

BACKGROUNDERS [Education](#)

# Education Policy Reforms Are Key Strategies for Increasing the Married Birth Rate

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**SUMMARY**

*Expensive and misguided government interventions in education are, whether intended or not, pushing young people away from getting married and starting families—to the long-term detriment of American society. Reforms to reverse counterproductive government incentives could boost the married fertility rate significantly. Policy should empower families and communities to raise their own children according to their values and should remain neutral on the types of postsecondary paths that students pursue. Increasing access to private and religious education for those who want it through expanded school choice, removing excess credentialing barriers in fields such as teaching and for state jobs, and reducing federal higher education subsidies and loan cancellation that place the federal thumb on the scale in favor of spending years in postsecondary work of questionable value will help young Americans to start and expand their families.*

**KEY TAKEAWAYS**

- 1 **The decline in the number of children that Americans are having is driven primarily by values, priorities, and government policies.**
- 2 **Government subsidies for higher education and credentialism are exacerbating the decline by providing incentives to delay or forego family formation.**
- 3 **Ending higher education subsidies and offering school choices that include religious education should be viewed as key pro-fertility policies.**



The fertility rate in the United States has dropped to 1.6,<sup>[1]</sup> an all-time low and far below the 2.1 replacement rate required to maintain steady population.<sup>[2]</sup> Fertility rates are dropping worldwide and are proving resistant to a variety of policy efforts to reverse the trend. While no silver bullet can increase the married birth rate, developing pro-family policies is essential if Americans want to maintain their political and cultural traditions, avoid economic decline, and strengthen national defense.

While most pro-fertility policies focus directly on addressing the costs associated with children by providing financial incentives and subsidized services, those measures have shown limited success. The decline in the number of children is driven primarily by values and priorities. Having and raising children can be expensive, but that has always been true. People had many more babies when standards of living were much lower than today. In 1970, a decade after the U.S. Food and Drug Administration approved the birth control pill and long after children were needed to work on farms, the fertility rate in the U.S. was 2.5 even though per capita gross domestic product was almost one-third what it is today.<sup>[3]</sup> Now that society has become richer, people have greater financial resources to cover the costs of having children, but they have a decreased inclination to use their resources in that way.

Although the general standard of living and overall societal wealth is greater than it was a century ago, that may be a double-edged sword when it comes to fertility as wealthier countries tend to delay marriage and family formation and have lower overall fertility. The average age of marriage in America in 1960 was 22.8 for men and 20.3 for women. It is now 30.5 and 28.6, respectively. Much of this trend can be explained by the subsidy-induced explosion in the amount of time people spend in higher education, where married students are far from the norm and young student parents are practically non-existent on American campuses. Put plainly, massive and unnecessary education subsidies are artificially steering people into delaying or even foregoing marriage and children.

For both men and women, the uptick in college enrollment is not necessarily a function of increasing skills and education required in the job market. For example, 33 percent of secretaries hold a bachelor's degree today, compared to just 9 percent in 1990.<sup>[4]</sup> Increased college enrollment has come in the wake of ever-increasing federal subsidies and excess credentialing requirements. Spending more years in higher education often means delaying many traditional markers of adulthood, such as getting a job, getting married, and, ultimately, having children. Postponing having children until later in life also tends to mean having fewer children.

Finally, to reverse the tide of declining fertility rates, it is necessary to consider barriers to parents educating their own children in ways that increase the likelihood that those children will have pro-fertility values. Needed reforms on this score include universal education choice at the K-12 level to enable all families to have the option of choosing private, home, or religious schools for their children.

