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Bye bye baby

Assessing Britain's falling birth rate since the early 2010s

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April 2026

Acknowledgements

This research was supported by the Economic and Social Research Council (ESRC) as part of the ESRC Connecting Generations research programme. The research programme brings together experts from the Centre for Population Change at the Universities of Southampton, St Andrews, and Stirling, with the University of Oxford Leverhulme Centre for Demographic Science, and the Resolution Foundation Intergenerational Centre.

The author would like to particularly thank Jane Falkingham and Teresa McGowan from the ESRC Connecting Generations research programme for their input and comments on an early draft. The author would also like to thank Sophie Hale, Mike Brewer, Tom Clark, Parth Pandya, David Willets, Ruth Curtice and Imogen Stone from the Resolution Foundation for their support, advice and guidance. All views and errors reman those of the author.

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C McCurdy, *Bye bye baby: Assessing Britain's falling birth rate since the early 2010s,* Resolution Foundation, April 2026

https://doi.org/10.63492/owp1022

Summary

Most developed countries are grappling with a falling birth rate, and the UK is no different. The UK's birth rate has moved around over time: it was high in the early 1960s, declined thereafter, and rose in the 2000s. But it has fallen sharply since 2012 – with no signs of a rebound any time soon.

This note explores this recent decline in birth rates and whether it should be a cause for concern among policy-makers. And while the headline trend may not, in itself, warrant alarm, its wider economic and social implications merit attention.

First, declining births isn't in keeping with what many people want: there is a large and growing gap between the average number of children women say they ideally want, and how many they end up having. Second, fewer children will reshape the age profile of the population, and this matters for politics, the economy and public services. Cohorts of different sizes carry different political weight, shaping which issues attract attention and resources over time. An older population will also affect the future supply of carers and workers. For public services, an ageing population is likely to drive rising demand for health and social care services, increasing fiscal pressures. And while fewer children should reduce overall spending on schools, falling pupil numbers may create short-term financial challenges for individual schools, particularly given significant geographical variation.

Just how much fewer births matters will depend on which parts of society feel the impact, and whether the recent fall proves permanent. On the latter, the recent fall is currently being driven by women staying childless longer. Most strikingly, being childless at 30 has become the new normal: the proportion of women in England and Wales who haven't had a child by age 30 has surged from 48 per cent for those born in the late-1980s to 58 per cent for those born in the early-1990s. This means fewer children in the here and now, but we don't yet know the permanent scale of reduction as we won't know for some time whether this cohort will catch up by having (more) children later in life. There is precedent for both outcomes: women born in the 1960s and 1970s similarly delayed childbearing but ended up having at least as many children as their immediate predecessors. But for those born in the 1950s and early-1960s, what initially looked like delay translated into a lasting reduction in completed family size.

Stepping back from the recent decline in births, the longer-term shift over many decades is towards later parenthood. Degree-educated women led this change: in part because, as more women built their careers through the 1970s and 1980s, the opportunity cost of taking time out to have children rose. Graduate women remain considerably more likely to be childless in their 20s and 30s than their non-graduate counterparts, but this gap

has narrowed in recent years for women in their mid-to-late-20s. Non-graduate women aged 25-29 have seen the most dramatic recent rise in the proportion who are childless: from a third (33 per cent) in 2011 to over half (54 per cent) in 2023. Understanding the experience of this group is therefore central to explaining the recent decline in birth rates.

Many young people will want (at a minimum) two conditions to be met before starting a family: being in a committed relationship and living in stable accommodation. Recently, however, both have become less likely to be met. Young non-graduates have switched to costly private rental accommodation and, more recently, towards living with parents – with the proportion in their mid-to-late-20s experiencing one or the other roughly doubling over the past 25 years. And while it used to be the case that non-graduates had higher coresidential partnership rates aged 25-29 than their graduate counterparts, this flipped in the 2000s. In 2023-24, 53 per cent of this non-graduate group were coupled up compared to 57 per cent of graduates. All of these trends – less coupling up, high rental costs and living with parents – make the prospect of starting a family more difficult. This suggests that constraints, rather than a preference to delay or forgo having children, may be playing a bigger role today than in the earlier story of graduates having children later.

A snapshot of 32-year-olds born in 1989-90, precisely those millennials that have seen such a sharp rise in the proportion without a child, shows that it is (still) graduates, single people and those living rent free (including with parents, relatives or friends) who are most likely to be childless. Graduate childlessness rates remain higher than non-graduates, despite the recent surge for young non-graduates. At 32, more than half (56 per cent) of graduate women were childless, compared to less than a third (30 per cent) of non-graduate women; the gap among men was larger still, at 69 per cent versus 47 per cent. Housing status also stands out: around seven-in-ten of this cohort of women and men living rent free are without children. Although this is a broader group than those living with parents, it points to a similar story: childless rates are highest among those without independent housing.

Some important differences emerge when these 32-year-olds were asked whether they intend to remain childless. Most childless women and men responded that they intend to have children, with just 12 and 11 per cent respectively reported they do not. But roughly twice the proportion of people age 32 in the lowest quarter of the income distribution say that they intend to remain permanently childless compared to those in the highest income quarter. This suggests that financial constraints may be shaping intentions, leaving those on lower incomes revising their plans because they don't believe they can realistically afford children.

What explains the recent baby bust? When that same group of 32-year-olds were asked to state reasons for not (yet) having children, around one-third of both women and men stated they did not have a suitable partner. Financial constraints also stand out, with roughly three-in-ten women and a quarter of men citing finances as a reason. The most common response, however, is "I do not feel ready yet", selected by two-fifths of both men and women. It is less clear how to interpret this: it could reflect a positive choice to focus on careers or other pleasures that compete with having children, but it may also reflect that economic barriers stand in the way of parenthood. Although this evidence focuses on 32-year-olds in England, declining fertility is a global trend, suggesting that many of the underlying factors are not unique to this country.

There are many implications of the birth rate decline that has taken place over the 2010s. But the most striking finding is that the recent decline may be influenced by the financial constraints facing non-graduates in their mid-to-late-20s. While this is clearly not the whole story of declining birth rates in the UK, it acts as another stark reminder of the impact of the living standards squeeze and housing affordability crisis.

People hold different views on whether the state should intervene, but even a government minded to do so has only limited levers to shift such a deep-rooted cultural shift. Evidence on the impact of conventional pronatalist or family-friendly policies – including subsidies, tax credits and shared parental leave – suggests they do little to raise the overall number of births, even if they can affect timing. That said, family-friendly policies can deliver other desirable benefits, including supporting parents living standards and reducing child poverty. What is less contested is that governments should support those who want to have children but feel unable to do so. Even for those sceptical of state involvement in family choices, it is concerning that many young adults can't afford to live independently. And for those who favour intervention, it may be that better housing policy is as important as tax breaks.

Whether recent trends ultimately prove to be a delay or a permanent decline remains uncertain, but the Government should carefully consider the consequences. That means making tax and spending choices that adapt fairly to the needs of a changing population.

The birth rate in the UK has fallen sharply since 2012

Like most developed countries, the UK is grappling with a falling birth rate. There have always been a range of reasons people postpone having children or choose not to have them at all – some reflecting preferences (such as prioritising education, careers or simply not wanting children), and some driven by constraints (from fertility difficulties to economic pressures).

Indeed, the UK's birth rate has often fluctuated over time: it was high in the early 1960s and declined thereafter following (among many other things) rising education and employment among women and improved access to contraception and reproductive control. But the past 15 years have added yet another twist to this tale. After a baby boom in the 2000s, overall fertility as measured by the Total Fertility Rate (TFR), has fallen sharply since 2012. As a result, the TFR in the UK has fallen from 1.9 children per woman in 2012 to a joint-record low of 1.6 children per woman in 2023 (as shown in Figure 1).[1] This is well below the 'replacement level of fertility' of roughly 2.1 children per woman that would maintain the current population in the absence of net immigration.[2] And the latest figures for 2024 – 1.4 in England and Wales and 1.3 in Scotland – strongly suggest the birth rate could fall further still. Indeed, previous Resolution Foundation analysis of official data suggests that births will stay low, outnumbering deaths from around 2030 onwards.[3]

It's important to be clear from the outset that this recent baby bust is a phenomenon of most advanced (and some less advanced) economies around the world, in which the UK is neither the leader nor the laggard. South Korea, the country that has repeatedly broken its own record for having the world's lowest birth rate, recorded a TFR of 1.3 births per woman in 2012 but just 0.7 births per woman in 2023.[4] In countries such as Japan and Italy, where fertility had already dropped sharply in earlier decades, the downward trend continued, albeit more modestly, through the 2010s. The concurrent fall in the birth rate in the United States, meanwhile, closely mirrors the pattern seen in the UK.

