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Effects of Public Policy on Family Planning for Millennial Women in the United States

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Walden University

College of Health Sciences and Public Policy

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Rachel M. Cole

has been found to be complete and satisfactory in all respects,
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the review committee have been made.

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Walden University
2024

Abstract

Effects of Public Policy on Family Planning
for Millennial Women in the United States

by

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MA, University of Siegen, Germany, 2017

BS, Kent State University, United States, 2014

Dissertation Submitted in Partial Fulfillment

of the Requirements for the Degree of

Doctor of Philosophy

Public Policy and Administration

Walden University

December 2023

Abstract

The number of births in the United States have steadily decreased over the past 40 years with the greatest decline occurring in the last decade. There is a lack of understanding surrounding U.S. birth rates and the social/economic factors which are influencing the downward trend. Therefore, the barriers or success factors to family planning for millennials from a policy analysis perspective, such as student loan debt, childcare expenses, and cost of living were examined. Using a qualitative methodology and narrative analysis, 10 semi-structured interviews with U.S. female millennials were conducted. A comprehensive analysis was completed using the codes to theory model, which provided significant results. Results showed that economic factors are significant barriers for U.S. female millennials when making family planning decisions. The three barriers which participants found to be the most substantial were childcare expenses, rent prices, and healthcare expenses. It was found that these three economic factors influence U.S. female millennial's decisions when choosing to start or grow their families. The findings contributed to a more profound understanding of the decreasing birth rates worldwide and the factors which influence family planning. The social change implications for this study are the inclusion of pronatalist language within future public policy creation and implementation.

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Dedication

This dissertation is dedicated to all those who feel trapped within their circumstances, just know, there will forever remain those who are seeking answers through scholarly works.

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Chapter 1: Introduction to the Study

In 2020, the United Nations World Population Outlook Report stated that the global fertility rate is predicted to drop to .5 in 2050 (United Nations, 2020) and the United States is not immune to these decelerating trends. According to the latest National Vital Statistics Report from the Center for Disease Control (CDC, 2022), the number of births in the United States have steadily decreased over the past 4 decades. From the years 2010 to 2020 (the most recent CDC report year), births decreased 10% from 3,999,386 per year to 3,613,647 (CDC, 2020). Though public discourse has attempted to find a rationale for this trend, empirical studies remain mostly focused on healthcare related solutions (Tannus and Dahan, 2018). It is paramount for future social and economic policy to explore the other factors outside of healthcare which could influence women to delay or forego family planning. Therefore, I focused on the collection of qualitative data from millennial women (ages 27-42) who reside in Columbus, Ohio to explore the economic factors that may influence family planning.

Although this is a national public policy issue, this research is important within Columbus, Ohio for two key reasons. Firstly, the U.S. Census Bureau (2021) reported that Columbus is ranked number one for population growth in the United States amongst metropolitan areas of comparable size. Secondly, the report also named Columbus as having the 10th highest concentration of millennials in the nation.

A review of the literature regarding birth rates and influencing economic factors such as student loan debt, childcare costs, and cost of living has been examined as the basis of this study. While some of the research addresses family planning, the problem is

the limited research on the barriers for millennials—specifically from an economic and public policy perspective. One study regarding U.S. birth rate decline includes economic and policy factors along with considerations given to contraception advancement and social status in a comparative study with other advanced countries (Kearney, et al., 2022). Kearney et al. (2022) found that amongst the participants (women, 16-42), the reason for birth rate decline could be attributed to the changing aspirations of women and overall societal changes.

In this qualitative study, I examined the research gap of why millennial women have chosen to postpone or forego having children with a focus on public policy factors such as rent inflation, student loans, and childcare costs. This study also addresses the gap in public policy in relationship to U.S. birth rates and includes three of the following relevant policies. The first is the *American Rescue Plan Act & Childcare Funding* (2021), which was proposed to assist in easing the burden of rising childcare costs. The second policy is the Biden-Harris Administration's *Plan for Student Debt Relief* (2022), which is aimed towards lessening the financial burden of tertiary education and student loans for Americans. Lastly, on January 25, 2023, the Biden-Harris Administration announced new actions to promote renter affordability through the *Blueprint for a Renters Bill of Rights* (2023).

Chapter 1 includes a critical summary of the research and an analysis of millennial's perceptions of family planning. I explored millennials' economic concerns and how their perceptions of student loan debt, cost of living, and childcare expenses influence their decision making. The problem statement suggests a lack of understanding

surrounding U.S. birth rates and the social/economic factors which are influencing the downward trend. Therefore, the purpose of this study, the research questions, and the social implications emerged from the research gap. To conclude Chapter 1, I provide a definition of terms, the theoretical foundation, nature of the study, and the research significance.

Background of the Study

Traditional economic models of fertility view having a child through the lens of the child's utility. The expenditures are measured in the pleasure and satisfaction the child brings to the parents along with the cost of raising that child. Dettling and Kearney (2017) added to this framework by explaining that rent inflation and birth rates have an inverse relationship; when one increases, the other decreases. Furthermore, decreasing birth rate trends are not isolated to the United States alone but are shared by developing nations worldwide (CDC, 2022). According to the World Economic Forum (2022), the global fertility rate has decreased by 50% over the past 70 years.

There is a need for a concentrated study on the perceptions of millennials regarding the economic factors which influence their family planning choices. Historically, studies focused on the disparity in pay between men and women as can be seen by Cancutt et al. (2002) who cited the wage gap and maternity leave as the key hindrances to career achievement and a major determinant in family planning. Siegel (2017) explained how fertility rates in the United States would cease to decline as the wage gap closed. However, I focused on nonvocational related economic factors that are

directed towards public policy, such as inflation in rent and childcare costs after Covid-19.

Additionally, policies related to these economic concerns have increased since the pandemic occurred in 2020—highlighting the financial burden millennials are currently experiencing. I addressed the gap of how economic factors influence birth rates in the United States. This research is needed because it will function as a reference in the development of future pronatalist public policy relating to rent inflation, childcare affordability, and student loan relief.

Problem Statement

Despite some studies having conducted research on family planning and fertility rates such as Morse (2022) and O’Neill (2022), the problem is there is a gap in the literature on the barriers to family planning. Specifically, the barriers for millennials from a public policy perspective in relation to economic factors such as student loan debt, childcare expenses, and cost of living. As was mentioned in the previous section, there has been a steady decline in U.S. birth rates since 1980 (CDC, 2022). The phenomenon addressed in this study is the lack of understanding on why millennials have chosen to delay or forego having children. I discussed the perceptions millennials have regarding student loan debt, higher rental rates, childcare costs, and how these impact their familial decision making.

Policies have been proposed to relieve the economic burden on the working population. Those policies include the much-debated *Student Debt Relief Initiative* from the Biden Administration. The goal of the relief program is to assist individuals in low

and middle-income status (less than 125,000 per year) by providing loan forgiveness and a pause on student loan repayments (FAFSA, 2022). This controversial policy has been blocked in the courts and loan providers are presently waiting for legislation to allow the relief to move forward. The U.S. Department of Education who oversees the Free Application for Financial Student Aid (FAFSA) stated, “If the debt relief program has not been implemented and the litigation has not been resolved by June 30, 2023 – payments will resume 60 days after that.” (FAFSA, 2022).

Although these measures are a step in the right direction, college students and alumnus find the initiative to be too little too late as they struggle to manage an average of \$37,000-\$58,000 in student loan debt (Hanson & Checked, 2022) amongst post-Covid inflation. Therefore, a study which provides further analysis of the potential ramifications of these economic burdens from a public policy perspective is indispensable.

Purpose of the Study

The purpose of this qualitative study was to explore how economic factors and the related public policies influence millennial women’s family planning. In this study, I used open-ended interview questions which were self-designed and contain questions pertaining to millennial women’s perceptions and considerations given to family planning. Previous researchers Morse (2022) and O’Neill (2022) have used focus groups and surveys as data collection tools to understand fertility rate determinants. However, individual interviews with specific attention given to economic factors have been given less attention and offered the opportunity for this study to fill the methodological gap.

Millennials' perceptions and decision-making surrounding family planning have the potential to influence future policy and assist the subsequent generations with their child-bearing choices. This is vital when one observes Gen Z (ages 11-26) who have begun to see a decline in their birth rates as well. The CDC (2021) reported that women from 20-24 have reached record lows with 61.5 births per 1,000 women. Therefore, policy and changes made within the family planning discourse today can influence the next generations of women to come.

Research Questions

In this qualitative study, I sought to identify the factors which influence millennial women's decision-making concerning family planning. With a focus on student loan debt, childcare costs, and cost of living which have all been impacted by Covid-19, this study highlights the public policy decisions which have emerged since 2020, the start of the pandemic. The research included the following question:

RQ1: What are the barriers or success factors to family planning for millennials from a policy analysis perspective, such as student loan debt, childcare expenses, and cost of living?

Theoretical Foundation

The theoretical framework for this qualitative research study includes narrative analysis or narrative inquiry (see Riessman, 1994). Narrative analysis explores the narration of the storyteller and their interpretation of their world. The importance of this approach is its attention to human agency (see Riessman, 1994) which lends well to the

study of identity and perception. This framework established a basis for which patterns, relationships, and themes emerged and were shaped into a valuable analysis.

The narrative analysis structures a study in the form of a story (Riessman, 1994) by dividing the story into “Whats” and “Hows”. The “Whats” looks into the content and the structure of the story being told by the participants, while the “Hows” focuses more on the performative and rhetorical aspects of the interview (Riessman, 1994). This structure is ideal for research into an individual’s perspectives on how social and economic factors influence their decision making.

Within the framework of narrative analysis, the events are documented from the participant’s perceived experiences. The descriptions of the participant’s impressions and ideas surrounding family planning formed the foundation of this study. It is important to note that the participant’s perspective is crucial due to what it says about their society. From a policy perspective, it reveals where leaders and policymakers should focus their attention to best resolve societal issues. The narrative analysis is a vital framework for this study and allows for an interviewee’s lived experiences to be the foremost component of the qualitative research (see Riessman, 1994).

Narrative analysis by Riessman (1994) was appropriate for this study because it focuses on the participant’s lived experiences and their perspective of the world around them. It gives credence to their stories, impressions, and emotions surrounding their circumstances. This is a vital framework when approaching a study from a qualitative perspective and using interviews as the data collection method. Interviews are driven by narration, and this study is no different as it is dependent upon participant’s motivations

for decision making. Muylaert et al. (2014) stated that narrative analysis allows for a deeper understanding of a topic through the combination of the participant's life stories and an understanding of their values as powerful motivators for life choices. This was key in this study where the goal was to understand why millennial women are choosing not to have children.

Nature of the Study

The nature of this qualitative study included a generic qualitative design. The reason for this design was it allows for a better understanding of the participant's experiences and overall perceptions of the research topic. Schreier (2013) explained that if a study requires the interpretation of data to arrive at a meaning, particularly regarding a narrative analysis, then qualitative content analysis is an ideal research design. However, not all meanings of words are standardized and often the meaning can be lost in the interpretation. Schreier (2013) recommended a minimum of 10 interviews for a generic qualitative study to obtain an understanding of the data's meaning. Therefore, the goal of this study was to reach out to 10-15 participants or until saturation to identify meaningful patterns and themes.

The focus of this study was on the participant's experiences and perceptions which lends well to a generic content analysis design. Additionally, my data collection method of open-ended interviews blended well with a generic content analysis design. In Krippendorff's (2019) explained the importance of interviews and how this method helps participants feel free to speak their minds. This culminates in an easier adaptation of the theory to the resulting transcripts.

The generic design also includes an analysis of the data using a thematic content analysis technique to identify patterns within the interview transcripts. Use of this methodology permitted the identification of relationships and themes within the participant's responses to the interview questions. For my research design, I identified 30 local participants via social media platforms such as LinkedIn and Facebook for interviews. The participants matched the demographic requirements which included biological females who are between the ages of 27-42, and live in the city of Columbus, Ohio. The data points collected from these interviews provided participant's perceptions of barriers and success factors in their family planning.

With the excessive inflation in the city of Columbus, Ohio, a study which documents the unexpected cost of that inflation, such as fertility rates, is a valuable resource for public policy. These results can aid in the development and proposal of economic and social policy for additional U.S. cities with high inflation rates, such as Portland, OR, New York, NY, and Nashville, TN.

Definitions

Conceptual definitions that delineated the key terms in this research are as follows:

Birth rate/Fertility rate: Used interchangeably, these terms are defined as the average number of children a woman has during her fertility cycle (Pourreza et al., 2021). A generation will continue to live on if each woman gives birth to two children.

Childcare: The service of caring for a young child while the parents are occupied with professional and/or academic obligations. For the purposes of this study, "young" is

defined as any child from birth to kindergarten or 0-6-years-old. The Salem Press Encyclopedia (2022) explained that any care of a child by adults who are not the parents of said child can be defined as childcare.

Cost of living: Describes the prices of essential goods and services which an individual must pay to live at a certain standard. The Encyclopedia Britannica (2023) stated that the cost of living is calculated by taking the average cost of several specific goods and services which a particular group of people require. Due to the correlation that cost of living has with the costs of goods and services, it is directly impacted by inflation levels.

Family Planning: Is a variety of methods that allow women to manage their fertility as well as making the determination on the number and spacing of children they choose to have (Boslaugh, 2022).

Millennials: Also referred to as Generation Y, millennial refers to those born between the early 1980s and mid-1990s (Lundin, 2022). These individuals are between the ages of 27 and 42-years-old and are often called the “boomerang generation because... many born during this time moved back with their parents in early adulthood...due to economic reasons” (Lundin, 2022). According to the Pew Research Center (2021) in 2019 there were 72.1 million millennials in the United States.

Assumptions

There were three main assumptions to be aware of in this research study: methodological, epistemological, and ontological. The methodological assumption I accepted was that interviews were the suitable approach for the research. I also assumed

that participants in this study had perceptions which influenced their behavior. They perceive their world to be a certain way, therefore, they will act upon those perceptions in ways that benefit them the most. In relation to this study, the assumption was that a millennial woman perceives the cost of living is highly inflated and therefore she is unable to have a child due to the economic burden.

The epistemological assumption for this research was that economic perceptions and fertility rates are worthy of being studied and something of value can come from their analysis. Additionally, I assumed that these valued findings can be applicable to larger populations and used in the aid of public policy development and that the dissemination of these findings will have significance to researchers, leaders, and policymakers.

The ontological assumption for this research was that the decrease in United States and global birth rates negatively impacts humanity. I assumed that the birth rate decline (shown through empirical evidence) has adverse effects on global populations both economically and socially. The assumption is that the harmful consequences of decreased birth rates currently exist and will deteriorate further should changes not be implemented.

