

“The Threshold for Family Formation Has Risen”

Interview with Professor Anna Rotkirch on declining fertility rates, partnerships, and how societies can support people’s family intentions

At a Glance

Across Europe, starting a family is increasingly being postponed and fewer people are making the transition to parenthood. Anna Rotkirch, Research Professor and Director of Väestöliitto, the Family Federation of Finland, argues that **the threshold for family formation has risen**. Nowadays, first relationships are more likely to end rather than lead to parenthood, while in some countries, **the lack of a suitable partner has become the most common barrier** for adults who want children but don't have any. Digitalisation and changing patterns of social interaction may also be contributing to weaker relationships and greater hesitation about starting a family. At the same time, **socio-economic inequalities in family formation appear to be growing**.

Policies supporting family formation therefore need to look beyond established family approaches and address the conditions that shape family formation before a child is born.

Governments cannot restore fertility rates to replacement levels through a single measure, but they can help people realise their fertility intentions. This means supporting stable partnerships, suitable housing, reliable social networks, and fertility knowledge. Relationship counselling, for example, could be extended to young couples before they have children, while stronger community networks and fertility education could help people navigate the transition to parenthood. Such measures should respect individual autonomy and **help those who want children realise their intentions, without seeking to influence their decision**.

In Finland, this broader approach has inspired proposals such as *Vauvasampo* (The Future Parents Fund), **a reverse pension system that would invest €5,000 in a market index or publicly traded equities for every child at birth and pay out the accumulated assets, if that person later becomes a parent**. The proposal reflects Anna Rotkirch's wider argument: **in ageing societies, supporting those who want children requires long-term institutional support** that begins well before parenthood.

The Demographic Picture

Professor Rotkirch, you have spent many years researching the causes of declining birth rates and were appointed demographic rapporteur for the Finnish government in 2020 and 2024. The number of births has been falling for years in many European countries, including Finland and Germany. What do you see as the main causes of this development? What has changed over the past 10 to 15 years?

There have been several surprising developments over the last 15 to 20 years. We have seen a **fertility decline that looks remarkably similar across the globe** – something we have not seen in the past. It is closely related to people having their first child later in life, leaving more young adults childless for longer and increasing lifelong childlessness. In some countries, this trend **is increasingly linked to socioeconomic inequality**, as we can see, for example, in the Nordic countries. An emerging pattern is that people with substantial resources are increasingly likely to become parents.

Fewer First Births as the Main Driver

Your report shows that the recent decline in births in Finland is primarily due to a significant decrease in the number of people having a first child at all. Declining first births now account for around three quarters of the overall decrease. What do you see as the main reasons why significantly fewer young adults today are taking the step of starting a family?

Germany experienced a rebound in fertility, at least partly related to the significant expansion of parental leave and other family policies, following a very low fertility rate and postponement effects in the 2010s, which we did not experience. Nevertheless, developments look fairly similar across Europe. **I think the biggest change has been the spread of smartphones and the digitalisation of everyday life and communication.** This happened everywhere, although somewhat more slowly in Germany than in the Nordic countries.

Smartphones, Social Media, and Fertility Intentions

You identify the spread of smartphones and social media as a potentially underestimated change. Through which direct and indirect mechanisms might digitalisation affect whether young adults want children and whether they are able to realise those intentions?

We do not know enough yet, particularly because the change was so sudden. Among young, childless adults in general, one possible effect concerns their values. Previous studies have shown that media such as television can influence values and may therefore affect whether and when people want a child. **There is also evidence that media strongly shape perceptions of what it takes to be a good parent.** On some social media platforms, especially TikTok, spaces have rapidly proliferated, that present interesting reasons not to become a parent, particularly a mother. Choosing not to have children is, of course, a legitimate choice and entirely every person's right, but it is worth asking what informs that choice. Evidence suggests that some people hesitate to have children because of the perfectionism they encounter online: constantly seeing images of "perfect" families can make parenthood seem more demanding and increase anxiety. At the same time, social media can provide support and information through peer groups. **Smartphones may also affect fertility indirectly by weakening relationships and making it harder to find a suitable partner.** More generally, smartphones