1 In this note we mostly focus on birth statistics for women, because the mother is always recorded at birth registrations, whereas information on the father or second parent is only required where the child was born within marriage or civil partnership. Male cohort fertility rates are not available because current registrations do not collect data on the number of previous children a man has had. This prevents the calculation of the proportion of men who have not fathered a child. See: ONS, User guide to birth statistics, August 2025.

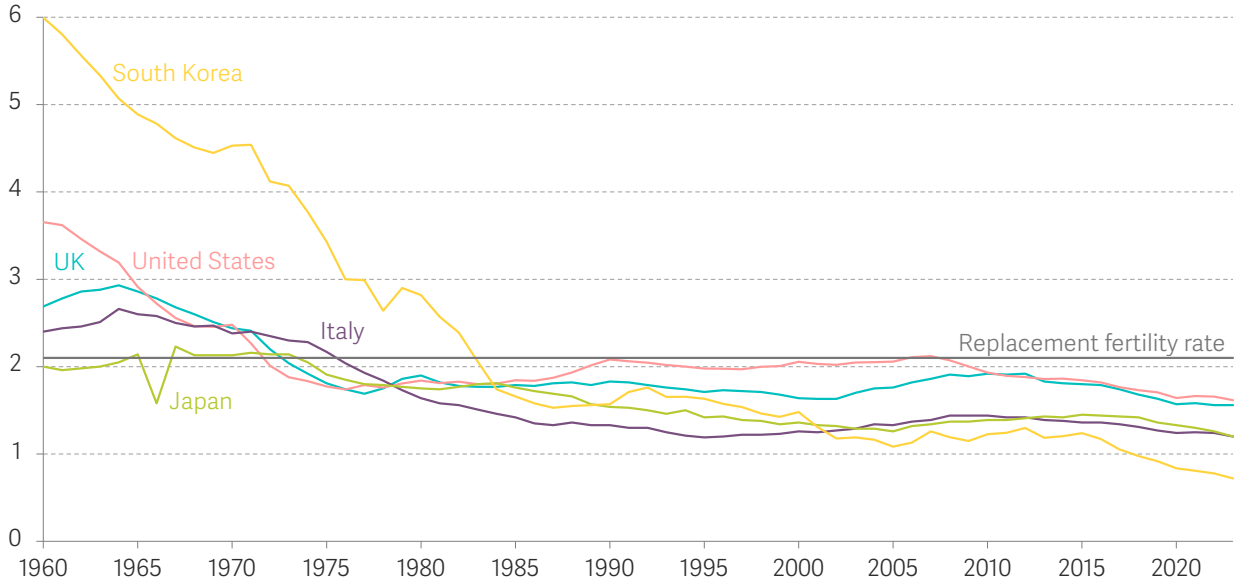
2 This is in absence of internal net migration, which accounts for over 69 per cent of population growth over the 21st century. Source: ONS, mid-year population estimates.

3 R Curtice & G Thwaites, New Year Outlook 2026: Early and encouraging signs of a mild zombie apocalypse, Resolution Foundation, January 2026.

4 In 2024 the TFR in South Korea rose slightly to 0.75 – the first increase in nine years. See: K Ewe & R Lee, In the country with the world's lowest birth rate, fertility clinics are booming, BBC News, July 2025.

FIGURE 1: **Declining births are an international trend**

Total fertility rate, by country



NOTES: Total fertility rate refers to the average number of births a woman would have if she experienced today's age-specific fertility rates at every point during her childbearing years.
SOURCE: RF analysis of World Bank, World Development Indicators.

Of course, boiling down fertility patterns to a single number is complex, not least because people can become parents at different ages. Box 1 explains what the total fertility rate does and doesn't measure.

BOX 1: **The total fertility rate (TFR) – what it does and doesn't measure**

The TFR is defined as the average number of births a woman would have if she a) was to live to the end of her childbearing years and b) had a life that was in line with today's age-specific fertility rates at every point during those years.

A downside of the TFR is that, although it is used as a measure of how many babies women are having, changes over time in the TFR can be driven by changes in the timing of births, as well as the overall number. This is important given that a big part of what is going on today may well be down to delays to parenthood. If today's younger cohorts are having fewer children than their predecessors in their 20s, but eventually go on to have more children in their 30s, the TFR will underestimate the number of babies this cohort end up having over their lives.

It is important to note that the TFR is not measuring the eventual number of births a woman ends up having once she has reached the end of her fertile years. The average number of children born to a woman in a specific birth cohort by the end of her childbearing years is instead known as the completed cohort fertility rate (or the CCFR).[5] The CCFR is a more reliable measure of how many children women end up having, but can only be calculated once a cohort of women has finished having children, which makes it difficult to use for tracking everything that is going on in the present. We will not know the final CCFR of those currently in their mid-to-late-20s until the 2040s, and this is why the TFR is typically used to track current fertility trends.

Strikingly, the recent fall in births has happened without any change in views on ideal family size. In other words, there is a growing 'fertility gap'. Figure 2 shows that there is a large and widening gap between the average number of children women say they ideally want and the number of children they are actually having.[6] The gap between actual and ideal family size in 2020-2023 ranges from 0.5 in countries like the Czech Republic and Finland to 0.7 in Germany and the United Kingdom – with the UK gap having grown by the most since 2011 (when it was 0.3). This so-called 'fertility gap' has risen in seven of the eight countries for which we have comparable historical data for. For all but one of those seven countries (the Czech Republic) this widening gap has been driven primarily by a fall in the number of children women are having rather than by a change in fertility desires.[7] Indeed, the ideal family size has remained at or above the replacement rate (2.1) in all countries shown in Figure 2.

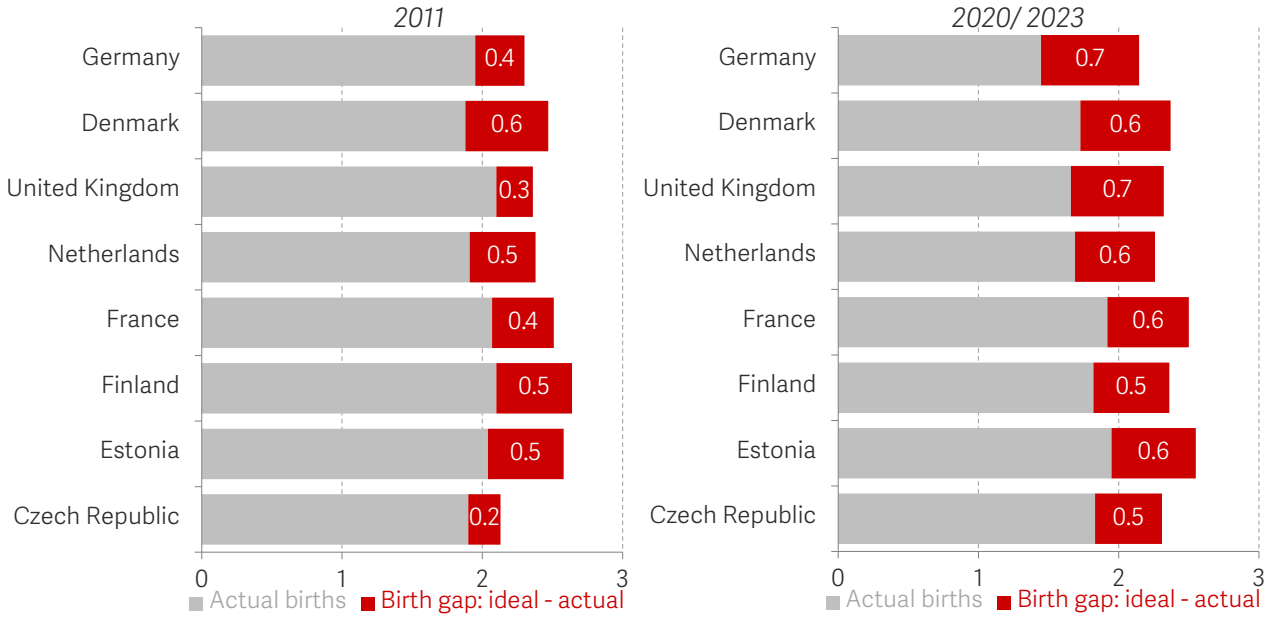
5 For a very comprehensive take on the total fertility rate versus the completed cohort fertility rate, see: S Dattani & L Rodés-Guirao, Why the total fertility rate doesn't necessarily tell us the number of births women eventually have, Our World in Data, February 2025.

