

Examining the Ultra-Low Fertility Rate Causes and Social Policy Response: Case Study of Korea

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ABSTRACT: This paper examines the critical factors that have led to the ultra-low fertility rate in South Korea, which has fallen to 0.78, the lowest in the world. Scholars link this phenomenon to fertility choice, parents' economic decisions, and the cost of having children. The ultra-low fertility rate portends demographic shifts and economic and social challenges in the coming decades. To respond to this phenomenon, the Korean government has introduced several key policies to address the issue. This paper aims to answer the question of what the critical factor shaping Korea's ultra-low fertility rate is and the response by social policy to influence the fertility rate, using the framework of fertility choice and social policy response to affect the fertility rate.

KEYWORDS: ultra-low fertility rate, children, fertility choice, social policy, economic and social challenges

I. INTRODUCTION

In the past decade, the fertility rate in South Korea (hereafter Korea) has declined rapidly. The fertility rate has become a concern in many countries. Since the 2000s, the low fertility rate in many OECD countries has been predicted to become a global crisis and reach ultra-low fertility within the next 20 years (Morgan, 2003). The fertility rate in Korea has fallen to 0.78 and has become the lowest fertility rate in the world (Yeung & Bae, 2023). This number led Korea to an ultra-low fertility rate phenomenon.

A surge of work by scholars tries to uncover the ultra-low fertility rate phenomenon. Song and Lee (2011) argue that the fertility rate decrease as women's education rapidly increases. Consequently, as women became educated and engaged in economic activities, the marriage period or childbirth was delayed (Lee, 2018). Other scholars link the housing price. The relatively high housing price makes it more challenging for unmarried people to marry to purchase a house because housing is an essential factor in raising children (Eun, 2007). Another study also tries to explain the decreasing fertility rate from the cultural and values perspectives. Seo (2019) mentioned that the culture change had affected the fertility rate. The priorities of young people have shifted from focusing on getting married and having children to prioritizing their careers.

However, most previous studies did not consider choice as a crucial factor in fertility. Fertility choice is the parents' economic decisions on what the parent's objectives are in having children and the cost of having children (Barro & Becker, 1989; Doepke et al., 2019). Other scholars offer a broader perspective. Ojala et al. (2017) argues that fertility choices are linked to individuals' and couples' preferences and constraints and vary significantly by socio-economic status and cultural and institutional context. In a nutshell, fertility choice is a multi-dimensional perspective that must be understood from the root.

The ultra-low fertility rate portends demographic shifts. Without early intervention, the ultra-low fertility rate will lead to economic and social challenges in the coming decades. To overcome this issue, various countries are trying to respond to this phenomenon by introducing various social policies, both in the form of incentives and family-friendly social policies. In this context, the Korean government also implements several social policies to influence the fertility rate and make the cost of raising children change.

To explore this phenomenon, this paper raises the question: What is the critical factor shaping Korea's ultra-low fertility rate? Furthermore, how does the response by social policy to influence the fertility rate? This paper aims to answer this question with the framework of fertility choice and social policy response to affect the fertility rate.

This paper draws and employs a narrative literature review framework to provide the answer. This method will help provide a critical and comprehensive topic analysis. The required literature will be synthesized and interpreted by filtering, charting, and sorting according to the main themes and issues. Meanwhile, other supporting data in open sources and reports are also used to strengthen the argument.

II. LITERATURE REVIEW

Fertility Choice

In the following, we will discuss fertility choice and proponents' factors that shape the choice. This context is essential as a foundation of thinking to understand this topic. Starting a family has significant implications for individuals. The patterns of fertility and their changes have a significant impact on societies and populations. In recent years, the extensive literature on family and parenting has developed from various perspectives, especially in economics. One of the main discussions is about fertility choice. The scope of the fertility choice covered the decision on the number of desired children, childbearing, and childrearing. Most fertility choice studies are addressed in the study of family and parenting. However, fertility choice is also discussed in studies on marriage.

Parents' choices that affect child-rearing start long before the child is born. In a study on the marriage market, one criterion for choosing a partner is their expected future investment in children (Doepke et al., 2019). Another study on the economics of marriage analyzes how premarital investment and matching patterns are affected by future parenting plans (Chiappori et al., 2017). These choices, in turn, influence parenting decisions after a relationship is formed. To sum up, the decision to get married is primarily determined by fertility choice.