have contributed to the more anxious outlook on life observed in at least one generation by triggering emotional reactions and amplifying negativity, thereby affecting mental health. Finland's current birthrate rebound is particularly interesting: Despite widespread claims that negative perceptions of the state of the world discourage people from having children, more first children are now being born. The world has certainly not become a better place over the past 18 months, so I do not believe perceptions of the state of the world are the main drivers.

Pessimism, Resilience, and the State of the World

Some young adults say they hesitate to have children because the world appears to be getting worse. This is often publicized by the media. You are questioning this narrative now. Is the more important issue perhaps how people perceive their own resilience, strength and support?

Throughout human history, people have lived through terrible circumstances, which did not stop them from reproducing. The issue may therefore indeed be **how people perceive their own resilience and the support available to them**. Spending a great deal of time online can create feelings of loneliness and inadequacy, the sense that they can never be as good as they are supposed to be. It may even weaken close social ties. Our survey evidence suggests that **greater phone use is associated with greater hesitation about having children among childless young adults, but not parents**. One possible explanation is that parents use their phones to maintain support networks, whereas childless adults may use them in ways that weaken real-life relationships.

Personal Confidence and Social Support

Does this mean that self-confidence and self-acceptance are important for fertility intentions and their realization?

Yes, but self-love is not enough. People also need close relationships and reliable support when things go wrong – from friends, family members, siblings, or colleagues. Support matters, of course, as does a sense of resilience. At the same time, none of this is the fault of individuals or young adults. **We are all living through an enormous technological and social transformation that has also weakened community ties and neighborhoods.**

Strengthening Informal Childcare

How important are informal support networks in making parenthood easier?

I think they are very important. The perceived trade-off involved in having a child is very large: People worry that they will have no time for themselves, sleep, or time for their partner. **For many people, having a child would be much less difficult if they had a reliable support network around them.** Let me give you one example. I once talked to a Laestadian woman. These are very religious families that do not use contraception. She had around 15 children, and I wanted to know about her everyday life. When I asked who had supported her when she had her first child, she replied:

“Well, I had five younger sisters.” That changes the situation. The question is how we could give everyone the equivalent of five younger sisters who are unmarried and without children. **Communities and neighborhoods can play an important role in providing this kind of support.**

Partnerships as a Key Factor

A 2023 Finnish study by Rahnu and Jalovaara shows that, among younger cohorts, first serious relationships are now more likely to end before they lead to parenthood. Does this mean that the problem of declining birth rates is shifting to an earlier stage – from reconciling work and family life to whether young adults can form stable partnerships and develop a shared perspective on parenthood in the first place?

That is a brilliant paper, and similar findings are reported from Sweden. There is a common claim that social media means people meet less and that there are more single people now. However, data on cohabitation shows a more complex picture. As Rahnu and Jalovaara show, the proportion of single people in Finland has increased slightly. **The main change is that first cohabiting relationships now most often end in separation rather than marriage or parenthood as they used to in the past.** This reduces fertility because people need time to recover from separation. Someone entering a first cohabiting relationship at 25 or 26 and separating after a few years may already be well into their thirties by the time they form another serious relationship, if they find a new partner at all. We do not know exactly why this change occurred. **However, research suggests that screen use of any kind – smartphones, television or dating apps but also activities such as reading emails – is associated with lower relationship satisfaction and a greater likelihood of separation.** I do not think technology is the main driver, but it may have accelerated a broader change: the threshold for family formation has risen. In Finland, among childless young adults who want a child, the most common reason for not having one, for both men and women, is the lack of a suitable partner.

Supporting Young Couples

You propose significantly expanding relationship counselling and support services for young adults. What might such support look like in practice? Which services do you consider particularly suitable for promoting stable partnerships?