6 Of course, not everyone wants, or even can have, children. For example, of women aged 40-54 surveyed, around one-in-ten said their ideal number of children was zero. Source: RF analysis of UK Gender and Generations Survey.

7 In the Czech Republic women aged 40-54, on average, want more children between 2020-2022 (2.3) than they did in 2011 (2.1).

FIGURE 2: **There's a growing gap between the children we'd like and actually have**

Average actual and ideal number of children, women aged 40-54: selected countries



NOTES: Uses the most GGS survey wave (ranging from 2020-2023) from each country listed. The countries shown are those where data is available across both time periods.
SOURCE: RF analysis of European Union, Eurobarometer (2011); Gender and Generation Programme, Generations and Gender Survey (2020-2023).

Drawing on a combination of new and existing analysis, this note will explore the downward trend in births since the early 2010s, with a particular focus on differences by age and education. But it begins by considering the potential social and economic implications.

Falling births contribute to an ageing population, which has implications for public services

Fewer children, combined with rising longevity, will shift the balance of the country's future age structure further towards older ages. This matters for politics, the economy and public services. Cohorts of different sizes carry very different political weight, shaping which issues attract attention and resources over time.[8] For the economy, it poses challenges for the future supply of workers and carers.[9] An older population may also have implications for economic dynamism, given that younger people typically drive disruptive innovations and adapt faster when new technologies arrive.[10] For public

8 C Berry, Cohort size matters: democracy is in danger as young people's disenfranchisement accelerates, LSE British Politics, March 2012.

9 There is, however, scope for these pressures to be mitigated. Longer working lives could offset some of the decline in the working-age population. See: A Turner, The Case for Gradual Population Decline, Project Syndicate, October 2025. Recent evidence also suggests that as much as 1.6 million over 65s were employed in 2024-25. See: A Marsh, Number of state pensioners in work rises to 1.6 million, The Telegraph, January 2026.

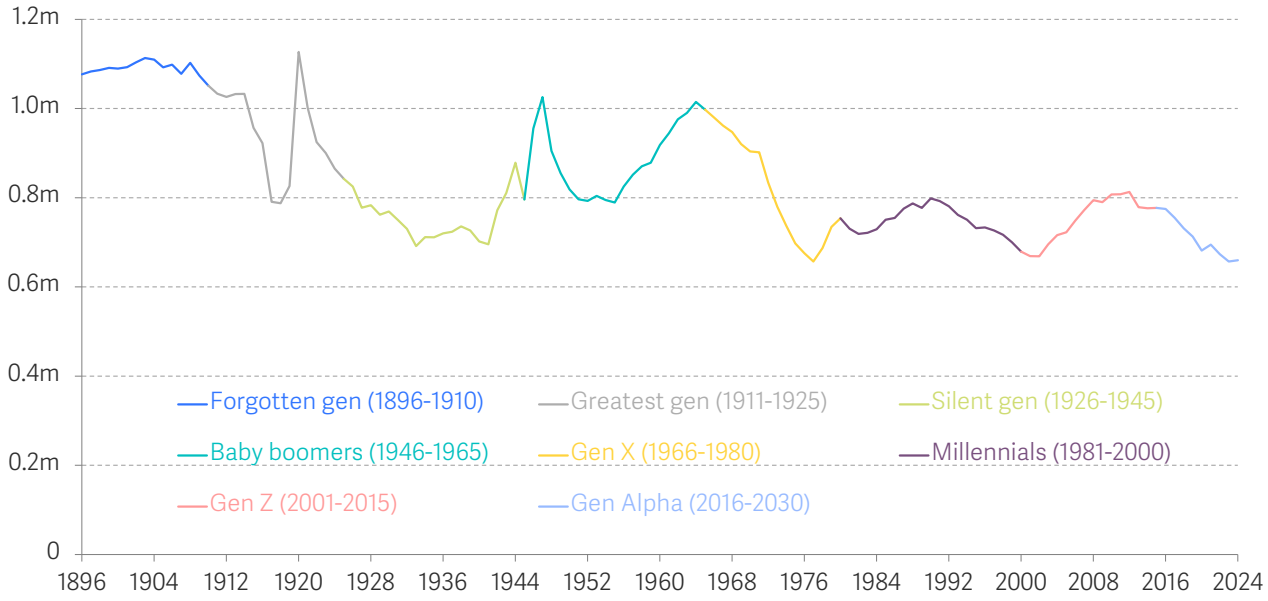
10 R Adão, M Beraja & N Pandalai-Nayar, Technological Transitions with Skill Heterogeneity Across Generations, NBER Working Paper 26625, January 2020; The Economist, It's not just a fiscal fiasco: greying economies also innovate less, May 2023.

services, an ageing population will likely lead to rising demand for health and adult social care. With fewer working-age people paying taxes and more people receiving pensions and requiring health care, this is likely to place greater pressure on the public finances.[11] For example, the pressure to address the sustainability of the pensions triple lock and determine the future path of the State Pension age will only grow more acute as society ages.[12]

The recent baby bust poses a more immediate challenge for the country's schools. As Figure 3 shows, the number of births in the UK was 660,000 in 2024, effectively a record low, second only to the 657,000 recorded in 2023, down by around 150,000 since 2011. Smaller birth cohorts will inevitably lead to smaller cohorts of children entering the country's schools. As Figure 3 makes clear, there have been a number of peaks and troughs in the number of births in the UK in the last half century, so this is not the first time the schools system has been faced with the prospect of rapidly falling (or rising) pupil numbers.

FIGURE 3: **2024 marked the second lowest number of births on record**

Number of live births: UK



SOURCE: RF analysis of NISRA, Northern Ireland births; NRS, Births in Scotland; ONS, Births in England & Wales.

Across England, the recent collapse in births already means that fewer children are entering the schools system: the number of state-funded primary pupils has fallen by 3

11 For a full discussion of the fiscal pressures of an ageing society, see: K Shah, J Smith & D Tomlinson, Under pressure: Managing fiscal pressures in the 2020s, Resolution Foundation, February 2022.
12 C McCurdy, L Murphy & D Willets, Revisiting the State Pension age: Resolution Foundation submission to the 2025 State Pension age review, Resolution Foundation, October 2025.

per cent between 2018-19 and 2024-25, equivalent to a fall of 100,000pupils.[13] Meanwhile secondary school numbers, which are currently flatlining, are expected to fall from around 2025-26 onwards.

This should in principle ease spending pressures for the state over time – fewer pupils should require fewer teachers or supplies, for example. But as school funding in England is generally allocated on a per-pupil basis, schools with falling pupil rolls may face short-run management challenges and real difficulties covering fixed costs – such as buildings or maintenance.[14]

The fall in pupil numbers has also been geographically uneven. For example, the number of primary-age (5-11) school children in Inner London has plummeted between 2016 and 2024 – by as much as a fifth in Westminster (22 per cent) and Lambeth (19 per cent) – while numbers have grown by over a quarter in the likes of Dartford (33 per cent) and Tewkesbury (26 per cent).[15] This uneven demand for schooling will make life difficult for many schools and local authorities, with some managing sharp declines in pupil numbers while others must contend with rising demand for places.

In sum, there is ample reason to better understand the nature of Britain's recent baby bust – which goes some way towards explaining the explosion of public and political interest in this topic.[16] The age profile of the population matters for the economy, for public services – including the schools already experiencing the early effects of a smaller birth cohort – and for political representation. We don't need to presume that this is a crisis to recognise that it is a trend that deserves attention.

