North Khorasan Provincial General Registry Office, last year, 6 marriages under the age of 10 and 1,102 marriages between the ages of 10 and 14 were registered, and 3 girls under the age of 10 were married in 2021. One of the reasons for early marriage of girls is the lack of income of the head of the family and the family's preference is for the consumer to decrease from the family's consumption basket, which is one of the negative consequences of inflation and the increase in living costs, which will also bring negative results.

### *The Economy of Children and the Demand for Children in Developing Countries*

In fertility analysis based on microeconomic theory, children are considered as durable consumer goods, such as cars or televisions, which bring satisfaction over a long period of time. According to the theory of consumer behavior, people have limited resources and try to maximize satisfaction by choosing among different goods (Lucas and Mir, 2004: 106). In poor societies, children are also considered as capital goods. Therefore, in the theory of fertility economics, it is assumed that the selection mechanism that is used in less developed countries is basically related to additional or final children that are considered as capital goods. That is, parents in less developed societies adopt a child with the view that that child is a good labor force for the family and can play the role of a supporter for the parents in their old age. It is assumed that parents weigh economic benefits against economic costs when deciding to have an additional child, and as we know, the economic benefits of children, the expected income from children's work, and their financial support for parents in old age. Is. Against the benefits of these two major elements, there is a cost.

1. The opportunity cost of the mother's lost time means the income that the mother could have earned if she did not stay at home to take care of the child.

2. The cost of educating a child (both the cost of the lost opportunity and the real cost) means choosing between having fewer but more educated and higher quality children and a higher cost with the potential ability to earn more money or more children but illiterate and low quality.

The theory of reproductive economics in less developed countries concludes that when the price or cost of a child increases, for example, as a result of increasing educational facilities and employment of women, increasing school fees, establishing a minimum working age law for children, or the social insurance system for the elderly, which is provided through the government, parents will demand fewer additional children and substitute quality for quantity or income from mother's employment for childcare activities (Todaro, 2017: 216). 80% of Iranian society wants to have only one child. Individuals' education expenses and funds have become important for families. Factors affecting the emergence of the challenge of having children in Iran include the prevalence of individualism, increasing the age of marriage, decreasing the marriage rate, increasing the divorce rate, and increasing the level of education and employment of women. Today, due to the strengthening of the nuclear family and economic difficulties in industrialized



societies, the average age of marriage has increased. Contemporary behavioral patterns seek welfare, consider it an essential part of life, and in this way create more material expectation, which is considered a time-consuming matter to achieve (Eramaki, 2015: 96).

Economic theories can also provide information on how to decide to have children and how many. The logic of marginal cost and benefit is still the main logic of this analysis. The interests of children are both economic and emotional, they are considered as economic assets, especially as parents' supporters in old age, and they are also considered as labor force in the labor market or the market of household products. On the other hand, they bring a lot of joy to their parents. All these benefits must be weighed against their costs. Obviously, the costs of food, food and children's education are among the costs that must be paid by parents for children. Children also take up more of the parents' time, and as a result, they have less time to allocate in other markets. In addition, children will reduce the freedom of parents, because for every decision they have to pay attention to what effect this decision has on their children.

In short, it can be said that there are economies of scale in the birth of children, that is, the average cost of increasing the number of children in each subsequent child decreases, because the marginal cost of subsequent children decreases. It is clearly known that the force needed to raise two children is not twice as much as the force required to raise one child, and also things like clothes and toys can be used by the next children as well (Akbarpour, 2014: 3).

### *White Marriage*

Today, the gap between sexual maturity and economic maturity in Iran has reached more than ten years. The distance is increasing day by day. At the same time, marriage is the only legitimate way to have sex in Iran, and now this way has many obstacles. The youth unemployment problem has been one of the most fundamental issues in recent years in Iran (Eramaki et al., 2011: 43). The first factor in the formation of this type of marriage is economic changes and the introduction of capitalism and the emergence of job insecurity. The increase in job insecurity is related to the process of economic globalization. The increase in privatization caused by the expansion of capitalism and economic liberalism in Iran has been one of the main factors that have created the basis for the emergence of new behavioral patterns in the society. With the process of privatization in the country, not only unemployment but also the problem of job insecurity has become noticeable in recent years. Job insecurity is much more than the issue of unemployment and refers to employees who feel their job future is unstable. The requirement for marriage is to have economic independence and job stability. One of the problems of unstable jobs is the expansion of temporary work contracts. Today, short-term contracts bind employers to fire their employees whenever they want, with little or no cost. In the meantime, the emergence of insecure economic patterns raises the age of marriage by creating an uncertain future, and after that, it puts other patterns in front of him to satisfy his needs. The increase in unemployment among educated people, the mismatch between the supply and demand of labor force, the expansion of economic colonialism, capitalist economy, in the service of the class that owns the means of production, and the process of privatization are some of the economic factors that are

effective in creating behavioral patterns for changing the style of marriage. Cultural changes include moral liberalism and rethinking the capitalist tradition.