I was trying to think about what the government could do because that was the mandate. In Finland, young parents experiencing relationship problems can apply to their municipality for free relationship counselling. However, waiting time, quality, and availability vary between municipalities. It is also striking that this support is only available after having a child. Why not offer it also to couples before they have children? That was the idea behind the proposal. The government also introduced a measure providing help within three months to young people with mental health problems. But again, this focusses on individuals rather than couples. Do I think that more therapy is the solution? Not necessarily. **Discussions about fertility should look beyond established family policies and consider what happens before a child is born, including how couples form and live.** Good housing is one example. Finnish policies and benefits largely focus on individuals. I think there could be more support for couples. Germany has more policies of this kind, such as tax benefits for married couples.

Discussion on the Role of the State

In Germany, partly in light of the Basic Law and the high value placed on individual autonomy, discussions about whether and how the state should support partnerships, family formation, or fertility intentions tend to be cautious. Is this question discussed similarly in Finland, or is the Finnish public's attitude different?

All Finnish political parties and labour-market organisations agree that fertility is too low. If someone identifies a good solution, there will generally be support for it. That consensus marks a change from ten years ago, when more voices argued that there were already enough people in the world. Today, nobody seriously argues that a fertility rate of 1.25 is desirable. There is still disagreement, mainly on the political left, about specific measures. **For example, we are proposing a "Future Parents Fund" that would provide a substantial payment upon the birth of a first child, regardless of family form.** I welcome discussion and disagreement. Every proposal must be considered carefully in terms of equity, liberty, and individual choice. But all parties now agree that something should be done. Personally, I think education provides a useful analogy. Not everyone can or wants to study for a long time, and the decision remains a free choice. Yet we attach considerable social value and funding to education because it benefits individuals and society. The same logic can be applied to partnerships and children: For most people, forming a partnership and having children are positive experiences that are likely to make them happier, which also contribute to a more sustainable society and benefit the economy. **The decision must remain a free choice, but society should recognize their value and provide support.**

Supporting Fertility Intentions Rather Than Increasing Birth Rates

Can governments influence the decline in birth rates at all, or are demographic developments ultimately an expression of broader social changes over which policymakers have no influence?

It is important to clarify what policies can realistically be implemented. Some leaders have assumed that governments could introduce a measure, and fertility would then easily rise to and remain at the replacement level of 2.1. That is simply not true. No serious scholar believes that, but it is equally wrong to assume that governments cannot influence fertility at all. **Governments can take action, and many measures demonstrably work, even if their effects are gradual.** Overall, ageing societies need new forms of social innovation to support people who want to have children. Another name we use for our proposed future parents fund is "reverse pension system." It would create a large fund that channels money towards the young. **I think ageing societies need substantial institutional structures to support people who want to have children.** Addressing this also requires greater awareness, not only among politicians but also among employers and society as a whole. The difference between a fertility rate of 1.8 and 1.3 sounds small, but a society can function quite well with a rate of 1.8. A rate below 1.4 over an extended period will create major problems in many areas, including unwanted childlessness.

Fertility Knowledge

Another element of your recommendations concerns fertility knowledge. You propose improving information about fertility and its age-related decline. Who should take responsibility for providing this information?

We have developed detailed plans for this. This is fundamentally a matter of reproductive health, not pronatalist policy. Young people consistently tell us that they only learned how to avoid pregnancy. When we examined available educational resources, there were five approved books for sex education, but none about fertility awareness. We are therefore now developing the first teaching material specifically devoted to this subject. **Fertility knowledge should be included in the education system at every level, presented in an age-appropriate way and be relevant to all genders and family situations.** Education is one part of the strategy, the other concerns Finland's combined social and healthcare services. People need to know where to turn for psychological or medical support. Responsibility therefore lies primarily with the ministries responsible for education, social affairs and health, which have begun examining the issue and taking some initial steps. Many factors can delay parenthood, including the lack of a suitable partner, ambivalence, economic constraints, but also lack of knowledge about fertility and its age-related decline. We know that fertility treatments are used disproportionately by highly educated people. From the perspective of unwanted childlessness, the goal should be to prevent people from having to say later, "I simply did not know." They need to understand not only the statistics but also what they can do and when they need to act. We provide such practical information about other health issues, such as the effects of smoking. Better fertility knowledge might affect birth rates, but its most important effects would be on health and well-being and the prevention of avoidable personal tragedies.