Scope and Delimitations

As was previously mentioned, this study's participants consist of millennial women and their family planning choices. Although Generation Z also contains fertility-aged women, millennials were chosen due to the average childbearing age. According to the U.S. Census Bureau's 2019 report, the median age for a woman to give birth in the

United States was 30 (2019). This was important for the validity and legitimacy of this study as considerations given to other influencing factors such as university commitments, marriage considerations, and other social influences were less likely to dilute the study.

Additionally, consideration was not given to the relationship status of each participant. Though the significant other does play a role in the family planning process, the woman's core values and perceptions will remain intact regardless of her relationship status. Therefore, additional screening criteria for women with or without a partner was excluded from the data collection process.

Limitations

There are a few limitations in this research study. The first of those limitations was the difficulty in gathering an adequate number of participants for interviews. The reason for this limitation is that marketing for a research study is often done via social media for younger individuals. However, I do not have a significant social media presence, therefore, the reach was limited to LinkedIn and Facebook.

The second limitation in this study was the lack of previous research conducted on this topic. Although some studies were done on decreasing fertility rates, most come from Asian countries such as South Korea, Taiwan, and Singapore which are the top three countries with the lowest fertility rates (Statista, 2021). Studies regarding the United States and its unique cultural and economic factors are scarce and commonly outdated. The last limitation was the medium used for interviews. Ideally, the interviews would be conducted face-to-face, however, with technology readily available for remote

interviews, it was more appealing for participants to speak via FaceTime, Skype, or Microsoft Teams. Although remote interviewing is convenient and adequate for research purposes, it can be difficult for the interviewer to observe the nuance of the interviewee's body language. It also has the tendency to remove the intimacy of an in-person setting which can be conducive to divulging a person's true feelings and opinions.

Significance of the Study

With raised concerns regarding population decline in many countries such as Japan, India, and Norway, the United States is not far behind this global trend (World Economic Forum, 2022). Therefore, data regarding the "why" for these patterns is essential. Economic concerns are one of the leading theories for an explanation as to why individuals are choosing not to have children. To ease these financial burdens, pronatalist policies have been proposed and implemented globally to assist individuals with cost of living and childcare.

Discourse surrounding rent control has been increasing in recent years. After record inflation following the Covid-19 pandemic, rent control was presented as a solution in numerous cities across the United States. Columbus, Ohio had these policy debates when citizens raised concerns over the ever-growing rent prices. In June of 2022 Governor Dewine of Ohio passed House Bill 430 which prevents rent control from taking place in the state's capital. Effectively ending the rent control debate and leaving the populace to seek answers elsewhere. In this study, I addressed concerns such as these and observed if there exists a correlation between the perception of current economic issues and family planning.

Additionally, childcare has become a contentious topic in the public policy sphere after Covid-19 illuminated several flaws throughout the system. Childcare is often considered cost-prohibitive which leads to career uncertainty for parents. Several policies have been implemented to support parents such as the *American Rescue Plan* and *Child Funding Act*. However, these often only serve to bandage the issue and not create a permanent solution.

Lastly, student loan debt is crippling to many millennials. The Biden Administration prolonged the payback dates since the Covid pandemic; however, the looming weight of student debt continues to be a reality for younger generations. Student debt, childcare, and rent inflation are the three key factors which were addressed in the discussion of millennial family planning. This policy-focused demographic study has the potential to influence federal and state policy decisions. It can aid in future research and function as a foundation for further studies regarding fluctuating birthrates.

The social change implications for this study are the inclusion of pronatalist language within future public policy creation and implementation. This research can function as the foundation for policy development which eases some of the financial burden on millennials and subsequent generations so that economic factors will be less of a factor in their family planning choices.

Summary and Transition

The findings in this proposed study have the potential to contribute to a more profound understanding of decreasing birth rates and the factors which influence family planning. This study may provide vital knowledge regarding millennial's perceptions of

economic factors and how they impact their choices. A qualitative research design, which uses interviews as the data collection methodology, was the ideal choice for this research study as it allows for the participants to provide narrative details of their experiences.

Future researchers can use this study as a foundation for further policy development and reference the findings herein to aid during times of high inflation in the United States. The literature review for this study can be found in Chapter 2 and contains the research questions as well as the current studies on this topic.

Chapter 2 includes a review of current literature on the topic of birth rates both nationally and internationally. The second chapter is an in-depth and exhaustive review of literature which is relevant to this topic, and it will identify the gaps in the research. Through a comprehensive analysis, this researcher discussed the ways in which this study closed the research gaps and how the findings from this study are a positive contribution to the discussion on declining birth rates.

Chapter 2: Literature Review

The number of births in the United States have steadily decreased over the past 4 decades (CDC, 2022). In this qualitative study, I examined the research gap of why millennial women have chosen to postpone or forego having children with a focus on public policy factors such as rent inflation, student loans, and childcare costs. This study focused on the collection of qualitative data from millennial women (ages 27-42) who reside in Columbus, Ohio to explore the public policy factors which influence family planning. The rationale for choosing Columbus, Ohio as the focus for the research participants is because Columbus is ranked number one for population growth in the United States amongst metropolitan areas of comparable size (see U.S. Census Bureau, 2021) and Columbus has the 10th highest concentration of millennials in the nation.

The purpose of this qualitative study was to explore how economic factors and the related public policies influence millennial women's family planning. In this study, I used open-ended interview questions which were self-designed and contain questions pertaining to millennial women's perceptions and considerations given to family planning. Chapter 2 includes a comprehensive analysis of the empirical research on U.S. millennial's birth rates and the factors which influence their family planning choices. A review of literature regarding birth rates and influencing economic factors such as student loan debt, childcare costs, and cost of living were examined as the basis of this study. This chapter includes the history, statistics, models, and policies regarding U.S. millennial family planning.

I start the chapter with a discussion on the literature search strategy and the number of articles that were found related to the topic of birth rate decline. Following the literature search strategy section is the theoretical framework research review which covers the narrative analysis framework theory and how previous studies have applied this theoretical framework to their research. Prior studies have shown the importance of narrative analysis and how it relates to the study of perceptions of economic factors on family planning.

The conceptual framework section of this chapter provides a comprehensive analysis of the birth rate phenomena and synthesizes the studies and articles which relate to the topic. The importance of this section is to show the various approaches and factors which were considered to explain the birth rate decline. This section also addresses the frameworks which were applied to studies over the past 2 decades. Lastly, this chapter concludes with a review of methodologies and their application to past and present studies of birth rates.

Literature Search Strategy

The literature review was comprised of books, public policies, federal bills and statutes, peer-reviewed journal articles, professional and governmental websites, and dissertations. The databases I searched to find these materials included Walden University's EBSCO, ProQuest Dissertations, The Research Library and Library Services, and The Social Science Database. Additionally, articles were identified using Google Scholar when the Walden resources were exhausted. Comprehensive searches were made across these databases using the following key terminology: *fertility rates*,

millennials, U.S. birth rates, rent inflation, student loan debt, childcare, inflation increase, and inflation decrease, family planning, student loan policy, childcare policy, inflation policy, rent control policy, millennial birth rates, and cost of living. This literature search strategy generated over 90 articles with 32 of those articles being directly related to the research topic.

Theoretical Foundation

The research framework for this qualitative study was the narrative analysis framework theory which was adapted by Riessman (1994) to be more systematic and accessible to qualitative researchers. Riessman's narrative analysis focuses on the lived experiences and stories told by the participants of a research study as well as the researcher's analysis of those narrations. This theory was originally introduced and applied to the topic of women's daily lives and their health concerns in the 1990s (Riessman, 1994). Narrative analysis has been used over the past three decades to explain the complexities of human experiences within fields such as sociology, health, and marginalized communities (Sharp et al., 2019). Through this design and framework, I aimed to provide data which identifies patterns and themes through duplicatable qualitative collection methodology.

Current literature and research use phenomenological analysis to explain an individual's perceptions of social problems. The major theoretical proposition in the application of narrative analysis to this study is the phenomenology focus on the lived experience of individuals within society. This approach explains that an individual's perceptions are shaped by their lived experiences (Smith & Nizza, 2022). A participant's

experience with inflation, debt, and increased cost of living shapes their perceptions and choices regarding family planning. Through the telling of the participant's stories, an understanding can be made about millennials and the factors which influence their choices to not have children.

There are three assumptions which are appropriate to the application of narrative analysis to this study: that the narration is a product of one's memory, that it is coherent, and that there is a sense of chronology to the narration (Riessman, 1994). Therefore, I assumed that the participants provided narration from their own memories, and that they provided a narration that is coherent and understandable and is within the context of the study topic. Lastly, the assumption was that participant's narration was chronologically logical. All three theoretical assumptions were applied to this study and provide a framework for the analysis of millennial's family planning decision making.

Previous research has applied narrative analysis in ways which are like this study. An example of this would be articles on access to contraception for teen girls and the role that policy narratives play. Price (2011) explained through the application of narrative analysis how teen girls perceive the availability of contraceptives and how their lives have shaped those perceptions. In 2022, a study also used narrative analysis to better understand the perceptions of individuals with HIV concerning contraceptive counseling (Lazenby et al., 2022). Lazenby et al.'s (2022) study allowed the narrations by the participants to explain feelings of coercion in contraceptive counseling and how those lived experiences influenced their perceptions and later their decisions to not go to counseling.

Additionally, recent studies have used narrative analysis to disseminate knowledge of women's desire to become mothers. In a 2019 study of women going through assisted reproductive technology, the authors used a narrative analysis to explain a woman's desire to be a mother through her lived experiences with fertility treatments. These women's experiences framed their perceptions of motherhood and eventually led them to seek out fertility treatment (Langher et al., 2019).

The rationale for choosing the narrative analysis method is due to its usefulness in the identification of individual's ideologies (Stokes, 2003). Narrative analysis focuses on an individual's beliefs, ideas, and perceptions as well as their lived experiences and the individual's interpretation of those experiences (Riessman, 1994). Additionally, the theory identifies the larger society and culture which contributes to the creation of these narratives (Stokes, 2003). This theory was ideal for this study as I aimed to uncover the perceptions of millennials on economic and social factors which impact their decision making. I used interviews as my data collection method and through these found themes and patterns within the narrations. Therefore, narrative analysis was the best fit for the requirements of my study.

This research built upon the existing use of narrative analysis as a qualitative theory through the validation and influence of narrative methodology on policy implementation. Narrative analysis has been scorned in the past when used as a methodology in the political sciences (Jones & Shanahan, 2014). It was viewed as storytelling and received poor reviews from political scholars who disliked the postmodernism approach (Jones & Shanahan, 2014). Although these perceptions have

begun to change over the years with researchers discussing narrative reviews of governance which influence food and nutrition policies (Ngqangashe et al., 2022), critics remain skeptical. Therefore, I challenged these conceptions and built upon the existing research by providing further correlation between narrative findings and their value to policy creation/reform.

Literature Review

This literature review is a comprehensive analysis of the current literature on the topic of millennial birth rates and economic influences both nationally and internationally. This literature review is an in-depth and exhaustive review of studies which are relevant to this topic, and it identified the gaps in the research. The literature review begins with a history of the studies on birth rate research and the theories on what factors impact them. It is followed by the current literature on pronatalist policies and a narrowed look at the literature surrounding student loan debt, cost of living, and childcare expense. The tunneled approach to this literature review provides a holistic understanding of the current research and the gaps which presently exist.

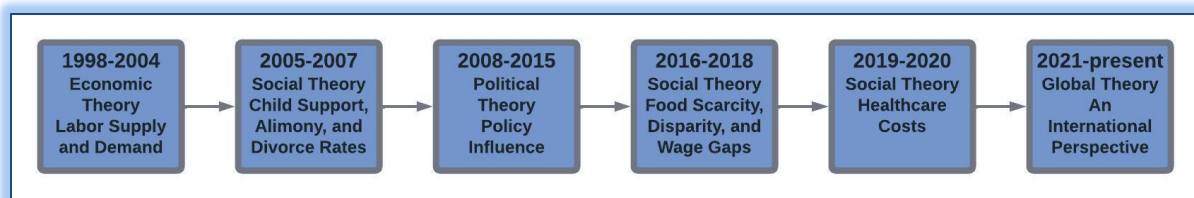
History of Birth Rate Research

The phenomenon which is the focus of this study is the decreasing birth rate in the United States. According to Kearney et al. (2022) the U.S. birth rates have been steadily decreasing since the early 2000s with no evidence of the trend reversing in the future. This phenomenon can be observed through statistical data from the CDC, the Census Bureau, and The World Economic Forum. According to the latest National Vital Statistics Report from the CDC (2022), the number of births in the United States have

steadily decreased over the past four decades. From the years 2010 to 2020 (the most recent CDC report year), births decreased 10% from 3,999,386 per year to 3,613,647 (CDC, 2020). A synthesis of writings by theorists and philosophers on this topic can be found in the following sections along with a summarized timeline in Figure 1.

Since the 1990s there have been several theories and numerous factors considered when researching birth rates. Although the birth rates in the United States did not significantly start to decrease until the early 2000s, related discussions were taking place as early as 1998 (Moffitt, 1998). Moffitt's (1998) study of the impact of decreasing labor supply on welfare programs and the overall economy is just one example of the focus of the earliest studies on this topic. Up until 2005, the theories regarding birth rates consisted of economic theories as they relate to labor statistics and future gross domestic product forecasting (Groger et al., 2003). These consisted of quantitative studies which detailed the elasticity of the labor supply and how birth rates impacted the U.S. economy.

However, a paradigm shift came in 2005 with the framework shifting from economic factors to social factors such as Aizer and McLanahan's (2005) study on child support and its impact on birth rates. They suggested that alimony, child support, and increases in divorce are all influencing factors on birth rates. Social theories such as these persisted until 2012 when a more policy-focused framework was suggested by pioneers such as Lopoo and Raissan (2012) who proposed that policy has an impact on U.S. women's family planning. Welfare, tax, and healthcare policy were all considered as factors in this study and emphasized how the United States does not place enough concern on their aging population.

Figure 1*Timeline of Key Theoretical Approaches*

Lopoo and Raissan (2012)

In 2016, the social theorists once again gained prominence within the discourse of U.S. family planning as concerns for the declining birth rate increased. Ziliak (2016) and Bullinger (2017) stressed the importance of food scarcity, socioeconomic disparity, and wage gaps as influencing factors on family planning. These social theories revitalized the discussion and in 2019 the rhetoric widened to include healthcare costs as significant concerns for would-be-parents (Tannus & Dahan, 2019). Research presented compelling arguments on the cost of childbirth and health insurance for a family which added additional layers to the discussion and increasing a need for political considerations.