When the idea of economic liberalism entered Iran in the 1981s, it also brought its own culture. A culture that was not easily seen at that time, but the emergence of moral liberalism in different groups of society was one of its later results. One of the results of moral liberalism has been the emergence of multiple patterns of premarital sexual relations in the urban space of Iran.

Ethical liberalism has created a philosophical foundation to justify new behavioral patterns. A new logic that not only does not consider these new behaviors to be abnormal, but also basically challenges any dominant norm and affirms the free will of the individual in choosing his behavioral values. These norms include the spread of cultural indifference, moral and behavioral relativism, doubts about previous norms, modernity and increasing instability in relationships, the emergence of enlightened tendencies in premarital relationships and efforts to justify relationships, individualism, devaluation of marriage, limitations marriages (ibid.,55-59). The results of these phenomena are the basis of white and domestic marriage.

### **An Overview of the Research Done**

In a research, Mehrabani investigates the effect of factors such as education, gender and income on the age of marriage. The statistical population of his research is married men and women at least 35 years old and living in Tehran city, and the sample size was used by Cochran's method and 415 observations for married men and 409 observations for married women (Mehrbani, 2013: 101).

Mehrabani stated two hypotheses in his research:

1. The marriage age of men is higher than that of women. The influential variable in determining the age of marriage is education, usually people wait to enter the marriage market after graduation, increasing the duration of education and obtaining higher academic degrees increases the age of marriage (ibid., 99). Lifetime income is provided through education and other sources. Since the income from education is realized only after marriage, other sources of income are considered in determining the age of marriage.

The importance of these sources of income shows the economic class of the decision-maker when entering the marriage market and it shows the difference in the decisions of economic classes in this regard. A single person earns money only from the transfers of her family or the property left for her, which is very dependent on her economic origin.

2. An increase in income leads to a decrease in the age of marriage. According to this hypothesis, high-income people or members of families with a high economic class get married earlier, and poor people or members of the lower classes of society enter the marriage market at an older age. The results of this research show that education has a positive and significant effect on the marriage age of men and women, people with higher income have a higher marriage age (ibid., 110).

In a research, Khojaste Mehr and colleagues interviewed 18 married students of Shahid Chamran University of Ahvaz, who had been married for almost a year. In their study, the dramatic decrease in marriage statistics is not affected by changes in economic factors and opportunities. Their study shows that the idealism of some young people and making their marriage conditional on having a high income and having all the facilities, brings about a change in the cultural attitude towards marriage. According to this study, two general categories of main factors for changing the attitude and value of marriage among students were obtained, cultural-social factors and experiences and observation of incomplete or ineffective patterns.

The great changes in the cultural and social field that have taken place in Iran have had a great impact on changing people's views and ways of thinking, as well as increasing the number of divorces, family fights, social harms, poverty and reducing the quality of life and living standards of people. There are examples of observing incomplete patterns in today's Iranian society (Khojeste Mehr, 2015: 23).

In a study, Mehrbani investigated the economic benefits of marriage in the form of an increase in the couple's income using Cochran's method and by examining 1294 households from the end of 2009 to April 2010, he explained the hypothesis based on the effect of cross productivity.

Based on this hypothesis, human capital, especially the education of one of the spouses, has a positive effect on her spouse's income level. The results of this research show that one-year increase in women's education increases the income of their husbands by 2.85% on average. While one-year increase in men's education increases their wives' income by 3% on average (Mehrbani, 2013: 917-921).

Afshari, in a research using panel data and through the Hausman test in the period from 1385 to 1391, used the two key variables of per capita income growth rate and unemployment rate in estimating business cycles (Afshari, 2019: 1). Based on the analysis of the model, the growth rate of per capita income has a positive effect on fertility, and fertility has shown a negative reaction to unemployment. Unemployment among young men causes marriage to be postponed, and in times of recession, working men earn less, making marriage less attractive. Women's unemployment and increasing marriage age make them continue their education, which both have a negative effect on fertility, and stagnation and unemployment have a negative effect on fertility. Women's higher education has an effect on fertility through delaying the age of marriage on the one hand and changing the decision-making structure in the family. According to the fertility opportunity cost model, increasing the participation rate of women has a positive effect on fertility because based on the income effect, the family receives more income with the participation of women, and on the other hand, the substitution effect makes them give up the income from the labor market in order to have children. and pay such a price for having children, and for this reason, increasing participation can have a negative effect on fertility (Afshari, 2019: 11).