## Religion and Fertility Rates

The decline in fertility rates in the United States is driven largely by a decline in religiosity. Among people who attend religious services at least once per week, fertility rates show no evidence of a long-term decline, fluctuating between two and 2.4 children per woman since 1982.<sup>[5]</sup> Among the non-religious, however, fertility rates are significantly lower and the proportion of Americans who do not engage in any weekly religious activity has been growing dramatically. According to Lyman Stone at the Institute for Family Studies, these two factors—low fertility rates among the non-religious and their growing share of the population—account for “virtually 100% of the decline in fertility in the United States from 2012 to 2019.”<sup>[6]</sup>

Countries with higher rates of religious observance do not necessarily have higher fertility rates, since other country-level differences in politics, economics, and culture also influence how many children people have. But in studies from many developed countries, research “shows that at the individual level, religious practice exerts a strong and positive effect on fertility.”<sup>[7]</sup> So, religiosity explains variation in fertility within countries even if it does not account for variation across countries.

According to researchers Charalampos Dantis, Ester Lucia Rizzi, and Thomas Baudin, the mechanism by which religiosity promotes fertility is that it alters perceived cost-benefit calculations. Religious people see more benefit in having children and are less concerned about the costs associated with children. As one study put it:

The results show that part of the positive effect of religiosity on fertility intentions can be explained by more-religious people seeing higher benefits of having children. Furthermore, but only in the case of women, religiosity moderates the impact of perceived costs on fertility intentions, suggesting that the effect of perceived costs decreases with increasing religiosity.<sup>[8]</sup>

To translate this into non-technical language: Religion does not change the costs associated with children, but it does change people's values so that they more greatly appreciate the personal, societal, and even eternal benefits of having more babies

and are willing to allocate more of their family resources toward children.

In the United States, the government may not enact policies that establish a national religion, but it is entirely appropriate to alter policies that hinder or burden religiosity. When the government compels parents to enroll their children in school and then provides secular, public schools as the only tax-supported option, it is erecting a significant barrier to parents giving children a religious education. Families must be able to afford to pay twice—once in taxes supporting the district public school, and a second time for private school tuition—to be able to access instruction that matches their faith and values. But school choice policies that place religious schools on a level playing field with secular options allow parents to choose a religious education for their children on an equal basis.

Making religious education available on equal terms with secular education is likely to help to stem the long-term decline in religious belief and practice. Students who attend religious schools are more likely to engage in religious activity as they grow older than similarly situated students who attend secular schools,<sup>[9]</sup> and also tend to have better education and life outcomes.<sup>[10]</sup>

Education savings accounts, tax-credit-supported private school scholarships, and vouchers should be viewed as key pro-fertility policies. Lowering barriers to families selecting a school of their choice, including religious education for their children, increases the odds that parents will have children and that a larger share of those children will retain religious beliefs and practices that boost marriage and fertility.

### Earlier Family Formation and Fertility

Fertility is significantly reduced for people who delay the age at which they start working, forming families, and having children. In 2021, the median age of women in the United States who have a child for the first time was 27.3<sup>[11]</sup>—up from 21.4 in 1970.<sup>[12]</sup> The older that women are when they start having children, the fewer children they tend to have. And the older that women are who do not have children, the more likely it is that they will never have children.<sup>[13]</sup> The average age of men when they first become fathers is also increasing, as is the average age at which people get married.<sup>[14]</sup> In 1960, the median age for first marriage was 20.3 for women and 22.8 for men.<sup>[15]</sup> By 2022, the median age for first marriage had risen to 28.6 for women and 30.5 for men.<sup>[16]</sup> Much of that increase has come during the past decade, with the median age of first marriage increasing more than two years for women, up from 26.5, and nearly two years for men, up from 28.7.<sup>[17]</sup>

Many factors have contributed to delaying the start of family formation until older ages, but one of the most important is the longer period of time that people spend in school. A majority of men and women now take more than four years to complete a bachelor's degree. Just 46.6 percent of the 2017–2018 college cohort completed their bachelor's degree in four years; 63.4 percent completed the degree in six years.<sup>[18]</sup> When people take more time to attain a degree, they are more likely to postpone starting a family. At the same time, enrollment in graduate programs increased by 5 percent between 2010 and 2019, and increased another 5 percent by 2021.<sup>[19]</sup> This increase from 2.9 million to 3.2 million students came in the wake of the Grad PLUS federal loan program, established in 2006.