However, in 2021, the paradigm shifted once again within the research on birth rates. A more globalized focus rather than a nationalistic perspective was introduced in the field. With South Korea, Taiwan, and Singapore being the top three countries with the lowest fertility rates (Statista, 2021) and an aging population to consider, scholars turned to a broader perspective. Numerous studies were conducted in countries across the globe to identify why birth rates were decreasing. One such study focused on factors which influenced the decline of births in middle eastern countries and concluded that a combination of cultural, economic, political, and social factors was the reason for such

trends (Pourreza et al., 2021). Several studies have been made surrounding the decline of births in Russia and the overall female reproductive behavior of the population. Sukneva et al. (2020) and Kozlova and Sekitski-Pavlenko (2020) conducted studies on stabilizing the Russian population rates for the implementation of demographic policy. The researchers found that value motivation is key with living conditions, education, and cultural/moral norms as the driving force behind birth rate fluctuation (Kozlova & Sekitski-Pavlenko, 2020).

Figure 2 shows the total fertility rate (TFR) of six of Russia's regions. The figure was sourced from Kazenin's 2022 study on Covid-19 and fertility intentions in Russia. The data shows a distinctly low TFR for the median age of the mother at first birth (MAB1) across all six identified regions.

Figure 2

Russian Birth Rate by Region

	TFR1 (children per woman)	MAB1 (years)
Tomsk region	0.54	26.06
Republic of Kalmykia	0.44	25.01
Republic of Karachay-Cherkessia	0.50	25.86
Republic of Bashkortostan	0.59	25.99
Astrakhan region	0.64	24.82
Yaroslavl region	0.59	26.35
Russian Federation	0.62	25.96

Kazenin's (2022)

Throughout the research a pattern of two repeating statements began to emerge. These statements were key in the foundational framework of this study and provided an understanding of the current discourse and findings in fertility and birth rate research. The first of these was the consequences of low fertility in developed nations. Doepke et al. (2022) explained that to maintain a population's size, the fertility rate must be at 2.0 births per woman. However, in most developed nations the fertility rate is way below at 1.5 and in cases such as Germany and Spain, 1.1 (2022). This statement (and ones like it) was repeated throughout the articles and texts as an explanation for the importance of this research (Caucutt et al., 2002; Siegal, 2017).

The second statement that was found throughout the research was the negative relation between the female labor force and birth rates (Cheng et al., 2022). Several articles revealed a negative correlation between the increase of the female labor force and the decline in birth rates (Dettling & Kearney, 2017; Morse, 2022). This was often cited as an explanation for the decline in birth rates since women across developed nations are choosing to enter the workforce rather than start a family (Kearney et al., 2022). The following four factors related to the female labor force and birth rates are family policy, cooperative fathers, favorable social norms, and flexible labor markets (Doepke et al., 2022). These patterns show how the phenomena of low birth rates has been applied in previous studies. Recognizing the importance of this study and building upon already existing economic theory, my study helps fill in the gap of the additional financial concerns and how millennial women perceive starting a family amongst financial uncertainty.

The study of birth rate and fertility decline encompasses many approaches and frameworks for which to best explain the phenomena. In addition to the varying theoretical frameworks such as the social capital theory and the gender equity theory used in research on fertility decline across the globe, researchers have used differing methodologies as well. Qualitative methods such as interviews and focus groups have been frequently used to explain perceptions, ideas, and barriers to family planning. In Soin's et al., (2020) research on Bhutanese, Burmese, and Iraqi refugees' attitudes towards family planning, the authors used in-depth interviews to gain first-hand knowledge. The interviews provided an understanding of the women's perceptions of reproductive education or lack thereof. It also explained refugees' understanding of how to obtain physician care for sexual health and the importance of cultural norms on family planning (Soin et al., 2020). This research highlighted the influence of culture and education on fertility and family planning in marginalized groups.

In 2018, a group of demographers conducted a study on postindustrial fertility ideals and intentions in Europe and East Asia. Brinton et al. (2018) used in-depth interviews in their qualitative approach to understand why fertility rates have decreased in countries such as Spain, Sweden, United States, and Japan. The authors interviewed over two hundred highly educated 24–35-year-old adults who have one child. The reason for the numerous interviews was due to the comparative nature of the study which required an analysis of four separate countries. The findings suggested that an inverse relationship exists between education and birth rates (Brinton et al., 2018). The

importance of these findings is that more educated individuals are least likely to desire larger families and more likely to opt out of parenthood over the course of their lifetime.

Some authors chose to use a mixed methods approach, combining cross-sectional surveys and qualitative interviews. Through the lens of the Social Capital Theory, authors Firouzbakht et al. (2018) aimed to understand the fertility rate in Iran. The impetus for this study came from the decline in Iranian births by nearly 70% in the last three decades (2018). The severe decline in births in the Iranian society has caused concern amongst demographers who worry for the aging society and the social and economic impact this will cause. Using in-depth interviews, the authors found that the most profound influences on birth rates are economic, social, and cultural factors (2018). They concluded that the key to understanding fertility behaviors is to comprehend its relationship to social capital. Stating that this is the most effective strategy for the management of the population decline (2018).

To build upon the 2018 research in the Middle East, researchers revisited the discussion of birth decline in Iran from the perspective of education. In 2021, Moeini et al., conducted semi-structured interviews in their qualitative study on the decreased willingness of women to bear children in Iran. They used a content analysis approach and interviewed 40 couples with an educational level of master's and above. They asked questions such as, "What factors are influencing your decision to not have children?" (2021). Once the interviews were conducted, the authors found themes and patterns within the manuscripts and arrived at valuable conclusions. They found that the prohibitive cost of having a child was a significant barrier in the decision to start a

family. Couples cited time, financial, and psychological costs as reasons for choosing to not have children (2021).

These results show that economic, social, and cultural reasons impact highly educated couples and their family planning decision-making. The authors emphasize the importance of pro-natalist policies to incentivize childbearing (2021). This approach shows the strength of open-ended questions as well as in-person interviews. The researchers were able to observe the body language of the participants and the questions were designed to allow for narrative answers rather than short responses. Additionally, having multiple researchers review each other's manuscripts and compare coding methods increased the research validity of the study.

However, some literature on birth rates revealed weaknesses in their approach which influenced the choice of methodology for this study. One such example is Wong's (2018) study on the underlying issues of the declining birth rates in Nordic Europe. The research focused on the inverse quantitative relationship between economics and birth rates using GDP as the primary indicator. Although the researcher's topic was similar to this study topic, its approach did not take into consideration a few factors which could influence the results.

The first of these factors is that the author used a comparative model using linear regression and compared Singapore and Finland's birth rate decline. Although both countries have experienced significant birth rate decline such as Singapore's birth rate of 1.14 and Finland's 1.41 in 2018 (Macrotrends, 2023) the authors conducted a comparative study without significance given to the vastly diverse cultures,

infrastructure, and economies between the two countries. Therefore, this approach was found to be insufficient for the purposes of this study.

Additional considerations were given to studies which approached birth rates from quantitative forecasting frameworks. In a 2022 article by Berrington et al., which discussed the impact of Covid-19 on birth rates in the UK, the authors used forecasting models to predict how the pandemic would influence the already falling birth rates in the UK. They began the study by suggesting that high income countries fertility rates will be negatively impacted by Covid-19 and the resulting safety measures. They found that in 2020, the birth rates fell by 4% compared to 2019 (Berrington et al., 2022) and hypothesize that the reduced sociability of the isolation reduced the opportunity cost of having a child. This is not a quantifiable hypothesis and requires a qualitative approach for further analysis and therefore could not be sufficiently answered through the results of this study. Also, forecasting models are limited in that it is impossible to predict the future and without a past example for comparison, the study is not fully convincing.

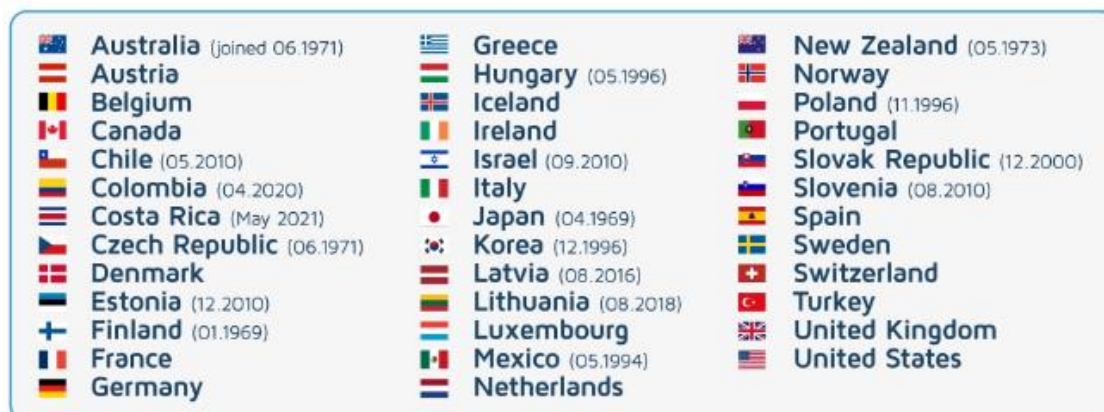
A sizable portion of studies focused on Organization for Economic Co-operation and Development (OECD) countries since these countries are the ones which are experiencing the highest rates of birth decline. Zgirski (2018) stated that Eastern Europe is in a fertility crisis which includes several nations within the OECD such as Latvia, Poland, Slovenia, Slovak, and the Czech Republic. Figure 2, which was obtained on the OECD website (OECD.org) and updated in 2021, shows the countries which are members of OECD and are the subject of discussion in most studies on birth rate decline. Zhang et al., (2023) explains the importance of OECD countries implementing welfare

policies to compensate for the increase in household living expenses from having another child.

The authors used a quantitative linear regression model to analyze the effects of family welfare policies on fertility in all OECD countries to explain the global birth rate decline. The model showed positive results with every 1% increase of public expenditures on family benefits, the fertility rate increased by 0.069% (Zhang et al., 2023) successfully demonstrating the positive implications of implementing welfare programs to mitigate the fertility crisis in OECD countries.

Figure 3

OECD Countries



OECD.org (2023)

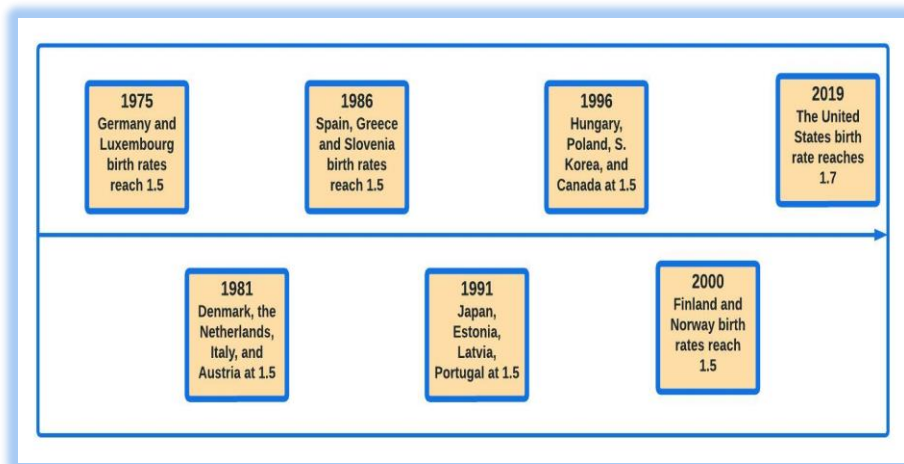
However, this approach was found to be limited in that it aims to explain the global fertility crisis but fails to recognize that application of these results to non-OECD countries would potentially have vastly different results. This approach does not consider the uniqueness of the countries outside of the OECD and therefore would require additional considerations when disseminating the results globally. Therefore, this

approach was considered but ultimately not chosen given these limitations. It was predicted in 2003 by Demographer Phillip Morgan that by 2042 the global fertility rate would become a global crisis (Morgan, 2003). This prediction came about after his study revealed that in the year 2000 nearly half of the global population resided in countries which were at or below the replacement level (2003).

Figure 4 shows a timeline of this decline with data gathered from Macrotrends (2023). Factors influencing family planning and pro-natalist policies became a running theme throughout subsequent studies across the globe. Jeong et al., (2022) article which used a quantitative quadratic function change model to study this phenomenon in South Korea. Since the mid-2000s the South Korean government has attempted to mitigate their decreasing fertility rate and subsequent aging population (Jeong et al., 2022).

Figure 4

Global Birth Rate Decline



Macrotrends (2023)

The following policies and welfare programs were implemented in South Korea to encourage child-bearing-aged women to have children: cash for childbirth, cash for

child support, additional support for childcare services, expenses paid for infertility treatments, cash for post-partum care expenses, and cash for items such as diapers and nutritional supplements (Jeong et al., 2022). The study aimed to show the effectiveness of these pro-natalist policies and found that there is a positive correlation between in-kind policies and fertility rate (2022). These results, while informative, failed to consider the qualitative aspects of the policies which would examine the fertility rate in aggregate. Given this limitation and the limitations of the previous studies mentioned, a quantitative approach was not chosen in favor of a qualitative framework.

The decision to focus on economic factors as influencers of U.S. birth rates and pro-natalist policies is twofold. Firstly, most of the research found on birth rates is outside of the U.S. such as the critical case of South Korea. Song et al. (2018) states that industrial and economic development are two of the driving forces behind the decline in birth rates. These studies are helpful in identifying a global concern but are considering non-U.S. economics in their analysis and therefore do not address the uniqueness of the U.S. economy.

A substantial portion of the studies focus on Nordic countries, Japan, Korea, Iran, Singapore, Thailand, India, and Germany. The rationale for this is that these countries are at a more critical level of fertility rate decline, however, the U.S. is not far behind the trend and requires further analysis of the phenomena to close the literature gap. Research on U.S. birth rates has been overlooked in favor of more critically at-risk countries; however, some studies have been conducted in states such as California using geographic and temporal analysis. In 2019, an article focused on the birth rate of adolescents in

California and the reasons as to why it was declining (Yarger et al., 2019). The results show that economic and sociodemographic factors play a role in the birth rate decline amongst adolescents in California, but the most significant influencer is adequate access to contraceptives (2019).

Secondly, the correlation between the perceptions of economic inflation and the decline of birth rates has yet to be explored within the literature. Amongst the articles on birth rates, the discussion of influencing factors includes social theories such as Halimatusa, Diyah, and Toyibah's (2021) study on religious affiliation and fertility rates. They applied a theological framework to their cross-national analysis of the fertility rate of religious individuals. They found that the higher an individual's dedication is to their religious beliefs, whether Muslim or Christian, the higher the fertility rate (2021). Other examples of social theory being applied to the birth rate phenomenon are the Covid-19 pandemic and the influence of social media. Chan, Hsieh, and Usak (2021), used a mixed methodological approach and the Social Learning Theory to explain the impact of social media on fertility decline. The results showed the authors that there are no significant correlations between social media usage and birth rate fluctuations (2021).