Rastegar Khaled et al. conducted a research titled "Attitudinal assessment of the late marriage phenomenon in Ilam" by surveying and distributing a questionnaire among 384 citizens of Ilam city over the age of 20 to investigate the effect of economic, social and

cultural factors on late marriage. According to them, the economic factor and high dowry, heavy dowry, the cost of marriage ceremony, unemployment, problem of housing and provision of life necessities, inflation and low income are the effective factors in late marriage (Rastegar Khalid et al., 2014: 696).

Farzangan and Qalipour in a research using empirical evidence from the provinces of Iran addressed the marriage crisis and housing costs, the results of this research indicate that there is a negative relationship between housing costs and the marriage rate. Granting special marriage loans by the government to couples and reducing the unemployment rate increases the marriage rate (Farzangan and Qalipour, 2015: 107-123).

In a study using data from a survey conducted by the Economic Research Association and the Jordanian Ministry of Statistics, Gabel and Heaney concluded that the increase in women's education causes their marriage age to be delayed, which is more common in women than in men. Men who are engaged in government jobs decide to get married earlier than other men, and unemployment is a factor in delaying the marriage of Jordanian men (Gebel and Heaney, 2016: 221-237).

In a study of Korean men's marriage delay, Park and Kiangli concluded that men with high school education or less tend to delay marriage more than men with higher education, and this factor causes Korean men to postpone marriage. because the prospects of men with low education have decreased greatly due to the rapid expansion of education and economic crises and show a significant decrease in marriage (Park and Kiang Lee, 2017: 187-200).

In an article based on the dynamic dynamics model, Linyon and Courteau investigated the relationship between the higher education of men and women and their marriage age. The results show that the motivations from the marriage market for men are negligible. On the other hand, the effect of the marriage market for women is greater than that of higher education, and the marriage market plays the role of insurance in relation to the return to education. Men go to higher education because of having a suitable job, so that they can have a suitable job for themselves, for this reason, the age of marriage of men increases (Linen and Courteau, 2016: 221-237).

The income of married American men is at a higher level than that of single men. Also, the income of married men grows more than that of married women (web 2).

## **Research Method**

This research is applied in terms of purpose and descriptive-survey in terms of data collection. Survey research method does not mean a special technique for collecting information. Although the questionnaire is widely used in this method, other techniques can also be used to collect information. A survey is a set of systematic and standardized methods to collect information about the views, beliefs, opinions, behaviors or characteristics of a group of members of a society.

The hypotheses of this research are:

1. There is a direct relationship between the age of marriage and the cost of living.

2. There is a direct relationship between reproductive age and living expenses.
3. There is a negative relationship between the number of children and the cost of living.
4. There is a direct relationship between the number of children and family income.
5. There is a direct relationship between marriage age and unemployment.
6. There is an inverse relationship between income and age of marriage.

The statistical population of this research is all single and married men and women living in Iran.

Due to the unlimited statistical population, the following formula known as Cochran's relation is used.

$$n = \frac{S_x^2 \cdot Z_a^2}{d^2} \quad (1)$$

where in:

n: sample size

Z: 1/96 (the number corresponding to the first type of error from the normal table).

$S_x^2$ : The variance of the population, the size of the population is unknown, and to calculate the variance of the population, a number of questionnaires have been distributed, based on which the variance of the original sample is calculated.

d=0.05: limit of estimation error (estimated accuracy or maximum limit error: the distance between the estimated value and the actual value).