In the mainstream view, one of the central concepts in fertility choice is popularized by Becker (1960) with the quantity-quality trade-off theory. The core of his argument is about the cost and investment of raising children. Becker (1960) argues that a larger number of children tends to lower investment in each quality of the child. This trade-off is inevitable, especially regarding parental time. It is simply not possible for parents with many kids to spend hours of one-on-one time with each child every day, whereas parents with only one child have more flexibility. As a result, fertility and other parenting decisions are mutually linked.

In its development, Barro and Becker (1989) proposed the idea of parental altruism in the fertility choice study. Parental altruism is the idea that parents consider the well-being of their children when making decisions. In the Barro and Becker (1989) model context, parental altruism is a crucial factor in determining fertility choice. That is, the welfare of a child is considered by parents so that children have good qualities, such as proper health and education. According to the model, parents who are more altruistic are likely to have more children, while those who are less altruistic are likely to have fewer children. Additionally, the model predicts that countries with higher child-rearing costs will have lower steady-state population growth rates due to a secondary effect of lower interest rates. However, the cost of raising children includes an investment element that cannot be separated from the concept of costs, and the returns on such investments must be taken into account when considering fertility choice and costs.

The concept of parental altruism is also related to the theory of incentives. Doepke and Zilibotti (2019) argue that parents decide how many children to have based on the costs and benefits of raising a child. If the cost of raising a child is high, parents may decide to have fewer children. However, if the cost of raising a child is reduced, parents may be more willing to have additional children. Furthermore, the theory of incentives also explains why the cost of raising children may have changed over time. They argue that introducing several social policies, such as parental leave and childcare subsidies, may have reduced the cost of raising children for parents (Doepke & Zilibotti, 2019). Finally, parents may be more likely to have additional children, which could, in turn, lead to an increase in the fertility rate.

In summary, fertility choice is a significant factor that influences the population. The cost and investment of raising children are crucial factors that parents consider when making decisions, especially the desired number of children. In the marriage decision, the future investment in the children also becomes a determinant factor. Another thing that forms fertility choice is parenting time and child welfare or well-being.

Family Policy: A social policy to influence the fertility rate

In the previous part, I mentioned that the cost of raising children may have changed over time because of the introduction of several social policies. In this part, I will build and extrapolate from existing scholarship about the social policy to influence the fertility rate.

In the last few decades, there has been a debate among policy-makers, as well as scholars, about the best ways to reverse, or at least slow down the decline of the fertility rate. Family policies have been suggested as one of the solutions. Family policies are expected to influence the fertility rate in industrialized countries. Family policies can affect fertility in different ways. One direct effect of policies that involve transfer payments is that they enlarge the household budget, making it easier to cover the direct expenses of children, such as housing, education, and household goods (Wesolowski & Ferrarini, 2018). Family policies can indirectly influence childbearing decisions by either reducing the opportunity cost of giving birth for women through supporting paid work and child care for both mothers and fathers or by perpetuating a gendered division of labour where women bear greater responsibility for childcare work in exchange for reduced involvement in paid work (Ferrarini, 2003).

Korpi et al. (2013) and Billingsley and Ferrarini (2014) proposed a multidimensional approach called earner-career support and traditional-family support in the development of family policies in the Western welfare state context. This approach allows

Examining the Ultra-Low Fertility Rate Causes and Social Policy Response: Case Study of Korea

analyses of how earner-career support and traditional-family support are linked to fertility. Table 1 outlines the two dimensions of family support and their constituent family policy benefits.

Table 1. Family policy dimensions and family policy transfer

Family Policy Dimension	Family Policy Transfer
Earner-career support	Maternity leave
	Dual parental leave
Traditional-family support	Child care leave
	Maternity grants
	Cash and fiscal child allowances
	Marriage subsidies

Sources: Adopted from Wesolowski and Ferraini (2018)

III. RESULTS

High cost of living and raising kids

The high cost of living and raising children in Korea is a complex issue that significantly impacts fertility. There are many reasons why this is the case: one of the significant factors is the rise in housing prices. Housing prices have soared to unprecedented levels in Korea in recent years, which has made it increasingly difficult for unmarried people to marry and start families. This issue is compounded by the fact that many young Koreans who are married but do not own housing also struggle to afford the costs of having children.