A few studies identified ecological and environmental factors as potential reasons for the decline in fertility rates. A study based in the U.S. postulated that weather temperature influences birth rates (Barreca et al., 2018). Their findings showed that from 1931 to 2010 the more days with a temperature above 80 degrees the lower the births in 8-10 months' time (2018). Research has also been conducted on the availability of natural resources and how the degradation of agricultural land relates to population size. In

Henderson and Loreau's (2018) article on ecology, they state that an inverse relationship exists between the decrease in agricultural resources such as land, adequate soil, water, grains, livestock, etc. and birth rates. Although these were the only studies found which identified environmental concerns as factors, they brought a fresh perspective to the topic and are recommended for future research.

Some studies have suggested a controversial solution for societies which are facing a rapidly aging population. Newsham and Rowe (2021) proposed immigration as a solution for Germany's fertility crisis. Although this theory is not new and referred to in previous studies (Brinton et al., 2018) and (Wong, 2018), Newsham and Rowe cite the specific immigration crisis of Syrian Refugees to Germany in 2015 and 2016 as an example. This controversial concept is seen by many scholars and experts on the topic as artificial growth and not sustainable as a long-term solution (Camarota and Zeigler, 2019). The U.S. Census Bureau and the United Nations reports from 2018 also disagree with the immigration theory, finding that immigration does not fundamentally impact the age and population structure of a country overall (UN, 2018) and (U.S. Census Bureau, 2018). However, some argue that migration can prevent depopulation (Newsham & Rowe, 2021) and the solution to Germany's birth rate decline centers around immigration and demographic transition theories.

The following sections are distinct separations of the current literature into the six categories associated with this research. Though some of the literature discussed previously may have covered parts of the following topics, they were more focused on other aspects/theories of birth rates and pro-natalist policy. Therefore, literature regarding

the research question and US policy was categorized to provide context and additional literature rationale. The first three sections identify the literature that has been found for the research question areas of student loan debt, childcare expenses, and cost of living. The last three sections of the literature review contain the literature which was found regarding the three policies referenced in this study: the Biden-Harris Administration's *Plan for Student Debt Relief* (2022), the *Blueprint for a Renters Bill of Rights* (2023), and the *American Rescue Plan Act & Childcare Funding* (2021).

American Rescue Plan Act & Childcare Funding (2021)

The American Rescue Plan Act & Childcare Funding of 2021 is the first of three policies which correlate with this study. In early 2021 Congress passed the American Rescue Plan in response to Covid-19 (The Whitehouse, 2022). Washington D.C. found critical weaknesses in the childcare system during the height of the pandemic when children were unable to attend school.

To ease the burden placed on parents to find suitable caretakers for their children, the federal government decided to strengthen the American family through increased federal funding. Thus, a permanent increase in annual government funding to childcare providers was implemented with an additional \$24 billion in childcare stabilization (The Whitehouse, 2022). In Hotz and Wiswall's (2019) article on U.S. childcare, they analyze the importance of affordable childcare. They found that the expense is a significant barrier for female employment and career advancement. Ruppner et al., (2019) add to the discussion on women's career choices by explaining that policy needs to address the rising costs of childcare in the U.S. to prevent the stagnation of women's careers.

The cultural shift towards a more career-focused, childless women is influenced in-part by the appearance of a black and white choice between motherhood or professional success. Studies have shown that affordable and accessible childcare has a positive impact on a women's career choices (Budig et al., 2015) which makes the choice to not have a child a much more appealing decision for millennial women.

Plan for Student Debt Relief (2022)

Additional financial concerns such as the student debt burden on millennials has led me to recognize *The Plan for Student Debt Relief of 2022* as an essential component of this study. The policy was introduced by the Biden Administration in 2022 and was followed by contention between the U.S. Department of Education and Congress concerning the student debt relief. According to www.Studentaid.gov (June 2023), Congress has blocked the student debt relief program's attempts to extend the payback plan. Therefore, alumni, which includes fifteen million millennials (Education Data Initiative, 2023) must begin repayment starting in October of 2023 (Studentaid.gov, 2023).

Despite the setbacks to the bill's implementation, Biden's Administration managed to provide a one-time decrease in student debt by \$20,000 for low and middle-income families (Studentaid.gov, 2023). Mountain et al., (2020) describes the issue of student debt for millennials in the U.S. as critical and analyzes the trickle-down effect it has on their lives such as homeownership. The quantitative study of Mountain and colleagues found that there is a negative correlation between high student loans and home

ownership amongst millennials (2020). Therefore, millennials are forced to rent due to their large monthly student loan expenses.

Despite the need for further correlation between student debt studies and policy initiatives there remains a large gap in the literature (Mbah, 2021). I found very few articles connecting student debt studies and policy implementation, which suggests a need for further research in this area and provides the rationale for the inclusion of the topic in this study.

Blueprint for a Renters Bill of Rights (2023)

Throughout the research, inflation and the excessive cost of living are important themes identified when discussing economic influences on family planning. Out of all the factors associated with cost of living, rent is the most significant expense as it is the largest of all necessities (National Housing Organization, 2015).

To assist Americans and the inflation on rent after Covid-19, the Biden Administration put forth the *Blueprint for a Renters Bill of Rights* in January of 2023. The document is intended to be a support for the development and implementation of policy related to rental properties and the protection of individuals who choose to rent their home in the U.S. (The White House, 2023). One of the key principles within the blueprints is to increase affordable housing for all Americans and to “...restrict rents at levels affordable to households with incomes between 80 and 120 percent of Area Median Income...” (The White House, 2023).

The discourse surrounding rent inflation has not expanded to include the consequences of high rental prices much beyond that of homelessness and gentrification.

Studies have not made connections between family planning and rent inflation and therefore a significant gap exists in the literature. Rent control is the main research area on this topic and includes the argument that rent control policy distorts the housing market through the encouragement of new rental developments (National Apartment Association, 2022).

Therefore, the *Blueprint for a Renters Bill of Rights* will provide a new perspective and identify key areas of opportunity within the rental housing sector. It will provide a foundation for policy analysis and assist in recognizing where improvements can be made and economic relief can be provided for individuals who are burdened by high rental pricing.

Student Loan Debt

Student loan debt has significantly increased over the past two decades with millennials feeling the highest impact of that increase. In the year 2000 the average student loan amount for a student with a bachelor's degree was \$16,928 (King & Bannon, 2002). According to the Education Data Initiative (2023) the average bachelor's degree holder in 2023 has \$37,338 in federal student loans which is a 120% increase.

Additionally, the Education Data Initiative (2023) reports that fifteen million millennials carry student loan debt which is more than any other generation. Millennials find themselves anxious and unsure about their futures due to the heavy burden of financial instability which is caused by student loan debt (Markle, 2019). The correlation between poor mental health and student loans may play a factor in life choices such as family planning. Mbah (2023) explains that millennials' day to day lives are impacted

negatively due to financial concerns and anxiety over repayment. Millennials who are overburdened with their student loan debt have formed interest groups to influence policy decisions (Mbah, 2023). These interest groups find it critical that policies are implemented to ease the financial burden of student loans for millennials and subsequent generations (Mbah, 2023).

Childcare Expenses

The decrease in birth rates in the U.S. has led some researchers to analyze the rising costs in childcare and its impact on family planning. Kearney et al., (2022) explained how the increase in childcare costs has a negative effect on birth rates. The rationale for this being that individuals cannot afford necessities such as labor and delivery medical bills and daycare. The average household with children spends over 10% of their total income on childcare expenses (Childcare Aware, 2018). Landivar et al., (2022) explains that high childcare costs are a significant deterrent for women deciding to have children. Many countries have begun providing childcare as a governmental service; however, this is not the case in the U.S. where childcare is still a significant concern.

In OECD countries, public sources account for 83 percent of total expenditures on young childcare (ages 0-5) (OECD, 2021) unlike the U.S. which is a member of OECD. With more than 12 million children in the childcare system (Census Bureau, 2021) the U.S. continues to view childcare as an individual issue which should be resolved by the families. As of January 2023, the U.S. Department of Labor released the latest statistics

on the cost of childcare in the U.S., with the average per year expense of \$15,417 for a one child household which equals \$1,284 per month (U.S. Department of Labor, 2023).

Cost of Living

Researchers have also cited the cost of living as an economic rationale for the decrease in U.S. birthrates. The cost of living, much like childcare expense, has also increased for many Americans. According to a Pew Research Center report in 2019, 35% of middle-income families have anxiety when it comes to paying their bills. Over the past decade, the cost for household necessities has increased by 7% making the ability to save for retirement, education, and leisure activity difficult (The White House, 2021).

In addition to household necessities, millennials are finding it difficult to find reasonable housing as younger generations choose to rent instead of own due to high mortgage rates. Millennials have formed activist groups over the lack of affordable housing and find that rent prices are pushing out low and middle-income individuals (Holleran, 2020). In a 2022 U.S. Census Report, the median millennial's annual income was \$36,649, however, the median annual wage to afford a one-bedroom apartment in major U.S. cities such as Los Angeles, California is \$72,560 (U.S. Census, 2022).

I found that there was not a significant amount of literature on the topic of cost of living as it relates to millennials and birth rates in the U.S. The above-mentioned information contains statistical data which has been helpful for the research, however, there is a clear gap in the knowledge in this area of the research question.

Summary and Conclusions

Throughout the literature on birth rates and the numerous factors which influence their fluctuation, a few common themes began to emerge. Firstly, a recognition amongst scholars that there is in fact a global decline in fertility rates and that this decline is causing the populations in numerous countries to age. Papagni (2023) studied the long-term barriers to fertility convergence and used the Unified Growth Theory to explain that the increase in living standards has caused a decrease in birth rates across the globe. He and the researchers mentioned within this chapter all recognize the legitimacy of the phenomenon and have begun to analyze causality and correlation across the globe.

A second pattern that emerged with the literature is a significant disagreement on said causality and subsequent solutions. Scholars are divided on exactly why the phenomenon of declining birth rates in each country is significantly different from one another. Researchers focus on cultural, social, and economic factors to explain decline fertility rates, often referring to contraceptive increase as a reason for decline (Halli et al., 2019). In Azerbaijan, a researcher found that an increase in modern contraceptives was a contributing factor to the fertility decline and thusly their aging population crisis (Verdiyeva, 2019) Access to adequate medical care for OBGYN/gynecological services is also cited as a factor as to the decline in birth rates in Uttar Pradesh, India (Halli et al., 2019).

What is known from the literature is that there is definitive evidence of a global decline in fertility rates over the past forty years. The World Economic Forum (WEF) stated that numerous countries have fallen below the replacement level of 2.0 including

Japan at 1.3, Brazil 1.8, Russia, 1.6, and Bangladesh 1.7 (2021). The WEF also acknowledged the profound consequences of the aging population, explaining that in the 1960s there were six people of working age for every retired person, however, it is now three to one and projected to be two to one by the year 2035 (2021). It is also known that cultural, social, and economic factors play a role in birth rate variations. In a study on fertility decline in Egypt, the negative trend was tied to social, economic, and environmental factors and the reason for why Egypt's birth rate is 1.8 (Sayed, 2019).

Lastly, it is known from the literature that pro-natalist policies have a positive impact on birth rates. This can be observed in studies regarding South Korea where pro-natalist policies relating to childcare support, maternity incentives, and expanded childcare facilities have made some progress (Song et al., 2018). The Institute for Family Studies explain that there is a large effect size in Quebec and Australia where pro-natalist "baby bonus" policies have been put in place, but in other OECD countries, there is only marginal significance (2020).

However, there are a few areas of this topic which are still unknown after studying current literature. The first is to what capacity economic factors, such as inflation, impact birth rates. The literature on birth rates has provided little to no findings on inflation and its influence on fertility and therefore a gap exists within the research. Additionally, the impact of pro-natalist policies in the U.S. has not been analyzed thoroughly within the literature and therefore it is not known whether a significant correlation between policy and birth rates exist in the U.S.

Lastly, a gap exists within the methodology and overall approach to birth rate research. Many of the studies mentioned in this chapter approach the correlation between economics and birth rates from a quantitative perspective. Although this is helpful in determining the existence of a fertility decline it fails to capture the totality of the problem. This study will consider economic influences from a qualitative perspective by identifying perceptions of inflation, cost of living, and student loan debt and their relation to family planning. Therefore, the methodological gap will be filled through the completion of this study.

The gaps identified in this chapter were addressed through methodologies which can be reliably reproduced by subsequent researchers in the field. This study conducted in-depth interviews with original open-ended questions to identify millennials' perceptions of economic influences on family planning. Chapter 3 provides a further discussion of the data collection instruments and research design which aimed to close the gap that has been found within the research on birth rates.

Chapter 3: Research Method

The purpose of this study was to examine the research gap of why millennial women have chosen to postpone or forego having children with a focus on economic factors such as rent inflation, student loans, and childcare costs. I also addressed the gap in public policy in relationship to U.S. birth rates and includes three of the following relevant policies. The first is the *American Rescue Plan Act & Childcare Funding* (2021), which was proposed to assist in easing the burden of rising childcare costs. The second policy is the Biden-Harris Administration's *Plan for Student Debt Relief* (2022), which is aimed towards lessening the financial burden of tertiary education and student loans for Americans. Lastly, on January 25, 2023, the Biden-Harris Administration announced new actions to promote renter affordability through the *Blueprint for a Renters Bill of Rights* (2023).

According to the latest National Vital Statistics Report from the CDC (2022), the number of births in the United States have steadily decreased over the past 4 decades. From the years 2010 to 2020 (the most recent CDC report year), births decreased 10% from 3,999,386 per year to 3,613,647. Though public discourse has attempted to find a rationale for this trend, empirical studies remain mostly focused on healthcare related solutions (Tannus and Dahan's, 2018). It is paramount for future social and economic policy to explore the other factors outside of healthcare which could influence women to delay or forego family planning.

In this chapter I discussed what methodology I used for my study. I discuss the procedures for the recruitment process, my data collections methods, the validity and

dependability of the study, and my analysis plans. This chapter also includes a discussion of the gap within the literature on U.S. birth rate decline and the economic factors which influence the downward trend. The impact of pro-natalist policies have been discussed at length internationally but not in the United States. Therefore, U.S. pro-natalist policy has not been analyzed thoroughly within the literature and it is not known whether a significant correlation between policy and birth rates exist. The findings from my research can address this research gap and influence pro-natalist policy decisions in the United States.

Research Design and Rationale

The research question for this study was “What are the barriers or success factors to family planning for millennials from a policy analysis perspective, such as student loan debt, childcare expenses, and cost of living?” The phenomenon addressed in this study is the lack of understanding on why millennials have chosen to delay or forego having children. This research focused on the perceptions millennials have regarding student loan debt, higher rental rates, childcare costs, and how these impact their familial decision-making.

I used a qualitative narrative design for this study which I selected due to the nature of the research question and the overall study. Narrative analysis explores the narration of the storyteller and their interpretation of their world (Riessman, 1994). The importance of this approach is its attention to human agency (Riessman, 1994) which lends well to the study of identity and perception. A quantitative study would not be

appropriate given the focus of the research on the lived experiences of the participants and the perceptions they have of the world around them.