Therefore, the minimum sample size investigated in this research is equal to 384 people according to the following relationship.

$$n = \frac{S_x^2 \cdot Z_a^2}{d^2} = \frac{0.5 \times 0.5 \times (1.96)^2}{(0.05)^2} \cong 384 \quad (2)$$

There are many tools and methods to collect data, in this research, a questionnaire was used to collect information. This questionnaire includes two parts; The first part includes questions related to the personal information of the respondents (gender, marital status, etc.) and the second part includes questions related to examining the effect of the increase in living expenses on the age of marriage, reproductive age and number of children, the effect of increasing household income on the number of children. , the effect of the duration of unemployment on the age of marriage and the relationship between income and age of marriage, which includes 20 questions. Scoring in this questionnaire based on a 5-point Likert scale is very low, 1; low, 2; medium, 3; High, 4; very much; 5, is

### *Determining the Reliability of the Questionnaire*

In this research, in order to determine the reliability of the questionnaires, 30 questionnaires were distributed among the statistical community and Cronbach's alpha value was calculated for the questionnaire using SPSS software. The results are shown in the table below. As can be seen in the table, the amount of Cronbach's alpha coefficients obtained for the variables of the questionnaire as well as in general is higher than 0.7, so the reliability of the questionnaire can be confirmed.

### *Determining the Validity of the Questionnaire*

The content validity of a test is usually determined by experts in the subject under study. At this stage, by conducting various interviews and obtaining people's opinions, the necessary corrections have been made, and thus it is ensured that the questionnaire measures the same characteristic that the researchers are looking for.

In this research, after compiling the initial framework, in order to evaluate the research questionnaire, several professors, experts and relevant experts were consulted, and their critical comments and correction suggestions were applied in the questionnaire.

### *Methods of Information Analysis*

In this research, two methods of descriptive statistics were used to analyze demographic information and inferential statistics to test hypotheses. Descriptive statistics include frequency tables, percentages, averages, and standard deviations, and at the inferential level, Kolmogorov Smirnov and one-sample t-tests were used to test the hypotheses. It should be noted that SPSS 18 software was used to analyze and apply the above tests.

## **Research Findings**

Among the respondents, 49% are men and 51% are women, 51.96% are single, 44.39% are married, and 3.66% are divorced. The age of most of the respondents is between 20 and 30 years (58.1%) and the occupation of most of the respondents is freelance (49.2%) and the average number of working people in the family is 2.03 people. The education level of most of the respondents is bachelor degree (43.6 percent) and the average monthly family income of most respondents is between 1 and 2 million Tomans (47.7 percent) and the average amount of monthly family expenses of most respondents is between 1 and 2 million Tomans (46.9 percent). The housing status of most of the respondents is property (61.3 percent). The amount of rent varies among the respondents and according to the average amount which is approximately 759,000 Tomans and the income of the household or individual is between 1 and 2 million Tomans, according to the income and the amount of rent, a lot of money is paid for housing rent and accounts for a larger share of income.



Table 4. Kolmogorov-Smirnov Test Results (N=384)

Introduction of variables	Z Statistic	Significance Level	Result
The variable of the first hypothesis	1.25	0.09	Normal
The variable of the second hypothesis	1.16	0.32	Normal
The third hypothesis variable	1.15	0.18	Normal
The fourth hypothesis variable	1.17	0.11	Normal
The fifth hypothesis variable	1.33	0.41	Normal
The sixth hypothesis variable	1.10	0.21	Normal

In this research, a questionnaire with a 5-point Likert scale was used. So that the answers to the questions using a 5-point Likert scale are very low, 1; low, 2; medium, 3; High, 4; Too much; 5, it is specified and the valuation of the options is as follows.

Considering the normality of the research variables, the one-sample parametric test is used to check the hypotheses, in which a hypothetical average is needed, and according to the valuation of the options, it is calculated as follows.

$$\text{Hypothetical mean} = \frac{1+2+3+4+5}{5} = 3 \quad (3)$$

In fact, the number 3 obtained is the same as the average limit or the optimal limit, and in the test of hypotheses, the corresponding values are compared with the number 3. If it is more than 3, it can be said that the status of the variables is above the desired level and actually effective.

The interpretation of the result of the first hypothesis test is as follows: with the increase in the price and cost of food, clothing, housing, and the necessities of life, as well as high dowry and heavy dowry, the cost of marriage ceremonies and housing problems, inflation and low income, the age of marriage also increases. These economic factors play an effective role in postponing the age of marriage.

The interpretation of the result of the second hypothesis test is as follows: as the marriage age increases, the reproductive age also increases. The higher the price of children and the cost of having children, the less willing couples are to have children. Working women do not want to have children due to spending time to generate income outside the home and experience lower fertility than housewives. Unemployment of men and women causes marriage to be postponed and fertility to be postponed.