Another factor contributing to Korea's ultra-low fertility rate is the documented shift in young people's attitudes toward marriage and childbearing. Empirical studies show that young Koreans increasingly delay or forego family formation as they prioritize educational attainment and career establishment. According to Jones (2019), Korea has experienced a sharp rise in the age at first marriage, alongside a growing proportion of individuals—particularly highly educated women—who remain unmarried throughout their prime reproductive years. This delay is closely associated with prolonged education, unstable early-career employment, and intense labor-market competition.

Survey evidence further indicates that young adults perceive marriage and childbearing as incompatible with career success under current institutional conditions. Seo (2019) finds that many young Koreans view marriage and parenthood as involving substantial economic and opportunity costs, particularly for women, due to long working hours, limited work–family balance, and persistent gender norms in caregiving. As a result, childbearing is often postponed until individuals feel economically secure—if it occurs at all. In this context, delayed marriage and fertility are not merely cultural preferences but rational responses to structural pressures in education and labor markets, reinforcing Korea's ultra-low fertility equilibrium.

However, the financial costs of raising children are also a significant deterrent for many young Koreans considering starting families. Raising children in South Korea is prohibitively high, including education, childcare, and other expenses (Jones, 2019). The financial burden of raising children is a significant deterrent for many couples struggling to make ends meet. The high cost of living in Korea means that families must often make difficult trade-off between the quantity and quality of their children (Ogawa et al., 2016). This can be particularly challenging for low-income families, who may struggle to provide their children with the resources and opportunities they need to succeed. As a result, many young Koreans choose to have fewer children or delay having them until they are more financially stable.

High parental investment: Education fever

Education has become such a significant aspect of modern Korean culture that it impacts all aspects of social life. The country's deeply ingrained Confucian values strongly emphasize education as the primary means of achieving high social status and economic prosperity (Seth, 2002). Korean parents see it as their responsibility to provide their children with the necessary resources and support for education to produce successful and competitive children, recognizing the importance of education in achieving high social status and economic prosperity (Anderson & Kohler, 2013).

The Korean government even adopted "quality over quantity" as part of its family planning project in the mid-1970s. Through colorful and creative family planning propaganda, the government encouraged people to 'just have two and raise them well' (J. Lee, from Anderson & Kohler, 2013). The economic crisis of 1997 in Korea further intensified the competitive environment (see Park, 2009). During this time, Eun (2007) explained that "job uncertainty was endemic and standing out as more qualified than others was an absolute necessity to receive the best university education and later obtain a well-paid and secure job" (p.7).

The Korean government legalized hagwons (private after-school) in the 1990s after they had been illegal for promoting social inequality. Since then, they have become increasingly popular, sending one's child to private after-school activities as a social norm in Korean culture (Anderson & Kohler, 2013). Parents who do not enroll their children in Hagwons may be perceived

Examining the Ultra-Low Fertility Rate Causes and Social Policy Response: Case Study of Korea

as being negligent or irresponsible. A survey conducted in Korea in 2021 found that roughly 24.3% of respondents admitted to participating in private education due to peer pressure from others. Figure 1 indicated that there was a tendency for respondents to aim to advance themselves or their children more than their peers based on the survey responses.