With the advent of Grad PLUS, students became eligible to receive subsidized federal loans for graduate programs, up to the cost of attendance. This has likely played a key role in boosting enrollment in graduate school. Spending two years to obtain a master's degree and four or more years pursuing a PhD or professional degree means, on the low end, that people are spending six years to 10 years in higher education. Most of them put off marriage and childbearing during that time.

The longer it takes for people to complete their education, the longer they delay pursuing employment, and the older they are when they start to seek spouses and think about having children. Among women with a postsecondary degree who have children, 42.9 percent have their first child when they are 30 or older. Among women with only a high school degree who have children, only 8.5 percent wait until they are older than 30 to have their first child.<sup>[20]</sup> Among women with a bachelor's or higher degree, 21.8 percent will never have children, compared to 11.5 percent among those who ended their formal education with a high school diploma.<sup>[21]</sup> Ease of healthy reproduction peaks around 25 and naturally drops with age, accelerating dramatically throughout the 30s.<sup>[22]</sup> Pregnancy complications also increase with age, which leads to greater C-section deliveries, which, in turn, dramatically limits the number of additional births without complications or need of C-sections.

Of course, expanded access to education and work opportunities has improved the career options available to everyone over the past several decades. But if businesses are “chasing degrees” instead of fulfilling job requirements, they are needlessly

imposing costly higher education requirements on both women and men. Part of the problem is that overzealous civil rights enforcement by regulators has made it exceedingly difficult for businesses to administer job-related pre-employment tests. So businesses require degrees as a poor substitute. In addition, state regulators require an excessive amount of licensing and credentialing for professions that do not need to be backed by particular degrees. Skills, knowledge, aptitude, and mentoring are more important than degrees that do not guarantee those traits.

Finally, if the government provides excessively generous subsidies for higher education, women and men are being artificially pushed away from work and into more years in school because they do not want to leave those tax dollars on the table. Ironically, those “free” tax dollars mostly come in the form of loan subsidies and therefore tempt students to take on far more debt than necessary, leaving them trapped by a debt burden they did not prepare for, thus further delaying family formation. This is because more years of schooling often do not necessarily translate into better economic opportunities. For example:

- Of those Americans with student loans, 42 percent hold an associate’s degree or less;<sup>[23]</sup>
- Seventeen percent of borrowers holding student loan debt are in the bottom quartile of earners;<sup>[24]</sup>
- More than half of college graduates are employed in jobs that do not require a college degree;<sup>[25]</sup>
- A majority of graduates at 852 colleges (22 percent of all colleges) earn less than a \$15 per hour;<sup>[26]</sup>
- At more than a quarter of colleges (1,022 of 3,887 institutions), a majority of graduates earn less than the average high school graduate up to a full decade into their careers;<sup>[27]</sup>
- Fewer than half (49 percent) of all students complete their bachelor’s degree within four years, a figure that drops to 29 percent for black students.<sup>[28]</sup>
- Approximately 62 percent of bachelor’s degree-seekers complete their four-year degree in six years;<sup>[29]</sup> and
- Graduate school fails to pay off, on average, with the net financial value being “modest to negative” for most graduate degrees. Although half of medical degrees have a return on investment (ROI) of more than \$1 million, 40 percent of master’s degrees “have no net financial value.”<sup>[30]</sup>

These sobering statistics call into question the value of more Americans spending more time on more credentialing, especially when it appears to lead to delayed family formation and entry into adult life.

Education policy changes can help to stem the tide of declining fertility rates by ending governmental inducements to delay entry into the workforce, staying in school longer, getting trapped with debt, and postponing family formation. Young people are driven by public policy to stay in school longer than they otherwise might. Heavily subsidized student loans and repeated offers of debt cancellation that may or may not materialize provide young people with strong incentives to remain in school longer than necessary rather than complete their education and find a job. People who start working at younger ages are more likely to get married younger and have more children. Limiting student loan inducements will level the playing field between school and work, allowing more people to pursue work and start families at younger ages, resulting in a higher married birth rate.