Implementation in Finland

Many of your recommendations are directed at Finnish policymakers. Which proposals have been received particularly positively by the Finnish government or political parties? Which measures have already been implemented or are currently being prepared?

Last May, we launched an initiative for a new future parents' fund called *Vauvasampo* in Finnish. The initiative grew out of our report, calling for better compensation for the work of raising children. At least two political parties are now considering including the proposal in their election programmes. So far, it remains only a proposal. Yet, it has already attracted interest in other countries, for example in the United States. Finland's fertility rate is also beginning to recover slightly. It may reach almost 1.4 this year – a substantial increase from 1.25. **The government has financed a first pilot project to develop educational materials and books on fertility awareness** in cooperation with the student health organisation, which will start this autumn. The government has also provided **additional funding through the Finnish Institute for Health and Welfare for services before and during pregnancy**, preconception and antenatal care. My impression is that many parts of these services are currently better organized in Germany, which also has more of the necessary resources than Finland.

Design and Cost of the Future Parents Fund

You describe the Future Parents Fund as a reverse pension system. How would this proposal work in practice, what payment could parents receive, and what would the scheme cost?

So, the main idea is: **When a child is born in Finland, the state earmarks €5,000**, which is invested for example in a market index or publicly traded equities and grows over several decades. Only when that person later becomes a parent, the accumulated funds are paid out. **The payment is front-loaded: 70 per cent of the accumulated sum goes to the first child, 60 per cent of the remaining balance to the second, and the rest to the third.** The scheme applies regardless of sex, family form or background. The eventual payment depends on investment returns and the age at which the person becomes a parent, while the design should ensure that postponing parenthood does not increase the payment. We call it a reverse pension system because the accumulated assets would be channeled towards people when they become parents rather than in old age. From 2027 to 2075, the average annual cost is estimated at approximately €325 million in fixed 2026 prices. This corresponds to 0.12 per cent of Finland's current GDP, 0.37 per cent of the annual state budget, 0.81 per cent of annual pension payments, and 23 per cent of annual child-benefit expenditure. One of the macro-economists involved, who is very strict about keeping Finland's public finances in order, said, "Go for it. This costs nothing." Obviously, that was not meant literally. The point was that the fiscal cost is small compared with pension expenditure.

What Can Germany Learn?

Germany is currently debating the decline in births and ways of providing better support for families. What can Germany learn from Finnish and Scandinavian experience? Are there measures that you think could be transferred particularly well to Germany?

I think the main lesson is about the mindset. It should be innovative, forward-looking, and there should be openness to different solutions. Germany also has a different social and demographic context, so not every measure can simply be transferred. **But policymakers should not shy away from discussing the issue or taking action.** We should not assume that fertility is the one aspect of human behaviour that public policy can never influence, because that is clearly not true. However, no single measure will produce a large and immediate change. **Policies must be broad, sustained, and maintained over a long period.** This also means taking a broader view of the conditions that shape people's decisions about family formation, rather than focusing solely on established family policies. This includes not only parental leave and childcare, but also partnerships, social support, housing, and fertility knowledge. **Having children must remain a personal choice, but society can help ensure that those who want a family have the support and conditions they need to realise that choice. This requires action not only from government, but also from employers and society as a whole.**

This interview was conducted on 11 August 2026 by Natalie Klauser and Jacques Hermes.

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