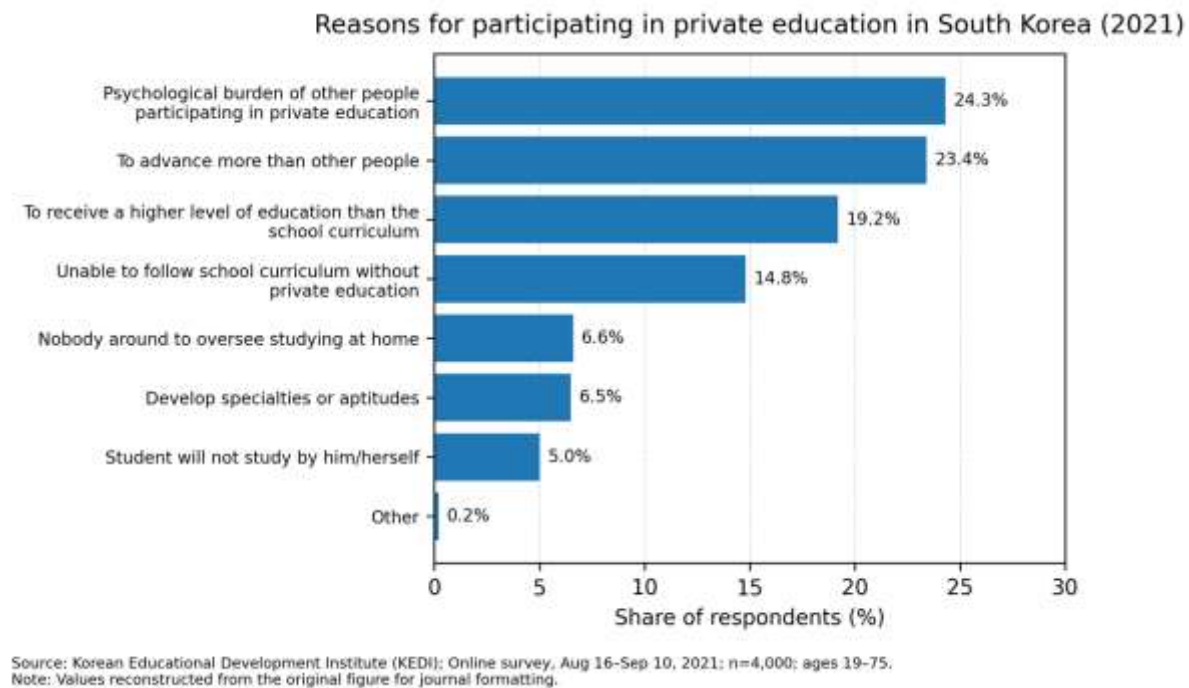


Figure 1. Reasons for participating in private education in Korea
Sources: Korean Educational Development Institute (2021)

Due to the high cost of hagwons, parents in Korea often use them as a reason for having only one or two children, as reported in popular media (Anderson & Kohler, 2013). According to Figure 2, Korean households with a monthly income of eight million won or more spent an average of 648 thousand South Korean won per month on their child's private education in 2022 (KOSIS, 2023).