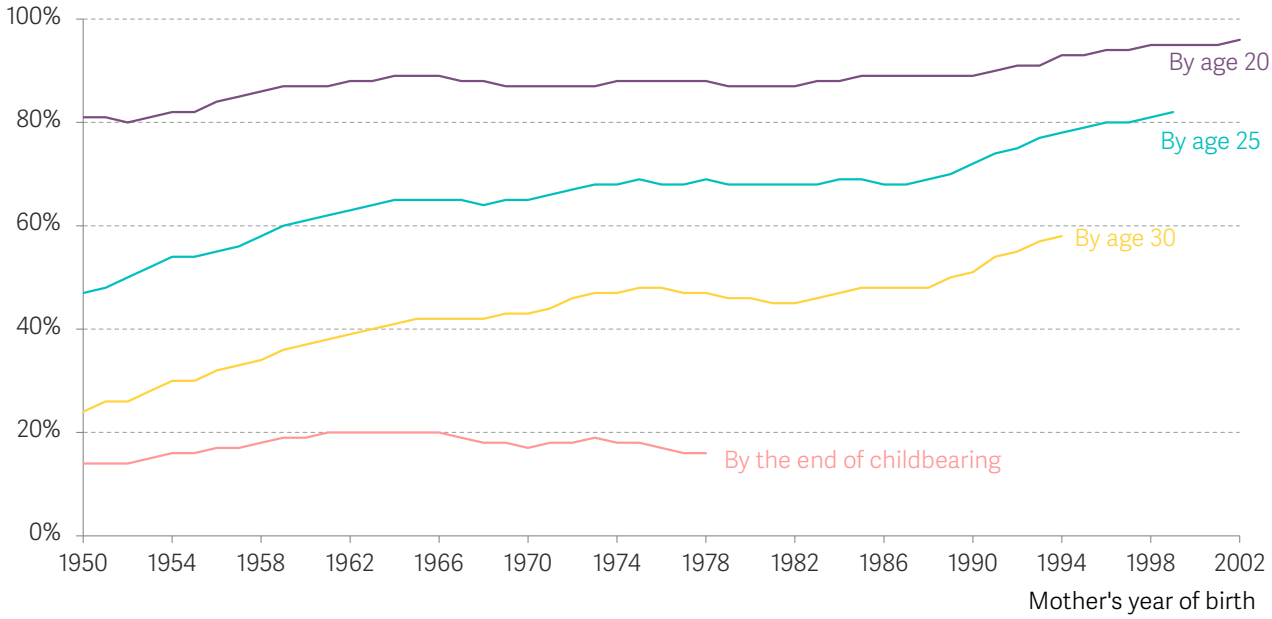
The baby bust is playing out by women staying childless longer

To fully understand how much the recent decline in births matters, we also need to explore how the latest baby bust is playing out. Figure 4 shows the proportion of women in England and Wales who haven't had a child by ages 20, 25, 30 and by the end of childbearing, by year of birth. Most strikingly, being childless at 30 has become the new normal: the proportion of women who haven't had a child by age 30 has surged from 48 per cent for those born in the late-1980s to 58 per cent for those born in the early-1990s.[17]

13 This reference also contains information on secondary school numbers. See: Institute for Government, Public Services Performance Tracker 2025, October 2025.
14 Indeed, there has been very little change in the number of primary schools between 2018-19 and 2025-26. Source: Department for Education, Schools, pupils and their characteristics, June 2025.
15 Source: RF analysis of ONS, mid-year population estimates.
16 Indeed, Google searches in the UK of "birth rate" have spiked since around 2024. Source: RF analysis of Google Trends.
17 Previous work has found that much of the fall in the fertility rate between 2010 and 2017 is explained by a fall in births among young women (specifically those aged under 30) and by a lack of first births – i.e. women staying childless longer. So, in this Briefing Note the main measure we use to understand the recent fall in births is childlessness. See: H Kulu et al., Long-term fertility trends by birth order in Britain: Comparison between England & Wales and Scotland, Population Studies, 80 (1), 2026, https://doi.org/10.1080/00324728.2025.2491354; J Ermisch, English fertility heads south: understanding the recent decline, Demographic Research, 45 (29), October 2021, https://doi.org/10.4054/DemRes.2021.45.29.

FIGURE 4: **Being childless at 30 has become the norm**

Proportion of women who haven't had a child, by mother's year of birth: England and Wales



Notes: End of childbearing includes births before and after 45th birthday.
Source: RF analysis of ONS, Childbearing statistics for women born in different years.

Some of these trends go back a long way. Mothers who had their first baby before 20 (i.e. teenage mothers) have gone from being a significant minority (of nearly 20 per cent) among older Boomers (born in the early 1950s) to a marginal group (of just 4 per cent) among Gen Zers (born in the early 2000s). Moreover, having children by 25 was the norm among older Boomers, but for the youngest millennials (born in the late 1990s) less than one in five had a child by 25.

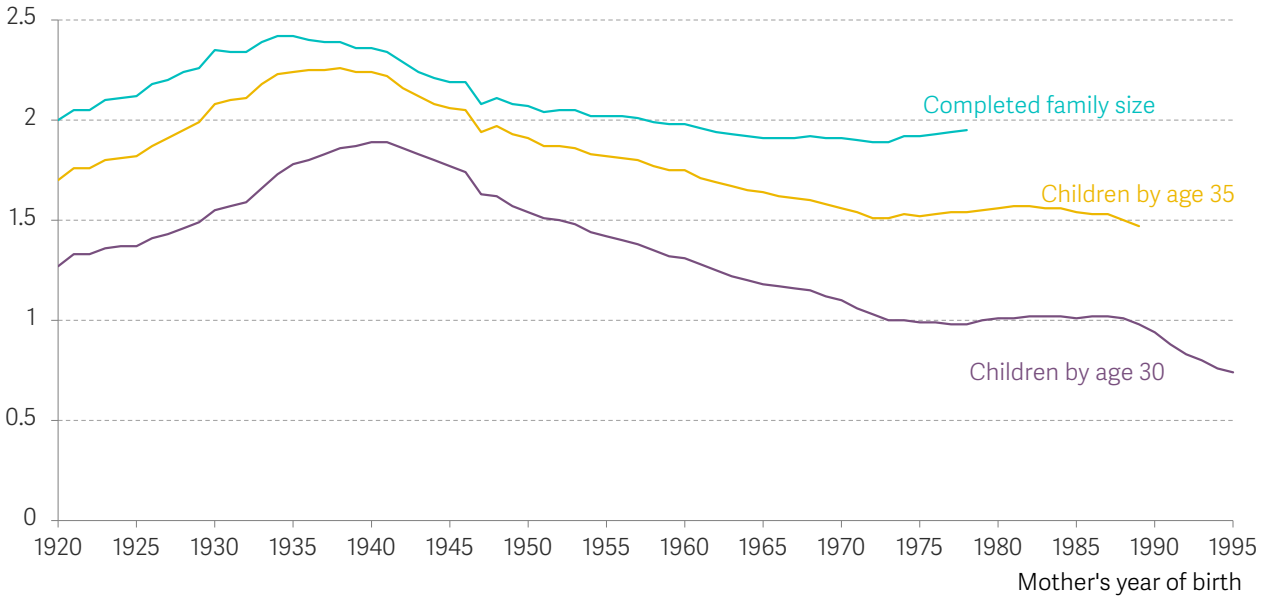
However, it is too soon to say whether an increase in the number of younger woman without children will turn into permanently fewer children, or whether younger cohort will catch up by having (more) children later in life. There is precedent for both outcomes. Women born in the 1960s and 1970s delayed childbearing to a similar extent but ended up having at least as many children as their immediate predecessors. By contrast, for those born in the 1950s and early-1960s, what initially looked like delay (compared with their predecessors) did result in a lasting rise in the proportion of women not having children at all. This is shown in Figure 4 where the proportion of women from this cohort who were childless rose not only at ages 20, 25 and 30 but remained higher even by the end of childbearing than in previous generations.

This pattern of 'delay' and then 'catch-up' is also evident if we focus on an alternative measure of the birth rate, known as the 'completed cohort fertility rate' (CCFR), which measures the average number of children born to women by birth cohort (shown by

the blue line in Figure 5). This retrospective measure tells us how many children women ended up having. The CCFR confirms that cohorts of women born in the 1960s and 1970s caught up with their predecessors, broadly maintaining an average completed family size of two despite big falls in the number of children they had by age 30.

FIGURE 5: **The average number of children born to women by age 30 has fallen**

Average number of children born to women to women by age and completed family size, by mother's year of birth: England and Wales



NOTES: Completed family size includes births before and after 45th birthday.
SOURCE: RF analysis of ONS, Childbearing statistics for women born in different years.