Table 5. One-sample t-test results for six hypotheses compared to number 3

Hypothesis	Variable	Number	Average	t statistic	Deviation from the assumed mean	Sig.
1	Effect of living expenses on the age of marriage	384	3.12	4.269	0.12	*0.000
2	Effect of increasing living costs on reproductive age	384	3.39	7.705	0.39	*0.000
3	Effect of the increase in the cost of living on the number of children	384	3.18	3.904	0.18	*0.000
4	Effect of increasing household income on the number of children	384	3.33	8.549	0.33	*0.000
5	Effect of the duration of unemployment on the age of marriage	384	2.72	-7.166	-0.28	*0.000
6	The relationship between income and marriage age	384	3.35	6.699	0.35	*0.000

\*Significance at the 0.05 level

The interpretation of the result of the third hypothesis test is as follows: with the birth of a child and subsequent children, the need for food, clothing and housing increases compared to before. Meeting these essential needs is a difficult task for most people. If the family does not respond to these needs, it refuses to give birth to a child, and we often see single-child families.

Women are forced to work outside the home alongside men to help with financial issues and meet the needs of the family, this causes couples to choose between income and having children, and in today's economic conditions, women prefer having income. They prefer to have children and avoid having children without financial support.

With the increase in income, the tendency to fertility increases because children in the family not only have spiritual value, but in developing countries, children are known as capital goods that can help the family's economy in adulthood, and on the other hand, in As parents age, children play a supportive role and provide emotional security, but evidence shows that families want fewer and better-quality children and Most of the girls are studying in universities and the unemployment variable is not effective for them, and according to the society's custom, the management of the family's economy and livelihood is the responsibility of the man. Boys who get married with the financial support of their families are not affected by the length of unemployment, and also in the poor class of society, we often see that they encourage their daughters to marry unemployed or low-income boys in order to cover the cost of living for the girl's family be reduced.

But there is an ambiguity as to why the explanatory variable of income is effective in the dependent variable of the model, but the explanatory variable of unemployment is not effective in the dependent variable of the model! It seems that the respondents to the

questionnaire did not correctly answer the questions related to this variable, therefore, one of the most effective factors on the age of marriage is not significant in this research.

The decision to marry is higher in high-income boys than in low-income boys. Young people who have enough income to manage their finances are able to pay the expenses of marriage and living, the increase in income affects the reduction of the age of marriage.

## **Suggestions**

According to the research results, the following practical suggestions are provided:

1. The increase in living expenses has a direct effect on the age of marriage, this increase includes all food and non-food expenses. Because individuals and households perform their activities based on economic changes and understanding of economic conditions. By understanding how the increase in expenses hinders young people from entering the marriage market, it is better to fully explain the issue of living expenses for young people. Knowing how to manage expenses is a way to facilitate entering the marriage market and also to increase the desire to have children. Increasing awareness about the two influencing variables of income and expenses is the first step to improve the economic behavior of all households. It is possible to promote this level of awareness through educational texts and holding educational workshops.

2. Changing the attitude of households and young people towards business and earning and their expectations from work and income from their economic activity will solve a major part of their problems. According to the results of the research, there is an inverse relationship between income and age of marriage.

3. Since there is a direct relationship between the amount of income and the age of marriage and between the number of children and the cost of living, these factors are completely related to each other. With an increase in income, a person has a greater desire to marry because he hopes to continue his married life in terms of financial coverage, and he can afford the expenses of life, provided he has economic awareness, and he has more motivation to have children. Now this issue has become a challenge in the society because the increase in unemployment and not having enough income prevents young people from getting married, and on the other hand, no institution is thinking of eliminating this phenomenon. If we ignore this issue, in the near future we will bear a lot of economic and social costs. With the increase of the educated class, their way of thinking about work and work culture in the society has changed and they sit waiting for a desk job to be provided for them and they do not have an entrepreneurial spirit. Defects in education hinder the development of the individual and the society in every dimension. By training an expert and entrepreneur, a new step can be taken in the direction of improving the work culture in the society and creating jobs by the individual himself.

## **Suggestions for Future Research**

The findings of this type of research can have an effective role in understanding the economic factors and obstacles on the way of young people getting married, therefore government institutions and universities and research centers in a wider range can

examine the economic obstacles facing young people and aim to Provide practical solutions to remove these obstacles. We offer the following suggestions to researchers for future research:

1. Examining how to remove economic obstacles with a cultural approach, including reducing the costs of marriage ceremonies and dowry.
2. Investigating the interest of boys and girls in marriage and having children.
3. Investigating how to define family economy and marriage in Iranian families.
4. Theorizing in the field of family economy and children's economy according to the cultural, social and economic conditions of each society.

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