In addition, government licensing requirements and excess credentialing requirements for government jobs also push young people to stay in school longer than they otherwise would. Again, eliminating these policies that tip the scale toward staying in school longer would allow people to make the choice to start work earlier, get married sooner, and increase the married fertility rate. Proposals to cut subsidized student loan programs should therefore be seen as key pro-fertility policies.

### **An Education Reform Agenda to Increase the Married Birth Rate and Support Families**

Congress and the states have a role to play in leveling the playing field between public and private education and between work and higher education. To increase the married birth rate, states should:

Adopt Universal School Choice. State policymakers should adopt universal education choice options to put religious and private schools on a level playing field with secular and government-run options, allowing families to choose an education for their children that matches their goals and values. Today, more than 30 states plus Washington, DC, have enacted some form of school choice. Notably, 11 states adopted universal school choice in the wake of the coronavirus pandemic—meaning that every single child in those 11 states can choose to enroll in private school instead of being assigned to a district public school. Before 2020, not a single state in the country had universal school choice. Every state should adopt universal school choice—either through education savings accounts, tax-credit scholarships, refundable-use tax credits, or school vouchers—funding families

directly and allowing them to choose learning options that are the right fit for them and align with their values. Expanding access to religious schooling increases exposure to the types of education where students are more likely to hear about concepts such as the success sequence, reinforcing the importance of the sequence of life milestones: graduating high school, getting married, and getting a job before having children.

**Eliminate Teacher Certification Requirements for Public Schools.** More than 3.6 million K-12 teachers are working in the United States,<sup>[31]</sup> which is more than the combined number of doctors (816,900)<sup>[32]</sup> and lawyers (826,300)<sup>[33]</sup> in America. Easing certification requirements for teachers could have a positive effect on a non-trivial percentage of the American workforce. University-based teacher certification is notoriously ineffective. A teacher's certification status upon classroom entry has negligible influence on student academic performance<sup>[34]</sup> and varies little by program type (university-based school of education certification versus alternative teacher certification programs). Teacher certification fails to predict effectiveness.<sup>[35]</sup> However, differences in teacher effectiveness within the three groups of certified, alternatively certified, and uncertified teachers are large, with "the difference between the 75th percentile teacher and the 50th percentile teacher for all three groups of teachers [being] roughly five times as large as the difference between the average certified teacher and the average uncertified teacher."<sup>[36]</sup> Yet state certification requirements create another barrier to the workforce that may delay family formation. States should eliminate requirements for would-be teachers to obtain certification and should instead empower school leaders and principals to hire educators whom they deem to have sufficient subject-matter expertise to teach in K-12 classrooms.

**Eliminate Bachelor's Degree Requirements for State Government Work.** In both the public and private sector, employers should move away from the bachelor's degree as a filter for hiring employees, when appropriate. For their part, state leaders should eliminate bachelor's degree requirements in public-sector positions, as some, such as Virginia Governor Glenn Youngkin (R), have already done.<sup>[37]</sup>

Congress should:

**Curtail Federal Higher Education Subsidies by Eliminating Grad PLUS Loans.** Over the past three decades, federal higher education subsidies have increased dramatically, with spending on student loans rising by 328 percent. Federal subsidies now top \$150 billion annually.<sup>[38]</sup> These subsidies have also pushed up the price of college. Tuition and fees for in-state students attending four-year universities have nearly tripled in real terms since 1990.<sup>[39]</sup> Since 1970, inflation-adjusted tuition rates have quintupled at both public and private colleges.<sup>[40]</sup> Not only have federal subsidies enabled colleges to raise prices, but, particularly in the case of loans for graduate students, they have encouraged Americans to spend years in graduate school. Historically, few Americans pursued graduate-level work. In 1900, just 6,000 people were enrolled in graduate school in the United States, and just 300 PhDs were awarded annually.<sup>[41]</sup> Today, nearly 195,000 doctoral degrees are awarded each year. One can observe similar trends with the conferral of master's degrees, which went from about 1,500 in 1900 to more than 866,000 annually today. For both master's and doctoral degrees, one also sees a notable increase in conferrals from 2009 to 2020, increasing from 693,000 to 866,000 in the case of master's degrees and from 158,000 to 194,000 in the case of doctoral degrees, following the introduction of the Graduate PLUS loan program in 2006.<sup>[42]</sup> In order to drive down costs and protect taxpayers, Congress should eliminate the PLUS loan program—both the Parent PLUS and Grad PLUS components. Those pursuing in-demand fields with a high ROI, such as degrees in the legal or medical fields, will be able to secure a loan in the private market with a reasonable interest rate. Taxpayers should not be on the hook for those pursuing low-ROI fields, such as master's degrees in communications. Individuals who want to pursue such degrees, absent federal loans, will be able to secure a loan in the private market with terms that reflect the risk associated with the field of study.

**End Student Loan Cancellation.** Student loan cancellation further places the federal thumb on the scale that signals what Americans should do upon high school graduation. It is expensive, regressive, and unfair to those who repaid their loans, and to those who worked before college—or decided to forego college—to avoid being saddled with debt. Moreover, debt amnesty further encourages young Americans to enroll in college or graduate school, confident that debt cancellation history will repeat itself, even if they would have been better served by pursuing other paths. Debt amnesty masks market signals, removing the responsibility of the borrower from repaying the loan and removing the incentive to investigate whether a given degree or course of study has a worthwhile ROI. Loan cancellation also raises taxes on working families, forcing them to pay off other people's loans. The next Administration should reverse remaining Biden Administration regulations under the Saving on a Valuable Education (SAVE) Plan, ending the Administration's lawless efforts to "forgive" student loans. At the same time,

Congress should end Public Service Loan Forgiveness (PSLF), which unfairly rewards those who prefer government or non-profit work over private employment.

Revive Industry-Recognized Apprenticeship Programs (IRAPs) to Expand Apprenticeships. IRAPs, established during the Trump Administration,<sup>[43]</sup> directed the Department of Labor to propose regulations to support third-party apprenticeship programs. These IRAPs include paid work in a given industry, along with education that results in an industry-recognized credential.<sup>[44]</sup> As former and current Heritage Foundation fellows Paul Winfree and Rachel Greszler, respectively, note, “This quickly led to more than 130 new apprenticeship programs predominantly in high-demand fields with worker shortages.”<sup>[45]</sup> The Biden Administration, however, canceled the effort. Reviving IRAPs would provide an additional pathway to the middle class, enabling young Americans to enter adulthood sooner without having to spend unnecessary years in higher education.

### Conclusion

Expensive and misguided government interventions in education are, whether intended or not, pushing young people away from getting married and starting families, to the long-term detriment of American society. Implementing the above suggested reforms to remove these barriers could have a significant positive effect on boosting the married fertility rate. Policy should empower parents to raise their children according to their values and should remain neutral on the types of postsecondary paths that students pursue. Increasing access to private and religious education through expanded school choice, removing excess credentialing barriers for teaching and state jobs, and reducing federal higher education subsidies and loan cancellation that place the federal thumb on the scale in favor of spending years in postsecondary work of questionable value will help young Americans to start and expand their families.

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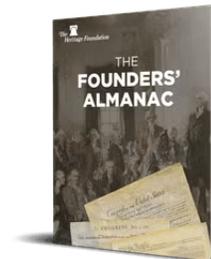
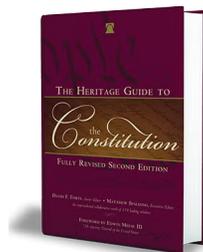
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