Role of the Researcher

As the researcher and observer for this study, I used qualitative methods to interview participants via Zoom, Teams, and Skype video-call techniques. My role was to conduct an ethical, replicable, and socially responsible study to better understand the views of the participants. I used a qualitative interview process which included open-ended questions with probing follow-up questions and in-depth inquiries into the participant's lived experiences. As the researcher for this study, I have a personal connection with the topic as I fit the demographic of the study participants and I have chosen to forego having children. This was the impetus for my research into this topic but does not contain any unconscious biases regarding the study or participants.

Bias occurs in all research and can be difficult to fully eliminate (Simundic, 2013); however, the key is recognizing that it is present and acknowledging it. I was transparent with any potential biases that may occur during the research and presented these as limitations and/or concerns within the study. Additionally, I included the bracketing method in my research to ensure that any potential preconceptions are properly mitigated (see Tufford & Newman, 2010). Bracketing was used as a device to deliberately set aside my own belief (see Chan et al., 2013) so that the phenomena is not tainted by any biases or preconceptions concerning the topic.

Methodology

The participants for this study were identified via outreach through social media posts on LinkedIn and Facebook. Posts on both platforms identified the criteria, purpose, and demographics required for the study and asked for participants to take part in a one-hour interview. The sampling strategy for this study was a snowball sampling strategy. The purpose for this sampling strategy was to begin with one participant and ask if they know of any others within the required demographic who would be willing to participate in the study. The interviews continued from the initial participant with an aim of 10-15 participants for interviews or until saturation.

Participant Selection Logic

The purpose of this qualitative study was to explore how economic factors and the related public policies influence millennial women's family planning. In this study, I used open-ended interview questions which contained questions pertaining to millennial women's perceptions and considerations given to family planning. The specific procedure for identifying, contacting, and recruiting the participants for this study included the involvement of participants to provide additional interviewees which allows for effective snowball sampling. The social media posts aimed at attracting participants were clear, concise, and defined the purpose of the study as well as their role in its success. Once the contact was made with the participants I proceeded with the discussion of the study, the expectations, the ethical considerations, and the social impact of the research.

Instrumentation

In the development of research questions extensive thought should be given to not only the “what” to ask but also the “how” (Rubin & Rubin, 2012). The questions should be framed in a way that is both understandable and allows for a narrative monologue (Rubin & Rubin, 2012) this will allow for both a thematic and dynamic evaluation of the participant’s answers (Brinkman & Kvale, 2015). Therefore, careful consideration was given to which interview questions are appropriate for the nature of the study.

In this qualitative study. I used interview questions which I self-designed and were approved by Walden University subject matter experts. The instrument was carefully reviewed for validity and legitimacy by three of Walden University experts who granted approval to use the questionnaire which contains 10 open-ended questions. The instrument contained question which were pertinent to the study and answered the research question of “What are the barriers or success factors to family planning for millennials from a policy analysis perspective, such as student loan debt, childcare expenses, and cost of living?” Please refer to Appendix A for a list of the questions asked in the semi structured interviews during the data collection process.

Data Collection Plan

The data was collected from individuals who met the study criteria and had agreed to take part in the research. I recruited participants through snowball sampling and social media connections. I conducted the interviews and was responsible for the totality of the data collection. The events of data collection took place infrequently over the

course of 1-3 months dependent upon the participants availability. Meetings were set up according to the participants' schedule and were scheduled to accommodate their needs.

Additionally, the data collection events took an average of 1 hour in duration which was sufficient time for introductions, interview questions, and debriefing which included closing statements. Additionally, my contact information was provided should the participants need to reach out. The data was recorded via the meeting software's audio recording device with the consent of the participant. As an additional backup, I also had a separate audio recording device to ensure the interviews were recorded for transcription. Had the recruitment process resulted in too few participants, the plan was to create additional posts on supplementary social media sites such as Instagram.

Data Analysis Plan

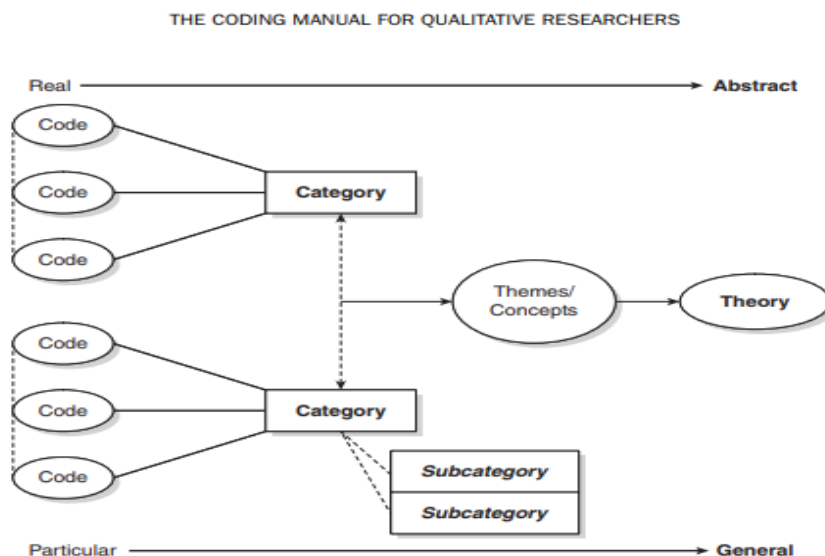
The data provided from the interviews was used to answer the research question for this study which was "What are the barriers or success factors to family planning for millennials from a policy analysis perspective, such as student loan debt, childcare expenses, and cost of living?" A generic content analysis in qualitative research is described as "systematic process of coding and identifying themes and patterns" (Hsieh & Shannon, 2005) which occurs once the data collection (semi structured interviews) is completed. Bernard et al. (2017) stated that coding is a search for patterns within the data and why those patterns exist in the first place.

In Saldana's (2016) work on qualitative coding, the codes-to-theory model was introduced and can be observed in Figure 5 below. This was the coding model used for this research and included recording the interviews, transcribing the audio onto a Word

document, then listening to the audio once again and going over the transcription to ensure nothing was omitted. Once the Word document was complete, the interview was analyzed for the identification of codes and placed in an Excel spreadsheet. Then the code was moved into categories, and finally the main theme/concepts were recognized from each interview.

Figure 5

Codes to Theory Model



Saldana, (2016)

Issues of Trustworthiness

This study took place in full compliance with Walden Universities' Institutional Review Board. Participants were recruited for this study from a selected population with minimal foreseeable risks for the individuals who take part in the interviews.

Credibility

To ensure research credibility, the interviews were recorded either by an audio-tape recorder or by the video recording technology included in the Zoom, Teams, and Skype applications. Additionally, notes were taken via paper and pencil for added clarity. To eliminate bias, Kraemer, et al., (2022) recommend using recording devices and extensive notes to not rely on our mind's recall and avoid falling prey to memory bias.

Transferability

To ensure transferability, I conducted in-depth, semi-structured interviews which contained open-ended questions. Through this process, I considered the observed atmosphere and body language of the participants during the hour-long interviews to provide transferability through a thick description. The research was described in sufficient detail to ensure that researchers can replicate the study.

Dependability

The dependability of this study was established using audit trails which consisted of thorough tracking of the research through devices such as field notes and recordings (Carcary, 2020). I took consistent and detailed notes in a dedicated field journal to ensure the study can be replicated by future researchers.

Confirmability

Confirmability will be established when the data and findings are presented adequately so that others can confirm accuracy (Nassaji, 2020). To ensure that this study contains confirmability, I was transparent with the analysis, data collection, limitations,

and findings. I used reflexivity and applied it throughout all stages of the research and writing process.

Guillemin and Gillam (2004) explain how utilizing reflexivity is vital in qualitative studies to ensure confirmability. They include three key procedures in applying reflexivity to a study which I will be following: keeping account of one's own writing—being self-critical, using a field diary, and lastly, taking time to reflect on your research and writing style.

Ethical Procedures

This study took place in full compliance with Walden Universities' Institutional Review Board. Participants were recruited for this study from a selected population with no foreseeable risks for the individuals who took part in the interviews. This study did not involve any participants who are members of a vulnerable or protected population. This includes pregnant women, minors, individuals with diminished mental capacity, or those who are disadvantages in society. The participants were assured of complete confidentiality through the proper storage of all data related to their interviews as well as any personal identification in a secure location and accessed by only me.

Notes and audio recordings were kept secured on the researcher's computer using an Excel spreadsheet and audio files. All files were password protected to ensure full security and confidentiality. The information gathered from the interviews was not shared with anyone unless they were directly involved with the study.

Summary

Chapter 3 contains a detailed explanation of the methodology, validity, and ethical procedures for this study. It includes a rationale for using a qualitative theoretical framework as well as the reasoning for a narrative analysis and generic research design. Chapter 3 includes: the research design, the participation selection logic, instrumentation, role of the researcher, methodology, procedures for recruitment, data analysis plan, issues of trust, and ethical procedures.

This chapter incorporates the research question into the methodology and shows the continuity between all aspects of the research plan. This chapter provides the methods which will be used to explore participant's perceptions and lived experiences to best recognize patterns and themes. Chapter 4 contains additional information on the characteristics of the demographics for the interview participants. Additionally, chapter 4 will also provide the coding results which were observed through the interviews and an analysis of the collected data.

Chapter 4: Results

The purpose of this qualitative study was to explore how economic factors and the related public policies influence millennial women's family planning. Millennials' perceptions and decision-making surrounding family planning have the potential to influence future policy and assist the subsequent generations with their child-bearing choices. The social change implications for this study are the inclusion of pronatalist language within future economic public policy creation and implementation. This research can function as the foundation for policy development which eases some of the financial burden on millennials and subsequent generations so that economic factors will be less of a factor in their family planning choices. The research question for this study was "What are the barriers or success factors to family planning for millennials from a policy analysis perspective, such as student loan debt, childcare expenses, and cost of living?" Chapter 4 contains the setting of the semi structured interviews, the participants demographic information, and the data collection methods that were used. The last sections of this chapter are detailed reviews of the data analysis process, the issues of trustworthiness, the results of the study, and a final summary.

Setting

Institutional review board approval (09-27-23-1054352) was received on September 27, 2023. I started recruitment on September 28, 2023, following the recruitment procedures which were outlined in Chapter 3. Participants were recruited via social media posts and the use of snowball sampling wherein participants gave names of friends who would also like to participate in the study. The participants provided their

personal emails via social media direct message and from there I sent them emails from my Walden University email account with the details of the study, the consent form, and possible interview times which I am available. The participants agreed to the consent form and agreed to participate in remote interviews which took place over Microsoft Teams and Zoom. They agreed to be on camera and be recorded for the purposes of transcription and analysis.

The setting for these interviews allowed for sufficient observation and recording of body language and facial reactions given during their answers and narrations of life experiences. The 10 questions were asked in the same order during each interview and the average time it took between all 10 participants was 44 minutes. This time was sufficient for my introduction, the participant's introduction, the 10 questions, next steps, and closing remarks.

Demographics

The aim for the number of participants for this study was set at 10 individuals. This participation goal was adequately reached and is explained in further detail in the data collection section of this chapter. I found that saturation was met at 10 participants due to no new data appearing after the last two interviews.

Additionally, the repetition of answers and the findings frequently created similar patterns during the data collection process which further supported data saturation. Therefore, the total number of participants for this study was 10, which aligned with the original intention of the study, and it was sufficient for the overall purpose and answering the research question.

The interviews took place between October 2nd and October 13th of 2023. Table 1 below shows the demographic information for all ten of the study participants who took part in the semi-structured interviews.

Table 1

Demographics of Participants

Participant	Education	Age	Occupation	Relationship	Number of Children
1	MA	30	Data analyst	Married	0
2	HS	36	HR rep	Married	0
3	MA	38	VP of sales	Married	2
4	BA	32	Nurse	Married	4
5	Associates	42	Marketing	Married	4
6	BA	34	Director of contracts	Married	0
7	BA	41	Director of finance	Married	2
8	BA	35	Manager	Married	Pregnant
9	HS	42	Housewife	Married	4
10	Associates	41	Real estate agent	Married	2

The participants for this study were female millennials (ages 27-42) who reside in Columbus, Ohio. The time for which they resided in Columbus, Ohio was not asked nor was it relevant to the study. They also lived in all parts of the city and had varying levels of education, socioeconomic status, and relationship status. All participants have had experience with family planning decision making at varying degrees and lengths of time.

Data Collection

Initially, the response to the social media post on LinkedIn and Facebook was very positive. I immediately received responses from individuals across the LinkedIn platform through the initial post and snowball sampling. A total of 15 individuals contacted me to participate in the study. However, two were excluded because they were too old for the study and one other individual was excluded for being too young for the study.

Additionally, two individuals did not respond to the email with their interview time availability/consent which brought the total of participants to 10. After the first two waves of interviews there were no more responses. Saturation was met after the 10th interview when no new data was being presented. Further inquiries for additional participants were no longer necessary and 10 participants were sufficient for a qualitative analysis of the findings. The time which was allotted for the interviews was 1 hour and this was only required for one interview out of the 10 that I conducted. Most participants finished between 43 to 55 minutes. The meetings were recorded using the Microsoft Teams recording device and my own audio-recording device.

Some technological issues presented themselves during the interview process with the Microsoft Teams application through Walden University. After several attempts to resolve the issue, the Zoom application as well as telephone recordings were used for interviewing participants. Despite the technical difficulties, thorough field notes were taken to ensure that each participant was recorded, and the transcription was accurate.

The Microsoft Teams application was used to record and transcribe the interviews

and present the transcription in a Word document. I used the Zoom application to record and transcribe eight interviews. Two interview participants asked not to be recorded due to personal reasons. To ensure that their narration was captured the researcher simultaneously transcribed the conversations which were approved by the participants. I read through the transcription and checked it for accuracy with my own audio recording and corrected any mistakes within the transcription. Each audio recording was listened to twice to ensure that the transcription was precise. Data and tables in the next sections of this chapter present the findings with any nonconforming data addressed in the results.