In line with the trend of rising childlessness at age 30 (shown in Figure 4), Figure 5 shows a sharp drop in the average number of children born to women by age 30, from 1 to 0.7 in just seven years (i.e. between the 1988 and 1995 birth cohorts). But , the data won't tell us whether these women will eventually catch up with previous generations for another 15 years or so.

The risk with this new phase of extended period of childlessness is that more people who want children may end up having fewer than they would like, or not have children altogether, simply because they have fewer fertile years remaining or face a higher risk of fertility problems.[18] However, advances in reproductive technology and fertility science may, at least partially, offset this risk.[19]

18 In countries like Japan, South Korea and Taiwan, persistently low fertility rates have translated into lower completed family sizes. In Finland, it looks like this may be on the horizon. See: A Berrington & H Kulu, From costs to culture: what's behind falling fertility in rich countries, Economics Observatory, February 2026; J Hellstrand, J Nisén & M Myrskylä, All-time low period fertility in Finland: Demographic drivers, tempo effects, and cohort implications, Population Studies, 74(3), September 2020.

19 For example, new research suggests that an age-related defect that causes genetic problems in embryos could be reversed by supplementing eggs with a crucial protein. See: H Devlin, Human eggs 'rejuvenated' in an advance that could boost IVF success rates, The Guardian, January 2026.

To better understand this change – and the future outlook – we need to look more closely at who is affected and why.

Graduate women set the trend for delay; now non-graduate women appear to be following suit

Taking a step back from the UK's most recent fertility decline, the longer-term picture – seen across most rich countries – is that parenthood is increasingly taking place later in adult life. As many more women obtained university degrees and built careers in the 1970s and 1980s, the opportunity cost of taking time out to have children rose, particularly before those careers were established. Little surprise, then, that a higher level of education has typically been associated with later childbearing.[20]

This reflects both compositional and behavioural change. A larger share of women belonged to a group – graduates – that have tended to have children later. But behaviour also changed within this group, with graduates postponing motherhood further over time. As a result, the median age at first birth among graduate women rose from 28 for those born in the early-1950s to 32 for those born in the 1970s. Among women who didn't make it to or through higher education, there was very little change in childbearing behaviour for a long time – the typical age at which non-graduate women had their first child remained at around 25-26 years across cohorts.[21]

It is only in recent years, however, that this seems to have shifted. Yes, graduate women still tend to have children later in life than others.[22] But women without degrees appear to be catching up with the trend for delaying motherhood. We can see this clearly in Figure 6, which plots the share of women who haven't had a child by age and education over time. Graduate women remain considerably more likely to be childless in their 20s and 30s than their non-graduate counterparts: for example, roughly twice the proportion of graduate women (45 per cent) aged 30-34 were childless in 2023 compared to non-graduate women (26 per cent). However, there has been a striking turn of events in recent times: the proportion of non-graduate women who haven't had a biological child in their mid-to-late-20s has increased dramatically from one-in-three (33 per cent) in 2011 to more than half (54 per cent) by 2023. Of all the age and education groups shown on the chart, it is non-graduates in their late 20s that has seen by far the sharpest rise in the proportion who haven't had a child since 2011. As a result,

20 Evidence has highlighted that increasing levels of educational attainment explains some but not all of the observed delay in childbearing – behaviour within educational groups has also changed. For example, it is likely too that the non-graduate group has become a more selective group over time. See: S Smith & A Ratclife, Women's education and childbearing: A growing divide, in E Coase, D Kneale & J Stillwell, Understanding Population Trends and Processes: Fertility, children and living arrangements, Basingstoke: Palgrave Macmillan, June 2009.

21 Source: RF analysis of ISER, Understanding Society.

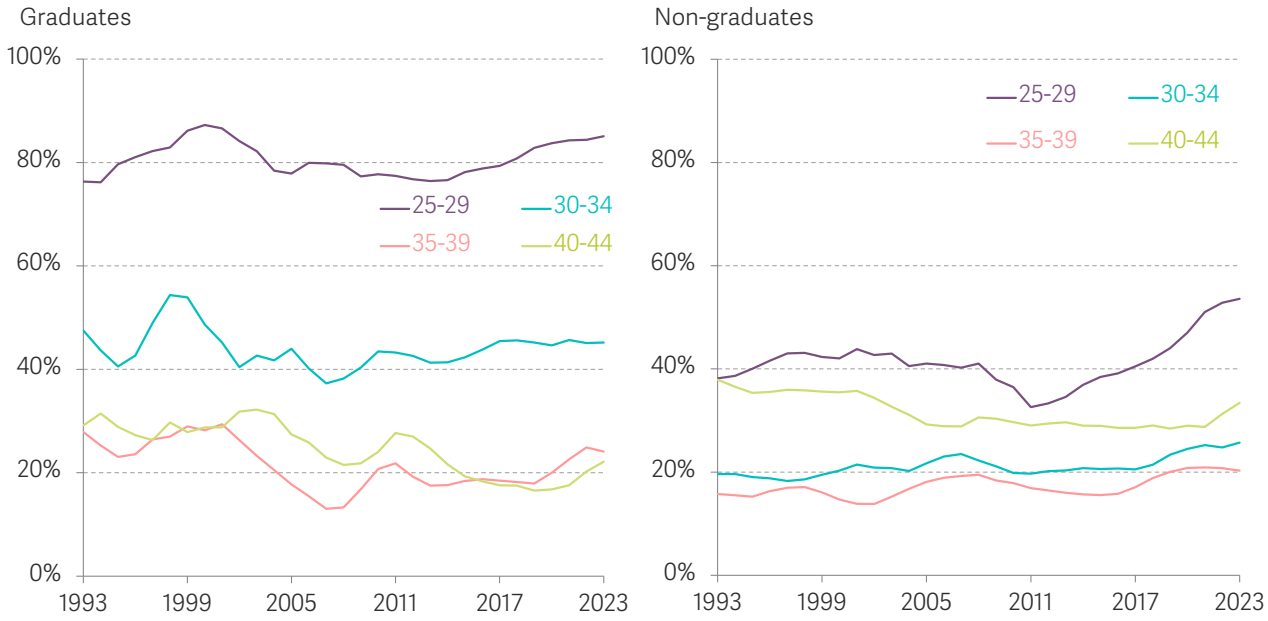
22 In 2016 (the latest year for which there is available data), the average age of mothers with degrees at first birth stood at 33 compared to just 27 for mothers with educational qualifications at GCSE level or below. Source: ONS, Longitudinal Study.

the gap in childlessness rates between graduates and non-graduates aged 25-29 has shrunk by around a third.

This pattern is consistent with other evidence that highlights first birth rates have declined most steeply for individuals with the lowest education levels.[23] Taken together, this makes understanding the experiences of non-graduates particularly important for explaining the overall baby bust of recent years.

FIGURE 6: **Since 2011 there has been a sharp rise in the proportion of non-graduates aged 25-29 who haven't had a child**

Proportion of women who haven't had a biological child, by age and education: UK



NOTES: Understanding Society data covers a two-year period e.g. 2023 refers to 2022-2023.
SOURCE: RF analysis of ISER, British Household Panel Survey (BHPS) & Understanding Society (USoc).

The rise in childlessness among non-graduates is likely related to the decline in partnership rates and changes to housing tenure

To understand what lies behind the striking rise in childless rates among young non-graduates, it is helpful to consider two of the conditions that many young people view as prerequisites for starting a family: a stable relationship and an independent living arrangement.[24] How, then, have shifts in relationship patterns and housing tenure contributed to recent trends?