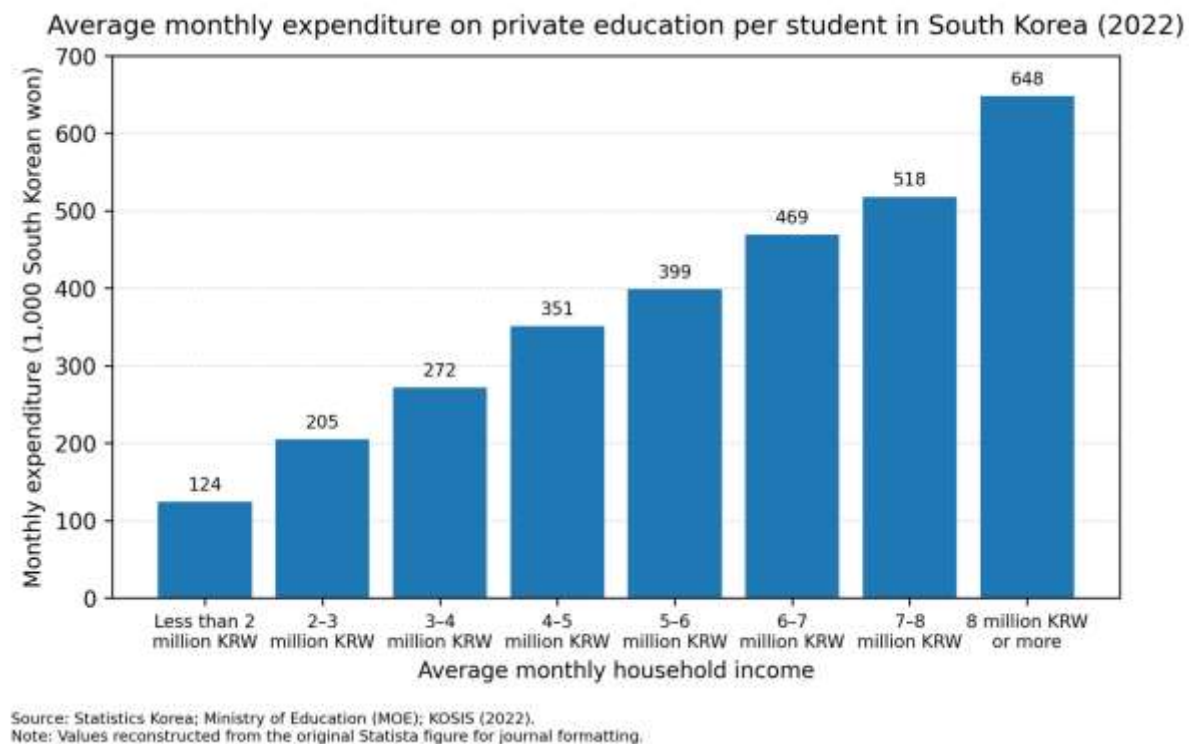


Figure 2. Average monthly expenditure on private education per student in Korea (2022) by household income
Source: KOSIS (2023)

Examining the Ultra-Low Fertility Rate Causes and Social Policy Response: Case Study of Korea

In 2022, the Korean Educational Development Institute conducted a survey that found that a significant number of respondents, precisely 21.1 percent, felt that financing their child's private education was a significant burden. This indicates that a considerable portion of the Korean population is struggling with the costs associated with private education. Despite this, the same survey found that Korean parents believe that private education is highly effective in providing higher-quality education to their children. This suggests that while private education may be expensive, many Korean parents still consider it a worthwhile investment in their child's future. The figure below explains the financial burden in more detail.

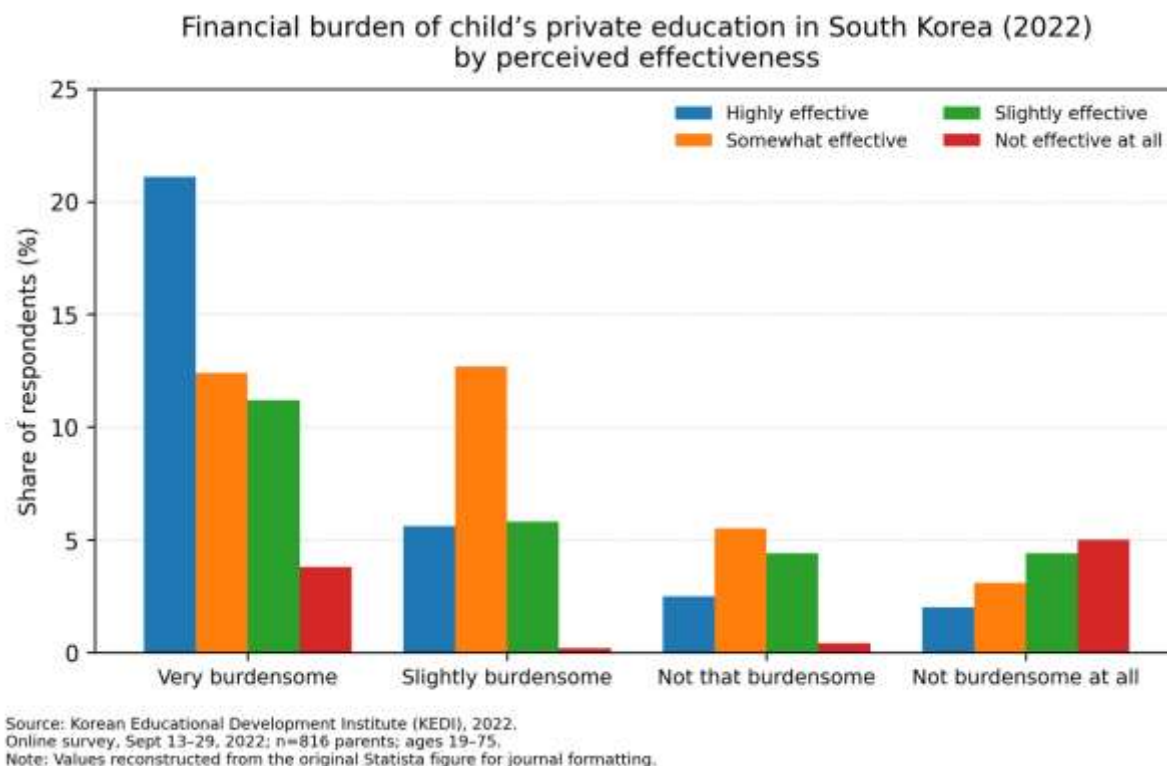


Figure 3. Financial burden of children's private education in Korea by the level of effectiveness

Source: Korean Educational Development Institute (2022)

The social pressure to send one's children to hagwons and the high cost of private education discourage the idea of having a big family. After all, the more children there are in a family, the fewer financial resources are available to delegate to each child's education. As many Korean parents believe, this makes it less likely for each child to succeed.