Data Analysis

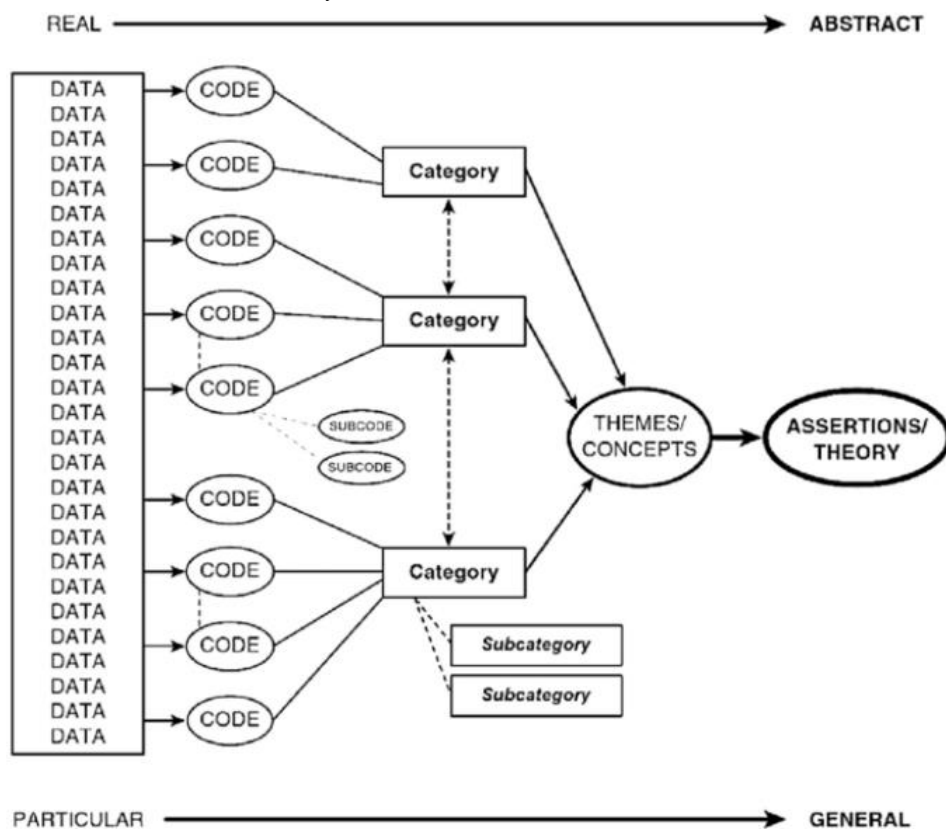
I used Saldana's (2016) codes-to-theory model which is shown in Figure 6 below. The raw data which was gathered from the eight semi-structured interviews was transcribed and placed into a Word document. From the Word document, I conducted an analysis to determine what raw data was significant to the study and should be transferred to an Excel spreadsheet. Once the cleaned data was transferred to an Excel spreadsheet, a second analysis was conducted to determine codes which appear from the raw data. Once codes were identified and the raw data was distilled into smaller code groups, I completed the third analysis to identify categories which the codes should be placed into.

From the remaining categories the fourth analysis was conducted to determine any themes and concepts from the data. Finally, the last analysis was performed on the themes and concepts to identify assertions and theories regarding the data. Figure 6 shows an outline of the codes to theory model process while Table 2 shows the

application of the codes to theory model to this study and how the data was distilled from raw data to significant findings and applicable theories.

Figure 6

Saldana's Codes to Theory Model



Saldana, (2016)

To ensure that any potential bias was minimized, and the validity of the study was not compromised (due to my close relation to the study as a member of the participant demographic), I took additional measures of data analysis. The raw data was summarized twice, and codes were extracted after the second rewrite of the raw data. The raw data seen in Table 2 was extracted from the Zoom/Microsoft Teams Applications and the field notes after multiple summarizations and a comprehensive analysis for accuracy. I

consulted with my chair to ensure the participant's context was fully realized in the raw data without any researcher influences. The data collection and subsequent analysis was conducted without any purposeful sampling for participants who have a particular relationship status or education level. The fact that all the study participants were married, and a majority had a college education was purely coincidental and occurred organically through snowball sampling.

Additionally, none of the participants were aware of all three of the policies which are discussed in this study, so the interviews were reframed to provide an explanation of the policies and to ask the participants their perceptions of how this could benefit their family planning or subsequent generation's family planning. Once the raw data was collected, transcribed, analyzed, and summarized into manageable paragraphs, coding took place according to Saldana's (2016) codes to theory model as instructed. The codes, seen in Table 2, identify the initial patterns in the raw data which began to appear repeatedly throughout the summarizations. These codes were identified using an In Vivo method of analysis (Saldana, 2016) which uses short descriptors for codes and then includes frequency measurements to establish code significance. Twelve codes were identified from the raw data which were repeated at least four times during the data collection process. Table 2 displays only codes which could be classified as perceptions and/or related to family planning choices.

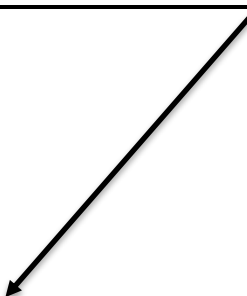
Table 2*Participant Raw Data, Codes, and Frequency*

Raw Data	Code	Frequency
I perceive rent prices and housing as a serious concern for myself and has had an impact on my family planning decision-making.	Inflation barrier	9
I have actively made the choice to delay or forego having children due to economic barriers.	Delayed/Chose not to have a child.	6
I have student loan debt and it has impacted my family-planning choices.	Student loan barrier	4
I perceive the cost of childcare expense to be significant and it has an impact on my family planning decision-making.	Childcare expense barrier	10
(I am now aware of the American Rescue Plan of 2021). I think it could be helpful to relieve the financial burden on millennials and subsequent generations.	Childcare policy perceptions	4
(I am now aware of the Student Loan Debt Relief of 2022). I think it could be helpful to relieve the financial burden on millennials and subsequent generations.	Student loan policy perceptions	4
(I am now aware of the Blueprint for a Renters Bill of Rights of 2023). I think it could be helpful to relieve the financial burden on millennials and subsequent generations.	Rental inflation policy perceptions	4
My career plans influenced my choice to delay/forego having children.	The Choice of Career or Child	5
My family had an influence on my choice to have a child.	Familial influence	4
I do not plan on having children/more children due to concerns over childcare expenses, student loan debt, and/or inflation.	Economic Barriers to Family Planning	9
I perceive that healthcare expense is a barrier to my choice to have a child.	Healthcare Barrier to Family Planning	8
If economic factors were not a concern, I would consider having a child/having another child.	The Elimination of Economic Barriers	8

I extracted the 12 codes from the data collected from the interviews based on the 10 interview questions and sub questions which can be found in Appendix A of this document. In Step 3 of Saldana's (2016) codes to theory model for the analysis of quantitative data, I identified codes which were similar and had overarching patterns which could be homogenized into organized categories. These categories were used to derive themes and patterns from in the fourth step of the data analysis process. Figure 7 displays the categories that have emerged from the codes which were identified in Table 2.

Figure 7

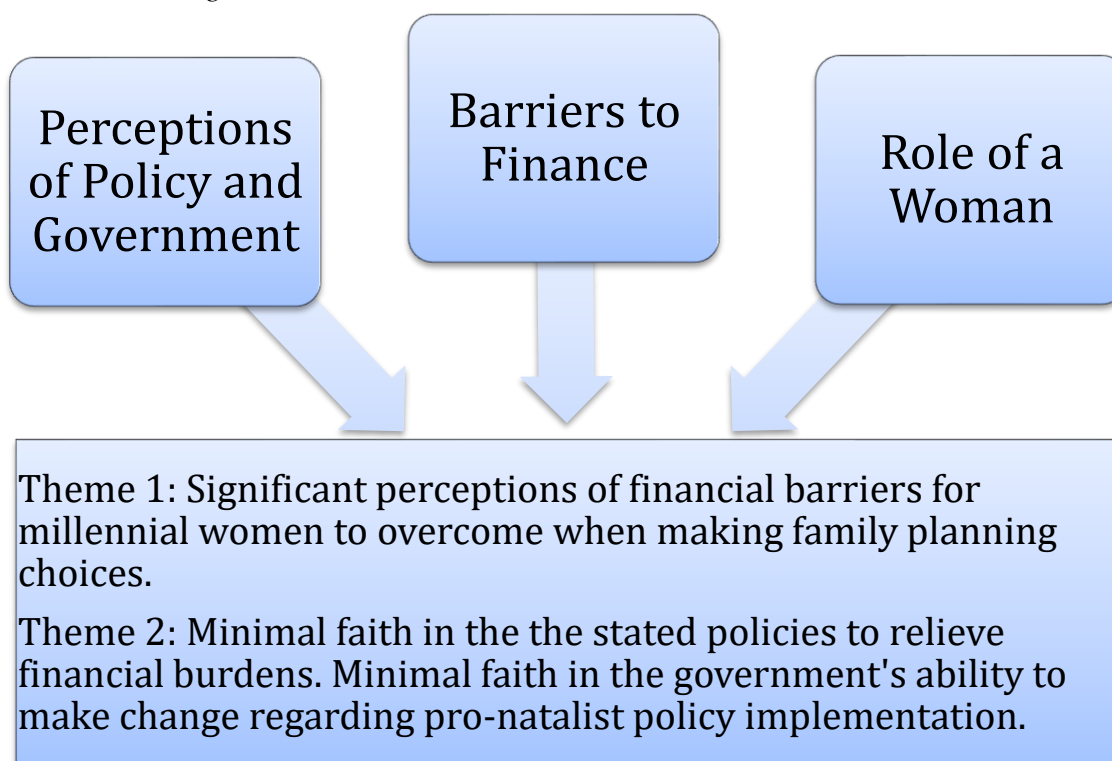
Step Three-Category

Codes	Categories
Inflation Barrier	
Delayed/Chose not to have a child.	
Student Loan Barrier	
Childcare Expense Barrier	Barriers of Finance
Childcare Policy Perceptions	Perceptions of Policy and Government
Student Loan Policy Perceptions	Role of a Woman
Rental Inflation Policy Perceptions	
The Choice of Career or Child	
Familial Influence	
Economic Barriers to Family Planning	
Healthcare Barrier to Family Planning	
The Elimination of Economic Barriers	
Barriers of Finance:	Inflation Barrier; Student Loan Barrier; Economic Barriers to Family Planning; Healthcare Barriers to Family Planning; Childcare Expense
Perceptions of Policy and Government:	Childcare Policy; Student Loan Policy; Rental Policy; The Elimination of Economic Barriers
Role of a Woman:	Delayed/Chose not to have a child; The Choice of Career or a Child; Familial Influence

Step 4 in Saldana's codes to theory model (2016) process involves the identification of themes from the extracted categories. Themes are abstract expressions which explain a phenomenon (Mishra & Dey, 2022) and require detailed analysis to find the subtle patterns within the data. The themes, which can be observed in Figure 8, are the findings which lead to the discussion of theories for this qualitative study.

Figure 8

Thematic Findings



The fifth and final step of Saldana's (2016) codes to theory model is the extrapolation of applicable theories from the thematic results. The two themes which have emerged from the raw data can be classified as economical for Theme 1 and political for Theme 2. The themes were developed after exhaustive analysis efforts and include the patterns which were found repeatedly in the narrations of participant's semi-

structured interviews. These themes are significant factors in the phenomena of millennial women choosing to forego/delay family planning in the United States and require further understanding through a comprehensive discussion.

Evidence of Trustworthiness

Credibility

Credibility was established using two audio recordings of the interviews by an audio-tape recorder and by the video recording technology included in the Zoom and Teams applications. Additionally, thorough field notes were taken using Microsoft Word. These steps followed Kraemer et al.'s (2022) recommendations in using recording devices and extensive notes to not rely on our mind's recall and avoid falling prey to memory bias. The findings aligned with the assumptions made in Chapter 1 as well as the literature review in Chapter 2. For a study to establish credibility, the findings must be believable, and the biases must be identified. Thorough measures were taken to ensure credibility and to ensure that the data analysis aligned with the trustworthiness processes outlined in Chapter 3 of this document.

Transferability

Transferability was established through the standardized practice of in-depth semi-structured interviews which contain open-ended questions. The data collection process was performed efficiently and uniformly analyzed with every step recorded in a transparent manner. Although two participants requested to not be recorded for personal reasons, the validity and transferability remains due to the thorough field notes which were taken by the researcher during the interview.

Dependability

Dependability was established using audit trails which consisted of thorough tracking of the research through devices such as field notes and recordings (Carcary, 2020). I took consistent and detailed notes in a dedicated field journal to ensure the study can be replicated by future researchers. The notes and recordings were reviewed no less than three times per participant to ensure the coding and analysis is accurate and dependable.

Confirmability

Confirmability was established because the data and findings were presented adequately so that others can confirm accuracy (Nassaji, 2020). To ensure confirmability, I was transparent with their analysis, data collection, limitations, and findings. I also used reflexivity and applied it throughout all stages of the research and writing process.

Guillemin and Gillam (2004) explain how utilizing reflexivity is vital in qualitative studies to ensure confirmability. They include three key procedures in applying reflexivity to a study which I closely followed: keeping account of one's own writing—being self-critical, using a field diary, and lastly, taking time to reflect on your research and writing style. These steps ensured that confirmability was achieved in this research study.

Results

The research question of, “What are the barriers or success factors to family planning for millennials from a policy analysis perspective, such as student loan debt, childcare expenses, and cost of living?” has been sufficiently answered. Saturated study

results have been realized and are sufficiently conclusive and significant. The perceptions of female millennials in the U.S. are found to be substantially negative regarding economic factors and policy as they relate to family planning choices. The reoccurring response throughout the data is, “everything is simply too expensive” when asked about choosing to have child or have another child.

Additionally, there was a clear sense of defeat in their tone when asked about financial burdens and their perceptions of possible policy implementation. Participants had minimal positive impressions of the government and its ability to bring forth significant change. I also noted that when asked about the three policies, *American Rescue Plan Act & Childcare Funding* (2021), *Plan for Student Debt Relief* (2022), and *Blueprint for a Renters Bill of Rights* (2023), that there was an audible “fatalistic sigh” by 6 participants before answering the question.

This study found that economic factors are a significant barrier to millennial women when making family planning decisions. The data collected in this study which are displayed in Tables 2 and 3 conclusively support the themes which were identified in Figure 8.

Theme 1—Economic Barriers

Childcare Expense Barrier

Theme 1 found that there are significant negative perceptions of financial and career barriers for millennial women to overcome when making family planning choices. The barrier which was perceived to be the most critical economic barrier was childcare expenses with all ten of the participants citing it as one of their top concerns for having a

child. Several participants noted that either she or her partner would have to quit their job to stay home and watch the child due to the exorbitant cost of childcare. Seven out of the ten participants stated that they or someone they know have already had to make changes to their careers to adjust for childcare expenses (all participants with children).

A common pattern within the data regarding childcare expense is the dependence upon friends and extended family to care for their children. Participants made statements such as, “thank goodness for my _____ (insert mother, cousin, sister, grandparents) who watches my children or I wouldn’t be able to work” or “I made arrangements with my parents [common pattern] so that we (participant + partner) wouldn’t have to pay for childcare”.

Additionally, three participants noted that the quality of care for their children is lacking and not worthy of the high cost, citing news stories of child neglect and abuse. Statements such as, “why would I want to have a child when you hear all these awful stories about paying thousands of dollars to daycare only to have your child neglected by underpaid workers?” and “I can’t afford to have another child in after-school care and neither would I want to, that place (the after-school facility) is poorly managed at best”.