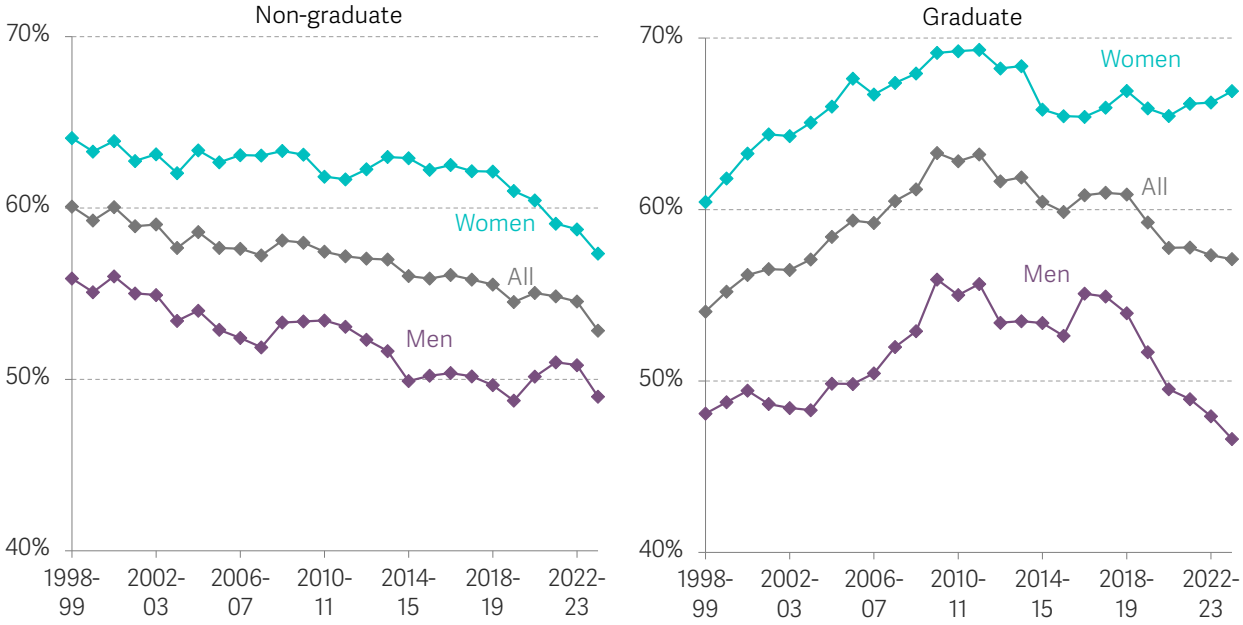
23 B Kuang et al., Educational trends in cohort fertility by birth order: A comparison of England and Wales, Scotland, and Northern Ireland, Demographic Research, 51(36), March 2024, http://dx.doi.org/10.4054/DemRes.2024.51.36.

24 For example, 85 per cent of births in England and Wales in 2024 were to cohabiting partners. See: ONS, Births in England & Wales: 2024 (refreshed populations), May 2026. Another potential explanation for the rise in childlessness among non-graduate women is that higher employment rates for this group may have pushed in the opposite direction of parenthood. However, employment rates among non-graduate women without children in their mid-to-late-20s have remained broadly flat over the 2010s, suggesting this is unlikely to be a significant driver. Source: RF analysis of DWP, Households Below Average Income.

Starting with relationship patterns, non-graduates were once more likely to be in a serious partnership (either cohabiting or married) at ages 25-29 than their graduate counterparts, but this pattern flipped in the late 2000s.[25] As Figure 7 shows, 60 per cent of non-graduates in this age group were partnered back in 1998-99. This rate remained more or less flat until 2010-11 before falling to 53 per cent by 2023-24.[26] By contrast, graduate partnership rates rose from 54 to 63 per cent between 1998-99 and in 2010-11 – in line with the mini-baby boom during the 2000s, shown in Figure 3, in which the delay to parenthood was temporarily paused – before falling back to 57 per cent in 2023-24.[27]

FIGURE 7: **Young non-graduates (aged 25–29) are now less likely to be in coresidential partnerships than young graduates**

Share of people aged 25-29 who are cohabiting or married, by education and sex: UK



SOURCE: RF analysis of DWP, Households Below Average Income.

There have also been substantial changes in where people live. Figure 8 displays the proportion of non-graduates living in different housing tenures. Two trends stand out. First, there has been a long-term switch to costly private rental accommodation: the share of non-graduates in their mid-to-late-20s renting privately has doubled, from 16 per cent in 1998-99 to 33 per cent in 2023-24. Simultaneously, the proportion of this group that are homeowners, including those with mortgages, has halved, falling from 49 per cent to 25 per cent. Second, there has been a more recent uptick in the

25 Previous evidence found that partnership rates had historically been lower for young people with lower qualifications than those with higher levels of education. See: See: M Ní Bhrolcháin & E Beaujouan, Education and cohabitation in Britain, CPC Working Paper 33, June 2013.

26 This decline in coupling among younger adults without degrees since the early 2010s is also evident in the Understanding Society survey.

27 J Bongarrts & T Sobotka, A Demographic Explanation for the Recent Rise in European Fertility, Population and Development Review, 38(1), March 2012.

proportion that remain living with their parents, expanding from 15 to 26 per cent over the past 25 years – with over three-fifths of that rise taking place during the 2010s. These shifts among young non-graduates reflect a more pronounced version of the trends seen across the whole population.[28]

These changes place very different costs on individuals. The switch to private rented accommodation without doubt raises the average financial cost of housing: for example, private rental accommodation costs accounted for an average of around one-third of average net income in 2023-24, rising to over two-fifths in London.[29] For renters in their 20s or 30s, the prospect of having a child may also mean moving somewhere bigger with an additional bedroom – adding further to an already expensive housing cost. Housing insecurity is also widespread in the private rented sector – visible in a number of ways, including unaffordability, poor-quality housing and overcrowding.[30] It isn't hard to understand why that might act as a deterrent to starting a family.

Adults living with their parents are in a different position. While this may reflect a response to the high costs of the private rented sector, the price paid is better understood in a different currency: personal independence. Past Resolution Foundation work has shown that young adults are increasingly reliant on their parents for housing support – with recent studies identifying economic factors as the primary driver of this trend.[31] But whether relying on costly private rental accommodation or your parents for housing, both could leave people feeling less inclined to start a family in the short term.[32]

28 Resolution Foundation, Unsung Britain: A portrait of the country's poorer half, Resolution Foundation, February 2026, https://doi.org/10.63492/ndtl708.

29 Source: RF analysis of DWP, Households Below Average Income. Some commentators have argued that high housing costs in the capital have led to a plunging birth rate. See: London Assembly, The declining number of children in London, London Assembly, August 2025.

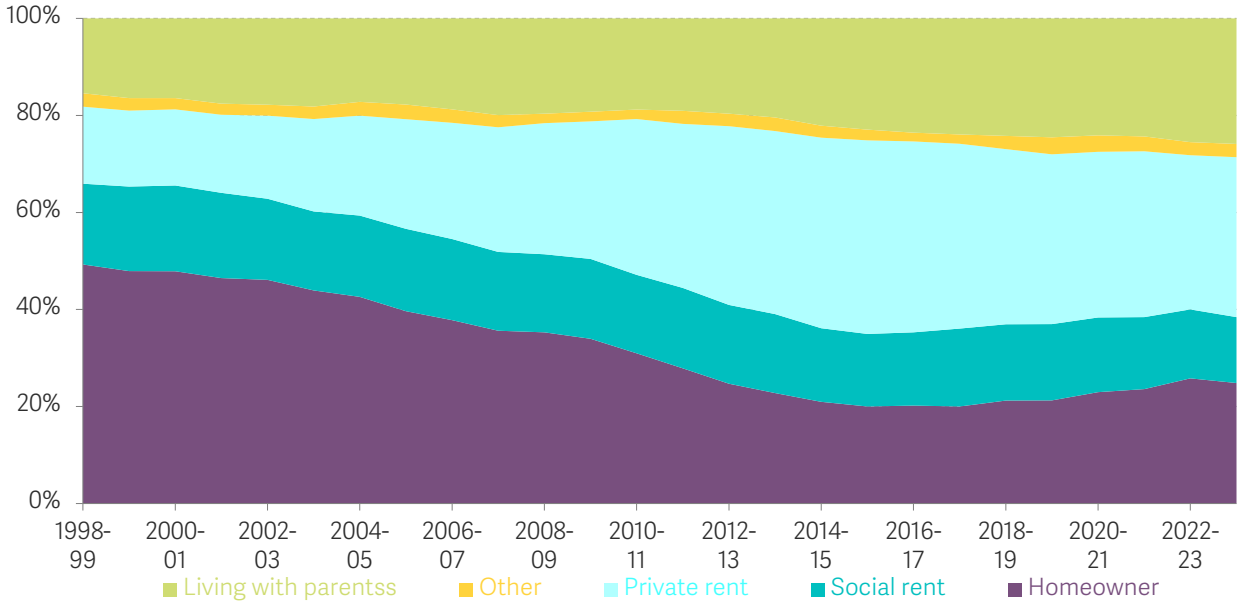
30 MHCLG, Private rented sector tenants: research report, December 2025.