In conclusion, education has become a significant part of Korean culture, with a great emphasis on academic success. The government, parents, and even the media all play a role in shaping this culture. The high cost of education, coupled with social pressure, has led to a decrease in the number of children in Korean families.

Korea's social policy response to address ultra-low fertility rate

South Korea has been facing the challenge of an ultra-low fertility rate, which has led to demographic challenges. The Korean government has introduced various policies over the past decade to address this issue. The Basic Plan for Low Fertility and Aging Society is a five-year plan implemented by the Korean government to respond to demographic challenges, especially the ultra-low fertility rate.

The Korean government's 2006 policy plan primarily targeted the low-income population and attempted to impact fertility decline through measures in two broad categories (Park, 2020), as detailed in Figure 4.

Two Broad Categories of Basic Plan

Strengthening the responsibility of society for childbirth and childrearing	Fostering family-friendly and gender equal socio-culture
• Support for childcare and preschool costs • Expansion of after-school programs, tax benefits, and incentives for families with children • Support for adoption • Expansion of public and workplace childcare facilities • Improving services in private childcare facilities • Establishing a health and nutrition system for maternity and childhood • Support for alternative means for couples with infertility issues and support for post-partum and infant care	• Increase compatibility between work and home • Expanding government support for maternity leave • Adding childcare leave and flexible work hour options • Subsidizing women's return to work after childbirth • Support for “family-friendly” enterprises

Figure 4. Two Broad Categories of Basic Plan
Sources: Park, 2020

In 2010, the second wave of policies expanded the target group for policy measures to include the middle class and added supportive measures for workplace childcare and education. These measures were intended to help individuals and families achieve work-life balance. However, despite these efforts, the second wave of policies did not result in any measurable improvement in TFR. Some critics have argued that the 2006 and 2010 initiatives focused too heavily on providing temporary financial support (Park, 2020). It may be necessary to revise the policy in order to bring about significant changes in fertility and the underlying socio-demographic factors (Park, 2020).

The Korean government aimed to change the way it deals with ultra-low fertility in its Third Basic Plan (2016) by creating an environment that promotes child-rearing and establishing a systematic foundation to address low fertility rates (Park, 2020). As part of this effort, the government reinforced support for various family matters related to pregnancy and child-rearing while addressing the issue of delayed marriage as a rapidly increasing social trend. The Fourth Basic Plan (2021-2025) was introduced as a continuation of these efforts.

To sum up, Korea's low fertility-related policies can be divided into cash, in-kind, voucher, service, education, and public relations policies.

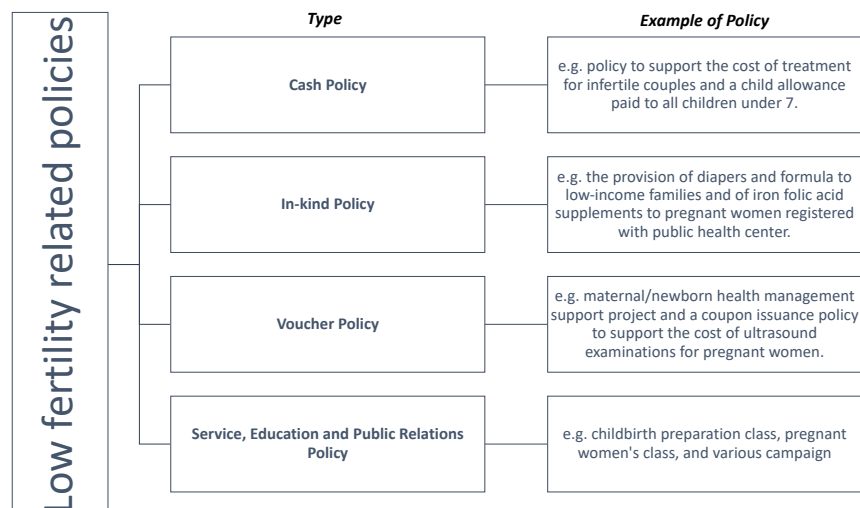


Figure 5. Low fertility type of policy in Korea
Source: Jeong et al. (2022)

IV. DISCUSSION

Korea's experiencing the ultra-low fertility rate phenomenon. The total fertility rate (TFR) has dramatically decreased since the mid-twentieth century. In the past, the Korean government implemented policies to reduce the fertility rate, as they were

Examining the Ultra-Low Fertility Rate Causes and Social Policy Response: Case Study of Korea

concerned that the population would increase and hinder their economic growth and industrialization goals. The family planning project in the mid-1970s, with the adoption of “quality over quantity,” proves that the government encouraged people to have two children and raise them well.