The economic barrier of childcare expense has been found to be the most significant out of all three economic barriers mentioned in the research question of this study. These statements and perceptions regarding childcare expenses will be explored further in Chapter 5 with a comprehensive analysis and interpretation of the findings.

Cost of Living Barrier—Rent Expense

The second most significant economic barrier out of the three proposed for millennial women in the U.S. is rent/housing. Nine out of the ten participants interviewed perceive rental costs to be a substantial barrier when making family planning decisions. The data gathered from the interviews suggests that millennials are struggling to afford the purchase of homes and are therefore forced to rent. Given that the median rate in the U.S. for rent is \$2,052 for a one-bedroom apartment (rent.com, 2023) and the median monthly earnings for U.S. females is \$3,972 (Bureau of Labor Statistics, 2023) the participants have serious concerns.

Common patterns that were found throughout the interviews were concerns over the sporadic and unregulated rental increases by landlords as well as not being able to afford a 2-bedroom apartment which is essential for having a family. Five participants had the following sentiments, “How could I have (more) children when I can hardly afford a small apartment?” and “studio apartments in downtown are \$1,900, it is impossible to have a marriage in something small like that, let alone a child.”

Lastly, even though some of the participants owned their own home they stated they are so thankful that they settled down when they did because it is nearly impossible to get a good mortgage rate now. They sympathize with individuals who are struggling with the high rent prices and see their friends and family members must work two jobs just to afford a small one-bedroom apartment.

The economic barrier of rent expense is found to be the second most significant out of the three economic barriers presented in this study. The statements and perceptions

regarding cost rent expense/inflation/cost of living, will be explored further in Chapter 5 with a comprehensive analysis and interpretation of the findings.

Student Loan Debt Barrier

The third economic factor which was suggested as a barrier for U.S. female millennial's family planning decision was student loan debt. This factor was found to not be a significant barrier in a woman's choice to forgo/delay having children. Out of the three barriers, student loan debt was perceived as a frustration and struggle but not a substantial consideration when choosing to have or not have a family. Only four out of the ten participants stated it was significant in their family planning decisions but followed it with the caveat that, "it is not nearly as impactful as rent or daycare."

Healthcare and Career Consideration Barriers

Two other factors ranked higher than student loan debt in their significance in the code rating of Table 2—healthcare expense and career considerations. Concerns over career plans was repeated five times with participants stating concerns such as, "I waited because I wanted to advance my career first" or "my company doesn't have a good maternity leave policy and I really want to stay with this company". Concerns over healthcare expenses were mentioned by eight out of the ten participants regarding both the expense of labor and delivery but also healthcare for post-partum and infant care. According to a 2022 article by WebMD, the average cost of vaginal delivery is \$3,000 with insurance and the average couple will pay \$25,360 for the first two years of the child's life in care and supplies (Brennan, 2022). Participants voiced their concern over the costs of the hospital and medications with one participant stating they were sued by

the hospital over unpaid medical bills from the birth of their child, “we simply didn’t have the money, I was too scared to have the baby at home—what can I do?” Given these findings, student loans were outweighed by the substantial obstacles of healthcare and career considerations as family planning barriers.

The economic factor of student loans is found to not be a significant barrier to millennial women’s family planning decision-making. Additionally, the results show that two other factors are more significant and should be taken into consideration for future studies—healthcare and career considerations. The statements and perceptions regarding these findings will be explored further in Chapter 5 with a comprehensive analysis and interpretation of the results.

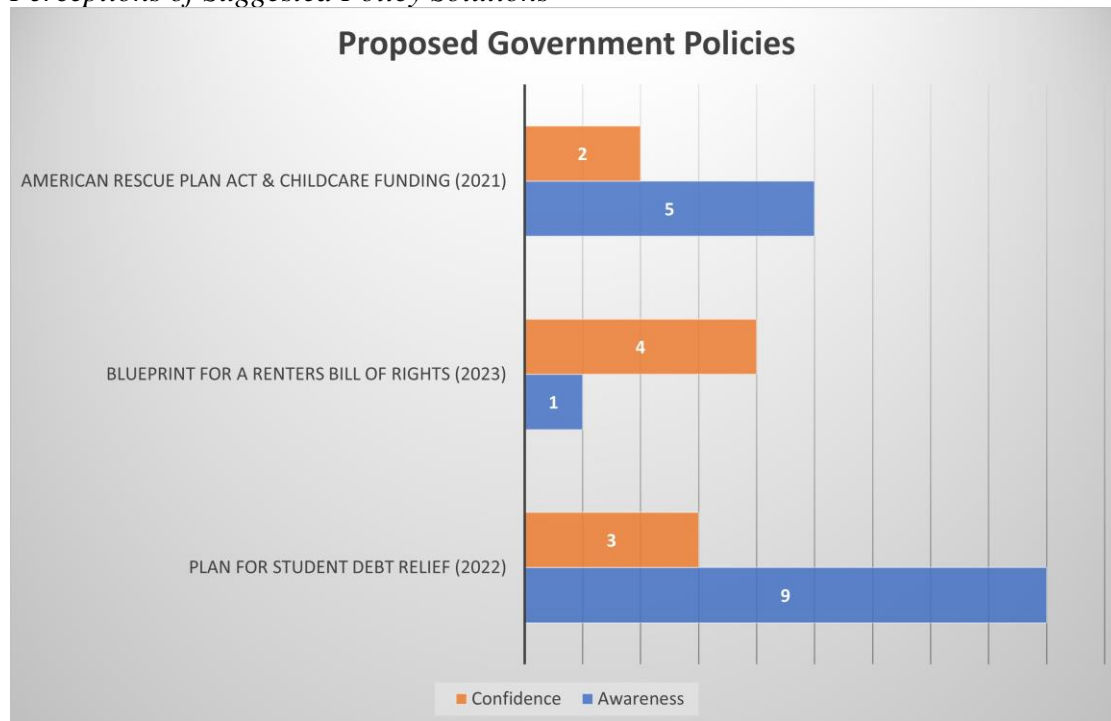
Theme 2—Perceptions of Suggested Policy Solutions

The second theme identified from the data was the perceptions the participants had concerning the suggested policy solutions. This study presented and thoroughly explained the following policies, *American Rescue Plan Act & Childcare Funding* (2021), *Plan for Student Debt Relief* (2022), and *Blueprint for a Renters Bill of Rights* (2023). Once the explanations were made, the participants were asked their thoughts on these policies as being potential solutions to ease the economic burden on millennials and subsequent generations. The participants were very honest and open regarding their perceptions of the government and their overall ability to implement helpful policies.

Coding of the data found that only four participants felt there was some possibility of the presented policies having any impact on millennial family planning. However, those participants felt it was either “too little, too late” or “just a band-aid”.

Participants agreed with the ideas of the policies but felt that real change only comes from a “complete overhaul of the system” though this statement was not entirely fleshed out.

Figure 9 below displays the amount of awareness of the three proposed policies as well as the number participants who have confidence in their effectiveness. The orange bar shows the confidence for, *American Rescue Plan Act & Childcare Funding (2021)*, *Plan for Student Debt Relief (2022)*, and *Blueprint for a Renters Bill of Rights (2023)*, and the blue bar represents how many participants were aware of the policy’s existence. From the observation of Figure 9, one can determine that participants have a low confidence level in these policy solutions with the highest confidence being in the *Blueprint for a Renters Bill of Rights (2023)* and the lowest confidence level in *American Rescue Plan Act & Childcare Funding (2021)*. However, the highest awareness levels were found for the *Plan for Student Debt Relief (2022)* and shows that higher awareness is not always equivalent to higher confidence levels.

Figure 9*Perceptions of Suggested Policy Solutions*

Minimal confidence in the government was a common pattern throughout the interviews, however, all participants agreed that something substantial needed to be done before the U.S. reaches the crisis levels of places like South Korea and Japan.

Summary

All the participants stated that they were aware of the birth rate crisis internationally but were not aware that the U.S. had dropped below the birth rate replacement level. They shared their concerns openly and honestly, giving narrations of their own life experiences and how easy or difficult family-planning has been for them. The data collected during the interview process was significant and answered the research

question as well as provided additional insight into family planning barriers which had not been considered previously in this study.

In Chapter 5, a comprehensive analysis of the findings will be presented along with a thorough interpretation of the findings, applicable theories, limitations, and recommendations for future studies.

Chapter 5: Discussion, Conclusions, and Recommendations

The purpose of this study was to explore how economic factors and the related public policies influence millennial women's family planning choices. The nature of the study was qualitative as it was the most effective and appropriate method for understanding the perceptions of millennial women's family planning choices. This study was conducted to fill in the gap in the literature regarding birth rate decline in the United States. To date, no scholarly qualitative research has been conducted specifically addressing economic influences on millennial women's family planning.

Previous studies focused on international birth rate decline, specifically in nations where the phenomenon is most critical such as South Korea and Norway (Jeong et al., 2022) and (Rindfuss, et al. 2010). I aimed to contribute to this area of research by analyzing the birth rate decline amongst U.S. millennial women which has had minimal scholarly research conducted. Additionally, I focused on the economic factors of cost of living (rent inflation), student loan debt, and childcare expenses which influence millennial women's family planning choices. I also looked at the phenomenon through the lens of public policy.

The study found that U.S. millennial women perceive two out of the three suggested economic factors to be significant barriers to their family planning choices. The first and most significant economic factor is childcare expenses with all 10 of the participants stating it has influenced them to some degree when choosing to have a (or have another) child. The second economic factor was the cost of living, particularly the cost of rent prices and the high inflation rates. 9 out of the 10 participants noted that they

have changed/rearranged their family planning due to the high rental costs or mortgage rates.

Student loan debt was not found to be a significant factor for millennial women's family planning choices. Only 4 out of the 10 participants stated that their student loan debt has impacted their choice to forego or delay having a child. However, I found that 8 out of 10 of the participants felt that the healthcare expense of having and taking care of a child is a significant barrier for them and their family planning choices. Therefore, the three most significant economic barriers for U.S. millennial women are found to be childcare expenses, cost of living (rent inflation), and healthcare expenses.

Lastly, I found that regarding potential solutions for birth rate decline in the United States, there was a general distrust of the government and a lack of faith in their ability to implement meaningful policy solutions. Participants varied in their responses with most feeling as if an "overhaul of the system" is required and the policies could "possibly" be helpful. Participants seemed wary of the policies but felt that they could be of help to some. Therefore, the policies of *American Rescue Plan Act & Childcare Funding* (2021), *Plan for Student Debt Relief* (2022), and *Blueprint for a Renters Bill of Rights* (2023) were found to be only moderately valuable in their social change potential.

Interpretation of the Findings

The findings confirmed that economic factors are indeed a significant barrier for millennial women in the United States. This extends the knowledge in the discipline which was identified in Chapter 2 and helps to fill in the gap discussed in Chapter 1. It is no secret that there is a cost-of-living crisis occurring in OECD countries with the

younger generations being the most significantly impacted (World Economic Forum, 2023). U.S. female millennials feel the impact of this inflation through increasing rent prices, student loan debt, healthcare expenses, and childcare expenses. This study highlights the significant impact these economic factors have had on U.S. female millennials and their choice to delay or forego having a child (or having another child).

The results of the study provided insight into the perceptions of the participants and identified two key findings. The first is that millennial women in the United States have numerous factors which impact their family planning choices; however, the prevailing and most significant of these are financially motivated. The economic burden of having and caring for a child is exorbitant and participants expressed this sentiment repeatedly throughout the data collection process. Childcare expenses, cost of living (rent), and healthcare expense were found to be significant barriers to a millennial woman in the United States who is deciding on whether to have children or be financially stable.

There is a critical need to define the statement of, “choosing to have a child or be financially stable.” Participants perceived children to be, in a sense, financial burdens, that require tens of thousands of dollars which they are not prepared to or able to spend. A great deal of thought is given by participants into the positives and negatives of having a child. Simply put, a child would mean that women would have to make sizable sacrifices to their current lifestyles to be able to afford a child. Whether that be moving in with a family member due to the high rent prices, getting a second job to pay for childcare, or paying large premiums for personal health insurance. The perception of U.S. millennial women is that children are a substantial financial risk—one they cannot afford.

The second key finding involves the policy framework of this study and the perceptions of the participants towards policy solutions. Three policies were presented as possible solutions to ease the financial burden on U.S. millennials, *American Rescue Plan Act & Childcare Funding* (2021), *Plan for Student Debt Relief* (2022), and *Blueprint for a Renters Bill of Rights* (2023). These policies were thoroughly explained to the participants and the responses were indifferent at best. The participants expressed their lack of faith in the government to provide viable solutions for the birth rate crisis with two participants stating that the government needs to stay out of it completely. According to a Pew Research Study (2023) on public trust in government, only 20% of individuals surveyed stated that had trust in the U.S. government. This correlates with the participant's perceptions of the policies presented in this study and provides some insight into U.S. millennial women's frame of mind regarding declining birth rate resolutions.

However, despite the minimal faith in the government, four out of 10 participants mentioned that the *Blueprint for a Renters Bill of Rights* (2023) may be of some help to younger generations. They agreed that rent control would be helpful for young couples who are considering having children but are struggling with high rent prices and cannot afford a two-bedroom apartment. It is important to note that two of the 10 participants are involved in real estate and/or are landlords and they felt uneasy about the proposed "rent control" bill.

Based upon the research findings, one can interpret the following: childcare expenses, rent inflation, and healthcare expenses are three of the most significant economic barriers for a U.S. millennial woman when deciding to have a child (or another

child). Additionally, U.S. millennial women have minimal trust in the U.S. government and public policy solutions as they relate to resolving U.S. birth rate decline. These results will be examined further in the framework of the qualitative narrative analysis which was introduced in Chapter 1 and discussed in Chapter 2. The next sections provide an in-depth analysis and further interpretation of the research findings.

Narrative Analysis and the Perceptions of U.S. Female Millennials

Narrative analysis was chosen as the theoretical framework for this study because it places weight on human experience. Through narrative analysis, human actions and perceptions are considered relevant, meaningful, and worthy of study (Reisman, 2016). Narrative research uncovers stories which tell us about the world around us (Belenky et al. 1986; Brown & Gilligan, 1982; Bruner, 1994) and can give context and meaning to a particular phenomenon. This theory allows for the participants stories, experiences, and perceptions to be the focus of the research and is the framework for this qualitative study.

The participants were told to feel free to speak openly and honestly about their feelings on the topic of family planning. They were encouraged to give details and ensured that their storytelling was vital to the research. Hearing this, participants provided long narratives in their responses to the open-ended questions during the interviews. They felt comfortable to quip and make light of somewhat uncomfortable situations in their lives.

