

1. Mark your confusion.
2. Show evidence of a close reading.
3. Write a 1+ page reflection.

America's Falling Fertility Rate

*Women are having fewer children than at any time on record. What are the implications?
Here's everything you need to know:*

Source: TheWeek.com, March 21, 2021

What is the current rate?

The U.S.'s total fertility rate, or the number of babies each woman is expected to have during her lifetime, reached a record low of 1.705 births per woman in 2019, the latest year for which data is available. That year the number of babies born in the U.S. was 3.74 million — a 35-year low. The dramatic drop in births mirrors a worldwide trend. Britain, Canada, France, and Australia all had fertility rates below 1.9 in 2018 — below the "replacement rate" of 2.1 needed to sustain their populations. Some experts are calling this phenomenon "a demographic time bomb." In coming years, lower fertility rates could have profound economic consequences, with employers lacking sufficient workers to grow the economy. And with fewer young workers paying into Social Security and Medicare, these safety-net programs will be in trouble. In the early 1980s, the U.S. had about five workers providing the taxes to support each retired beneficiary. By 2019, the Social Security Administration says, that ratio had declined to 2.8 workers per retiree, and by 2035, it may drop to 2.2 workers per beneficiary. "It's a crisis," said Dowell Myers, a University of Southern California demographer. "We need to have enough working-age people to carry the load of these seniors."

Why the decline in births?

A complex set of factors has driven down birth rates for almost all age groups of women — except for those in their late 30s and early 40s. As more women pursue college and advanced degrees and devote their 20s to career building, the mean age at which women have their first birth reached a record high of 26.9 in 2018. The Census Bureau reported that from 2000 to 2019 the number of 25-year-olds who had obtained a master's degree doubled to 21 million and the number of those pursuing doctorates more than doubled. In a 2020 survey of thousands of women who delayed childbirth, 3 in 5 cited their desire to reach a certain job title or level before starting a family. Many feminists say this is necessary because many employers sideline mothers. Ashley Stahl, a career coach, points to a Princeton University study showing that for every child a woman has, her earnings potential falls 4 percent.

What role does housing play?

A major one. The National Bureau of Economic Research says that the largest component of child-rearing costs is housing. And the cost of housing in America has skyrocketed. The median U.S. home in 1953 cost \$18,080, or about \$177,000 in today's inflation-adjusted dollars. Today, the median home price is \$301,000. Young people who cannot afford homes or even a two-bedroom apartment are less inclined to marry and to have children. One 2014 study published in the *Journal of Public Economics* explicitly linked housing costs to fertility, suggesting that for every \$10,000 jump in housing values, fertility among nonowners fell 2.4 percent. Economists also point to the fact that the fertility rate has fallen every year since 2007, and suggest that the Great Recession compelled many Millennials to put off child-rearing for years. "What we

learned from the Great Recession is that every 1 percentage point increase in the unemployment rate reduces births by 1 percent," said Wellesley College economics professor Phil Levine.

What about teenage births?

The number of teen births has plunged, from 41.5 children per 1,000 women in 2007 to 17.4 per 1,000 women in 2018. Studies have attributed this rapid decline to improved access to birth control — especially highly effective means such as the pill, IUDs, and implants. "The Medicaid expansion and keeping young people on their parents' insurance has really been important for young people to access contraception," said Elise Berlan of the Young Women's Contraceptive Services Program at the Nationwide Children's Hospital.

Did the pandemic affect births?

It is apparently causing a "baby bust." Researchers Melissa S. Kearney and Phillip B. Levine estimate that the pandemic will result in 300,000 to 500,000 fewer babies born in the U.S. Lockdowns and fear kept young people from meeting and marrying, and the economic hardship discouraged many young couples from having kids. Among the 32 states that had annual data available, there were about 95,000 fewer births in 2020 compared with the year prior, a decline of roughly 4.4 percent. Meanwhile, a Guttmacher Institute survey showed that as a result of the pandemic, 34 percent of American women have either put off plans to have children or reduced the number they expect to have. There may be a rebound when the pandemic ends, but Guttmacher research scientist Laura Lindberg said the shock and chronic uncertainty of the last year will linger. "Until people feel more confident about the economy and the state of the world," she said, "concerns about having children are going to continue."

Government childbirth programs

Nearly 30 percent of the world's countries have officially adopted pro-natalist policies to encourage their citizens to have kids. Hungary, which saw its fertility rate reach an all-time low of 1.23 in 2011, is spending 5 percent of GDP on policies such as free treatment cycles at nationalized IVF clinics for women under 40, upfront loans to newlyweds that can be written off with each birth, and even a lifetime exclusion from income tax for moms with three or more kids. Poland is giving moms about \$140 per child per month; Russia is giving parents with two or more children one-off payments of about \$8,100; and South Korea has spent \$130 billion on a similar program since 2006. Evidence suggests, however, that these payments produce mostly short-term gains in fertility: Women have children earlier, but not more of them. In Alaska, where residents' share of oil revenues is based on the number of kids they have, the long-term gains in fertility were negligible. "Single policy measures are unlikely to increase fertility," said researchers from the Wittgenstein Centre, a Vienna-based group that studies population dynamics. High-quality public day care, research shows, is the only policy that leads to significant increases in the number of babies women choose to have.

Possible Response Questions:

- What are your thoughts about the decline in fertility? Explain.
- Did something in the article surprise you? Explain.
- Pick a word/line/passage from the article and respond to it.
- Discuss a "move" made by the writer in this piece that you think is good/interesting. Explain.