31 In particular, see Box 1 in M Broome, S Hale & H Slaughter, An intergenerational audit for the UK, Resolution Foundation, November 2024.

32 Indeed, UK-based evidence using the Millenium Cohort Study has found that young cohorts today are more likely to living with parents than in previous cohorts because of financial reasons – which make the prospect of having children immediately more difficult. See: C Booth & E Fitzsimons, Early family transitions: Initial findings from the Millenium Cohort Study at Age 23, February 2026. International evidence also highlights that high housing costs make it harder to start living independently and harder to accommodate a growing family. See: D Van Wikj, House prices and fertility: Can the Dutch housing crisis explain the post-2010 fertility decline, Population, Space and Place, 30(7), April 2024.

FIGURE 8: **More non-graduates now live in costly rentals – or with parents**

Share of non-graduates aged 25-29 living in different housing tenures

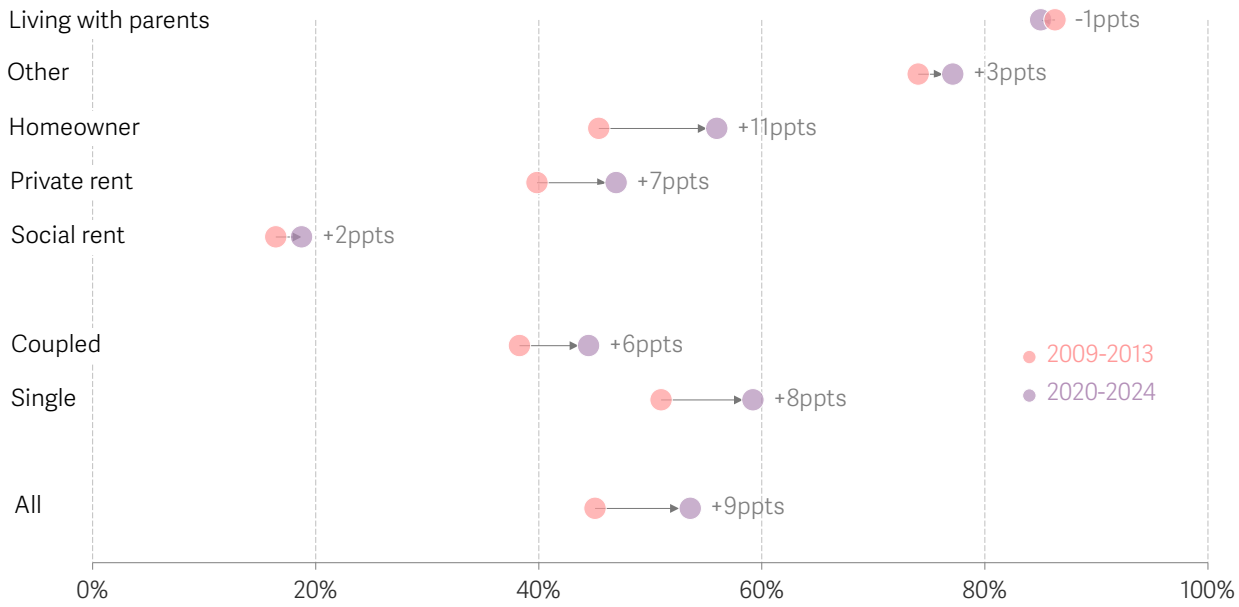


SOURCE: RF analysis of DWP, Households Below Average Income.

And this is borne out in the patterns of childlessness across different tenure groups and by relationship status. Focusing just on young non-graduate women (aged 25-29), Figure 9 shows that between 2009-2012 and 2020-2023 there was an across-the-board rise in the proportion without a dependent child across tenure groups, and for couples and singles alike. The only exception was among non-graduates that live with their parents – where their very high rate of childlessness was essentially unchanged, at around 85-86 per cent. However, there are now many more of these stay-at-homers. As a result, around two-fifths of the overall 9 percentage point rise in childlessness among these non-graduates in their late 20s can be explained by the shift towards living with parents, with the rest of the rise reflecting rising childlessness within the various tenure group.

FIGURE 9: **The share of childless younger non-graduate women has risen across (most) tenures and for couples and singles alike**

Proportion of non-graduate women aged 25-29 without a dependent child, by tenure and relationship status: UK



NOTES: Pools financial years ending in the year shown.
SOURCE: RF analysis of DWP, Households Below Average Income.

Of course, relationship status and housing circumstances – and how they relate to parenthood – are deeply intertwined. It will come as little surprise to learn that just 6 per cent of non-graduates in their mid-to-late-20s that live with their parents are cohabiting or married, compared to 68 per cent of those renting privately and 89 per cent of homeowners.[33]

While graduates remain more likely to be childless at age 32, those on lower incomes are more likely to intend to remain childless

This note has shown that the recent baby bust was caused by a recent uptick in the rates of childlessness among young non-graduate women. We can further explore precisely who among them ended up childless at age 32 and what their intentions are for the future by drawing on the Next Steps Cohort study. This is a survey that has followed the lives of around 16,000 young people in England, born in 1989-90 – covering precisely the cohort of millennials that, as Figure 5 above made plain, has seen such a dramatic spike in childlessness.[34]

Figure 10 shows the proportion of women and men in England who are childless at age 32. Overall, more than half of the women covered had children (60 per cent); while the

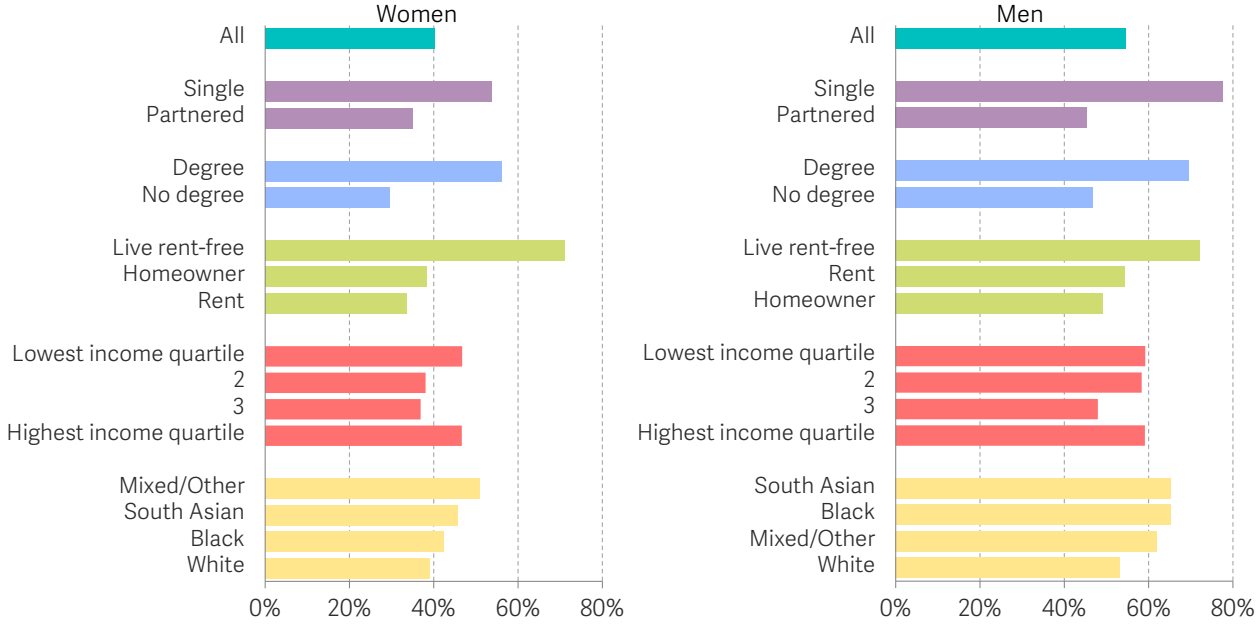
33 Source: RF analysis of DWP, Households Below Average Income.
34 Researchers at University College London have analysed the Next Steps at Age 32 survey, focusing on the reasons why people who do want to have children (or more children) might postpone doing so, especially within a challenging social and economic context. See: A Pelikh & A Goisis, Fertility intentions and postponed parenthood: Initial findings from Next Steps at Age 32, UCL Centre for Longitudinal Studies, October 2024.

majority of men remained childless. There are also important differences by education, housing tenure and relationship status. Despite the recent surge in childlessness among younger non-graduates, we are reminded that the absolute rate for graduates at 32 remains higher: 56 per cent of graduate women (69 per cent of men) were childless at 32 compared to 30 per cent of non-graduate women (47 per cent of men). The education gap may have narrowed, but it has not disappeared. Meanwhile, seven-in-ten of the women and men from this cohort who live rent-free – a group which includes living with parents, relatives and friends – are without children. Finally, and unsurprisingly, relationship status remains important: single women are 1.5 times as likely to be childless at 32 as their partnered counterparts; this ratio rises to 1.7 for men.