Most importantly, they were able to explain a phenomenon through their own experiences with it. Their choice not to have a child because they cannot afford the rent for a two-bedroom is relevant. Their awkward conversations with relatives asking them

to watch their child while they go to work because of the high cost of childcare is significant. A participant getting frustrated over having to wait “at least another 5 years” (current age 32) before her and her husband can save enough money for a child is important. Narrative analysis is woven throughout this study and connects it with a critically significant theme—that human experience is valuable and is worthy of study.

Narrative Analysis and Public Policy Research

Though at first glance, narrative analysis may not appear to be the ideal theory for research involving public policy, this study suggests otherwise. The choice to frame this study in a narrative theory was made purposefully with the intention to align perceptions of a phenomenon with the perceptions of possible solutions to said phenomenon. Narrative analysis can inform effective policy solutions (Roe, 1994) through the storytelling of individuals who are impacted by the implementation of the policy. An individual’s life experiences and interactions with the phenomenon related to the public policy can provide knowledge of the implications (Roe, 1994) and potential risks of the potential policy solution.

The findings in this study illuminate the weaknesses of the suggested public policy solutions through the lens of U.S. millennial women’s perceptions and stories. Participants showed a consistent pattern of disappointment, lack of faith, and indifference when the three policies of *American Rescue Plan Act & Childcare Funding* (2021), *Plan for Student Debt Relief* (2022), and *Blueprint for a Renters Bill of Rights* (2023) were mentioned. Participants felt that the policies were not inclusive enough and aimed mostly

at individuals who are below the poverty level, which neglects the working- and middle-class families.

Though an in-depth analysis of the exact route cause of these perceptions was beyond the scope of this study, it is a significant finding from the research and is recommended for future research endeavors. Additional information on future public policy study recommendations can be found in later sections of Chapter 5.

U.S. Female Millennial's Perceptions of Family Planning and the International Conversation

Chapter 2 contains a comprehensive review of the current literature on the topic of declining birth rates. After reviewing the literature, one can observe that the topic of declining birth rates is not isolated to the United States but is a much larger conversation that has been discussed in the international community for decades. According to the United Nations (UN) 2022 report, the international birth rate has been declining steadily since the 1950s from 36.9 per 1,000 women in 1953 to 17.4 per 1,000 women in 2023 (United Nations, 2022). The UN projects that by the year 2100 the international birth rate will be 11.4 and China alone will lose 600-700 million of its people (Macrotrends.com, 2023).

The United States noticed its declining birth rates in 2007 and quickly joined the international conversation on how to reverse the trend with little to no success. This study aimed to contribute to the minimal research which has been conducted in the United States on the phenomenon of declining birth rates. The findings show that women have multiple reasons for foregoing or delaying having a child, and, most significantly, it

shows that in the United States one of the most noteworthy concerns is the substantial economic barriers.

This aligns with the concerns of other more critically impacted countries such as South Korea which is currently at a 0.7 birth rate compared to the United States at 1.78 (replacement level for a nation is 2.0; CDC, 2023). South Korea has noted that financial issues are a barrier for young generations (Millennials, Gen Z, Gen Alpha), especially those in Seoul, who cannot afford a home or apartment and the job market is also extremely competitive (Yun et al., 2022). Like the findings from this study, U.S. millennial females stated they are delaying have a child (or having another child) in-part due to the cost of renting an apartment (The United States Government, 2021). This is a significant finding because we can look at the situation in South Korea and make more well-informed decisions for our younger generations now before it becomes too late.

The situation in Japan provides an example of how declining birthrates can be a problem. It is widely known that Japan is one of the countries with the lowest birth rate and has been this way for decades (Nomura et al., 2019). The results of a continuously declining birth rate over a long period of time are that Japan now has a population where over 27% are older than 65-years-old with a lack of caretakers for them. They are also expected to have a workforce shortage of 6.44 million by the year 2030 (Nomura et al., 2019).

Given the steady decline of the U.S. birth rate and the observations of the international phenomenon, these research results are critically important and fill in the research gap identified in Chapter 2. The participants in this study voiced their concerns

regarding the increasing inflation, the prices of childcare, and the healthcare expense in the United States. They stated that these factors are barriers for them when it comes to making family planning choices and they do not feel that the suggested policies will be enough to change their minds.

Considering the inevitable conclusion to the U.S. birth rate decline (using the international community as a guideline) the next step is to consider potential solutions for the U.S. population. The following policies have been presented as potential solutions to financial burdens facing younger generations: *American Rescue Plan Act & Childcare Funding* (2021), *Plan for Student Debt Relief* (2022), and *Blueprint for a Renters Bill of Rights* (2023). The participants were presented these policies with the explanation of their purpose as well as how they could potentially ease the financial barrier for younger generations so that they could consider having a child.

The participants' negative perceptions of these policies aligned with the literature in Chapter 2, which show that more drastic economic policies are necessary and come in the form of pro-natalist policies which need to be implemented for any substantial change to occur. For example, in Norway, a country which has struggled with a low birth rate for decades, is now seeing some positive results after implementing pro-natalist policies (United Nations, 2023). Parental leave (mother and father) is at a minimum of 49 weeks with 100% wage compensation and new mothers are allowed 2 hours per day of break time to breast pump (Rindfuss et al., 2010). Additional benefits for childcare in Norway are found below:

Eighty per cent of children aged 1–2 and 97 per cent of children aged 3–5 is in public or private childcare centers, which are open during usual working hours every day. Centre based childcare is subsidized directly by keeping prices low and indirectly through tax deductions. Since 1998, a cash-for-care benefit of more than US\$ 9,000 has been offered to families with a child between 1 and 2 years old who cannot find or do not want a place in center-based childcare. The Government also pays families an annual allowance of about US\$ 1,500 per child, plus an extra allowance and special tax benefits for single parents. (United Nations, 2023)

Given the pro-natalist policies that have been successfully implemented in low birth rate countries such as Norway, one could examine the findings of this study and see where the alignment for U.S. policies falls short in comparison. Additional discussion of recommendations and U.S. pro-natalist policy will be discussed in a later section. However, it is important to recognize the correlation between the current U.S. birth rate approach and the broader international discussion. The U.S. can observe the successes and failures of other countries and apply those strategies within their own borders to facilitate the increase of U.S. births to replacement levels.

Limitations of the Study

Three limitations were identified within this research study. The first limitation concerns the data collection process and the recording of the participant interviews. Despite having thoroughly prepared with two recording devices, pen and paper, and a

Microsoft word document for notes, I did not expect that two of the participants would request to not be recorded. They stated they felt uncomfortable and would “prefer not to” when asked if I could begin the recording of the interview.

To ensure that they felt relaxed and able to answer the questions openly and honestly, I did not record them. Instead, I told them I would be actively transcribing their words as they spoke and they agreed to that suggestion. Although the limitation was resolved, it did create some data collection discrepancies due to the inability to capture every nuance of the participant’s narrations. However, the transcription was able to provide sufficient details and information for the purposes of this research study.

Secondly, most of the participants had not heard of two out of the three suggested policies for this research study and required a detailed description of said policies which was provided by the researcher. Although this was not a significant barrier in the study, it did take up some additional time which could have been used for further discussion of participants’ perceptions.

The third limitation was due to the participant demographics and criteria of the study. Although the data collection methods specified that participants’ relationship status and number of children were not taken into consideration, it was later recognized that all participants were married, and most had at least one child. Even though the results were significant, it would have been helpful to hear from more female millennials without children and/or unmarried. The happenstance that they were all married, with a career and child does not represent fully the millennial audience who are choosing not to have a child. Therefore, it would be helpful to conduct a study where participants do not

have any children and collect their narrations and perceptions to close the gap in the research.

I ensured that any biases were eliminated prior to conducting the data collection process. Using reflexivity and acknowledging my role as the researcher in this study, I identified and set aside my assumptions and prior experiences to ensure that any of my beliefs did not influence the research (Hiller & Vears, 2016). I was attentive to the perspectives and the voices of the participants of this study and critically aware of my own cultural, political, and ideological voice (Gillam & Guillemin, 2018). These reflections and considerations through the process of reflexivity assisted in the establishment of rigor and validity in this research study.

Recommendations

Based upon the findings of my study and the research findings of the literature review discusses in Chapter 2, the first recommendation is to conduct additional research into the feasibility of pro-natalist policy implementation in the U.S. According to the Institute for Family Research and based upon the findings of 22 studies, when child benefits are increased by 10% of a household's income, the nation can expect to see between 0.5% and 4.1% increase in birth rates (2023). A comparative feasibility study of the various countries who have implemented pro-natalist policies to offset birth rate decline would be greatly beneficial in this research area.

Countries have begun to adopt pro-natalist policies to combat the ever-decreasing birth rates amongst their own populations. Some countries have chosen to implement a more vigorous pro-natalist policy campaign while others have employed more moderate

versions. Either way, the list of countries joining the pro-natalist movement grows more extensive with every passing year. Some of the countries with pro-natalist policies include Japan, Canada, South Korea, Greece, Singapore, Spain, Iran, and Italy (World Population Review, 2023). Other countries such as Germany are considering the adoption of pro-natalist policies but have hesitated, choosing instead to trial a two-parent family leave program (United Nations, 2021).

According to the World Health Organization (2023) the U.S. currently has no pro-natalist policies in place except tax breaks provided to larger families. The recommended study would have to consider where to begin, what pro-natalist policies should be researched, and how would a feasibility study benefit the U.S. A pro-natalist policy is any policy which a government enacts to aid in the support of its families and increase the fertility rates (birth rates) of its population (Institute of Family Studies, 2020). This could include the following (United Nations, 2019):

- Federally mandated parental leave for new mothers and fathers with 100% compensation (Norway).
- Baby Boxes—Government issues boxes filled with clothes, diapers, food, and additional baby supplies for new parents (Finland).
- 100% covered expectant mother, labor and delivery, and post-partum care for pregnant and new mothers (South Korea).
- Providing targeted financial support to low-income families (France and Belgium).
- Government sponsored dating agencies (Singapore).

- The “Baby Bonus”—Parents who have a second child get an additional 600 euros (Italy).
- Increasing the allowed number of children per family from one child to three children (China).
- Cash payments and tax breaks for families with children and suggestive television programming late at night (Sweden).
- Cash subsidies to women who have 2 or more children (Russia).

This recommended study would require the comparison of countries’ policies and the effectiveness of their implementation on the countries’ fertility rates over time. It would also require further expansion to see how feasible such policies would be in a country such as the U.S. with its complex state-run infrastructure. This recommended research would need to acknowledge and reflect on the U.S. societal and economic challenges (Lopoo & Raissian, 2012) and use this study as a reference for those challenges.

The second recommendation based upon these studies findings and the gaps found in the literature review in Chapter 2 is to conduct an expansion of this study by broadening the scope. This research focused on one generation (millennials); however, it would be helpful to expand the study to include Gen Z and gather data regarding their perceptions of family planning. Since each generation is unique and has nuances and challenges which other generations may not have, it would be helpful to conduct a qualitative narrative study with U.S. Gen Z women.

The third recommendation based upon these studies findings and the gaps found in the literature review in Chapter 2 is to expand this study to include U.S. cities with the highest rent increases. Since the 2020 pandemic, rent has increased across the U.S. by 19.56% (Rent.com) and is even worse in cities such as New York, San Francisco, Miami, Jersey City, and Providence (Rent.com, 2022). Due to the data collected from the study participants which identify significant concerns regarding the rent increases and its influence on millennial family planning, it would be helpful to conduct interviews in cities where the population is affected the most.

With the broadening of the studies' scope, the recommended studies would apply to larger population groups and become more valuable to the research on the birth rate decline. It would also fill in the gaps in the literature for the U.S. population and assist in the research for the first suggested recommendation regarding the implementation of pro-natalist policies.

Implications

This study has strong implications for social change through the inclusion of pro-natalist language within future economic public policy creation and implementation. This research can function as the foundation for policy development which eases some of the financial burden on millennials and subsequent generations so that economic factors will be less of a concern in their family planning choices.

Young women in the U.S. who wish to grow their families by having a child or having another child should not be hindered by rent prices, the healthcare costs of giving birth, or the expense of care for that child. Pregnancy, birth, and post-partum care are

already stressful as mothers must take care of a baby while facing their own physical and mental fatigue. The additional burden of hospital bills, increasing rent, and future daycare payments should not be placed on a new mother's shoulders.

Therien lies the value of this research study for positive social change. The findings from this study and any subsequent studies which emerge from this research, have the potential to influence public policy discourse and future U.S. pro-natalist policy implementation.

Conclusion

This study was designed with the upmost respect for the efficacy of life experiences as social change compasses. The raw data collected from this study's interviews with participants identify relevant, realistic perceptions of the birth rate decline phenomena in the U.S. The results of this qualitative study provide a framework for feasible courses of action by public officials. Those who are in positions of power can draw upon these findings for policy reform and pro-natalist policy creation. If leadership is willing to listen, they can observe U.S. female millennial's voices which indicate economic concerns are significant barriers to their family planning.

The unique aspect of this study is that the U.S. has several examples of what could happen to their population's birth rates when observing the international community. The U.S. can learn from the case studies of countries which have had successes in birth rate increase such as the case of Norway which saw a 0.16% increase in birth rate from 2021 to 2022 (Macrotrends, 2022). They can also see the negative

results of inaction such as the case of Japan which is expected to have 20% less people in their workforce by 2040 (World Economic Forum, 2023).

Although the policies presented in this study were found to be insufficient, all the participants agreed that something drastic needed to be done to ease the financial burden on the U.S. younger generations who are making family planning choices. Herein lies the social change opportunity of this study to lead to vital pro-natalist policy creation. The results of this research provide a framework for future U.S. birth rate research and will hopefully be the impetus for effective pro-natalist policy creation.

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Appendix A: Data Collection Instrument

Question	Sub question
What are some barriers (if any) that you have found regarding having children?	
Could you please discuss your family planning choices and the reasons behind choosing to have or not have children?	
What are the positives of choosing not to have children?	What are the positives to choosing to have children?
What are your perceptions of student loan debt and how it impacts your family planning (if at all)?	
What are your perceptions of inflation such as rent prices and how it impacts your family planning (if at all)?	
What are your perceptions of childcare cost and how it impacts your family planning (if at all)?	

<p>Could you describe the impact that financial considerations have had on your family planning decision-making (if any)?</p>	<p>How has that impact changed over the past few years?</p>
<p>What other factors influence your family planning choices? Health/medical reasons, societal pressures, spousal/family pressure, concern for the child's future, career, etc.?</p>	
<p>Are you aware of any of the following policies:</p> <p>American Rescue Plan Act & Childcare Funding (2021)</p> <p>Plan for Student Debt Relief (2022)</p> <p>Blueprint for a Renters Bill of Rights (2023)</p>	<p>Do you believe these policies have the potential to impact your family planning decision-making?</p> <p>Why or why not?</p>
<p>Are there any other concerns, comments, thoughts you would like to share regarding this topic?</p>	