Several challenges make the ultra-low fertility rate emerge based on the fertility choice view. First, the high cost of living and raising children. This complex issue contributes as a determined factor to fertility choice. The rise in housing prices and the high financial cost of starting families and raising kids become contributing factors that make young Koreans delay marriage or have children. The other aspect is the changing attitudes of young people, prioritizing careers over marriage and starting families. This is understandable since the high cost of living has become a significant factor. As Becker (1960) argues that cost and investment become a determinant factors of choice in raising children. In the Korean context, people tend to focus more on careers (time) and consider the high cost of living; people tend to have fewer children or even decide not to have children.

Second, the high parental investment in education. Obsession with education has become a part of the Korean society. In the context of “quality over quantity,” with one or two children, parents in Korea tend to focus more on quality. This depicts Barro and Becker's (1989) argument about parental altruism. Korean parents focus on quality and consider the well-being of their children. Furthermore, Korean parents want to do the best for their children. With an excellent quality of education, children can achieve prosperity in the future. However, it is lead the consequence of the high cost of parental investment in education, especially in private after-schools (Hagwons). But still, even though emerge the financial burden, Korean parents believe that private education is highly effective in providing high-quality education. This factor is ultimately also a consideration in fertility choice, bearing in mind that educational views influence Korean society.

Generally, a common strategy to increase the fertility rate is introducing several social policies as an incentive. Deopke and Ziliboti (2019) argue, based on the theory of incentives, that introducing social policy may have reduced the cost of raising children for parents. The Korean government also carried out this strategy by introducing various approaches to address the ultra-low fertility rate. Based on the five-year plan, the Basic Plan for Low Fertility and Aging Society has been implemented by the government since 2006. Now, the program has entered the fourth plan. Following the multidimensional approach (Billingsley & Ferraini, 2014; Korpi et al., 2013), the Korean government introduced the family program based on the earner-career support and traditional-family support perspectives. Even with the division and naming of different types, in principle, the run programs have similarities with the multidimensional approach.

Has the basic plan contributed to increasing the fertility rate in Korea? Despite insufficient previous studies examining the effectiveness of policies in increasing the fertility rate, some initial research has attempted to evaluate the impact of the basic plan. According to Jeong et al. (2022), the basic plan did not affect the fertility rate or the rate at which it decreased. Another study by Park (2020) argues that the government's response was slow in addressing the issue, resulting in a focus on monetary support, particularly for families with newborn children. These two studies are still limited, but at least they give a sign that policies in dealing with the ultra-low fertility rate phenomenon still have room for development, and it is necessary to pay attention to the socio-economic conditions of Korean society. The high cost of living and raising children and the high cost of parental investment in education need to be considered in the family and fertility rate planning.

V. CONCLUSION

This paper aims to examine the critical factor shaping Korea's ultra-low fertility rate and the response by social policy to influence the fertility rate. The argument is made based on the fertility choice and social policy to affect the fertility rate perspective as a tool to analyze the issue. First, the high cost of living and raising children and the high cost of parental investment in education become contributing factors in terms of fertility choice. These two factors determine whether a person chooses to marry, how many children he wants to have, or even decides not to have children.

Second, Korea's government introduced a policy called the Basic Plan for Low Fertility and Aging Society to address the ultra-low fertility rate. This program is positioned as an incentive and encourages people to have children. However, there are insufficient previous studies examining this policy. Although there is research that explains that the program is not yet effective and is still focused on providing monetary support. Seeing the room for program development and improvement that is still open, the factors that shape fertility choice need to be considered in the program to address the ultra-low fertility rate phenomenon in Korea.

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Examining the Ultra-Low Fertility Rate Causes and Social Policy Response: Case Study of Korea

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