Further analysis shows that education (52 per cent), tenure (19 per cent) and relationship status (17 per cent) explain most (87 per cent) of the variation in childlessness (among the factors we look at) among this cohort of women.[35] For men, the broad trend is similar but the contribution made by each factor is somewhat different: relationship status (57 per cent), education (28 per cent) and tenure (7 per cent) explain 91 per cent (after rounding) of the variation.

FIGURE 10: **Graduates, singles and those living rent-free are most likely to be childless**

Proportion of women and men without a child at age 32 by different demographic characteristic: England



NOTES: 'Partnered' includes cohabiting as well as non-cohabiting relationships. 'Homeowner' includes mortgagors, while 'Live rent-free' includes living with parents, relatives and friends.
SOURCE: RF analysis of UCL Centre for Longitudinal Studies, Next Steps Age 32 Sweep.

35 This 'dominance analysis' runs every possible combination of a regression model and determines the relative importance of independent variables in explaining the variation for the dependent variable. The factors we look at include: education, income, relationship status, tenure, geographic deprivation and ethnicity.

The key question is how many of those who are childless at 32 will remain so, and how many will go on to have children. While this cannot yet be observed – this cohort is still in their 30s – it is possible to explore their stated intention to remain childless.[36] Doing so in Figure 11 reveals that the vast majority of childless women and men say that they intend to have children – just 12 and 11 per cent, respectively, say that they don't.

But important differences emerge when responses to this 'intention' question are broken down by individual characteristics. Interestingly, there are only relatively small differences by education: graduates and non-graduates who don't already have children are similarly likely to say they intend to remain that way. This is consistent with existing evidence that shows women with degrees tend to intend to delay childbearing rather than opt out of parenthood altogether.[37]

By contrast, clearer differences appear by income. Around twice the proportion of those in the lowest income quartile (17 per cent of women, 16 per cent of men) than those in the highest quartile (9 per cent for both) say they intend to remain permanently childless. This further hints that financial constraints may be shaping young people's fertility decisions and expectations, with lower-income individuals more likely to revise down their plans because they do not believe they can realistically afford children.[38]

There are also notable differences by ethnicity. Around 15 per cent of white women (13 per cent of men) say that they intend to remain childless compared to a tiny minority of 2 to 4 per cent across the other ethnic groups (4 to 6 per cent among men). While a full exploration is beyond the scope of this note, the differences in fertility outcomes and intentions by ethnicity – and their interaction with migration status – are complex and well documented in the wider literature.[39]

36 It's worth drawing a distinction between two different but related concepts. Fertility ideals – what people would ideally want in the best circumstances – which are relatively stable across age groups and tend to sit above actual birth rates. Fertility intentions, on the other hand, are better thought of as an individual's actual plans to have children – they tend to converge with actual fertility as women approach the end of their childbearing years. See: C Friedrich & M Bujard, Intended, ideal, and actual fertility in 11 European countries. Evidence on fertility gaps in different age groups from the Gender and Generations Survey, BiB Working Paper, February 2025. https://doi.org/10.13140/RG.2.2.23942.28484.

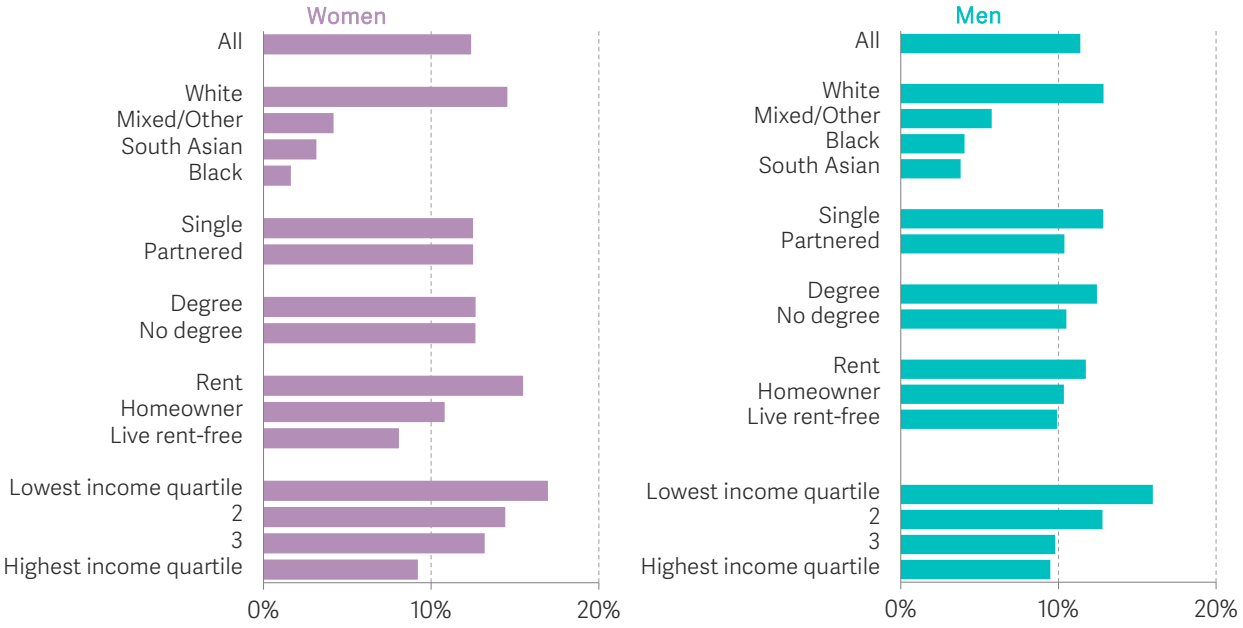
37 A Berrington, J Stone & E Beaujouan, Educational differences in timing and quantum of childbearing in Britain: A study of cohorts born 1940-1969, Demographic research, 33(26), October 2015. https://doi.org/10.4054/DemRes.2015.33.26.

38 C Friedrich & M Bujard, Intended, ideal, and actual fertility in 11 European countries. Evidence on fertility gaps in different age groups from the Gender and Generations Survey, BiB Working Paper, February 2025. DOI: https://doi.org/10.13140/RG.2.2.23942.28484; D Van Wijk & F Billari, Fertility Postponement, Economic Uncertainty, and the Increasing Income Prerequisites of Parenthood, Population and Development Review, 50(2), March 2024. https://doi.org/10.1111/padr.12624.

39 J Mikolai & H Kulu, The partnership, fertility, and employment trajectories of immigrants in the United Kingdom: An intersectional life course approach using three-channel sequence analysis, Demographic Research, 53(10), August 2025. https://doi.org/10.4054/DemRes.2025.53.10; A Berrington, Expectations for family transitions in young adulthood among the UK second generation, Journal of Ethnic and Migration Studies, 46(5), November 2018. https://doi.org/10.1080/1369183X.2018.1539276.

FIGURE 11: **More low-income millennials intend to remain childless**

Proportion of those childless at age 32 that intend to remain so, by different demographic characteristic: England



NOTES: 'Partnered' includes cohabiting as well as non-cohabiting relationships. 'Homeowner' includes mortgagors, while 'Live rent-free' includes living with parents, relatives and friends.
SOURCE: RF analysis of UCL Centre for Longitudinal Studies, Next Steps Age 32 Sweep.

The strikingly high proportion of 32-year-olds who say that they still want to have children is consistent with evidence that ideal family sizes have barely changed despite the recent fall in births.[40] But there is no guarantee that intentions can or will be realised. As previously noted, advances in fertility treatment have and may continue to improve outcomes for older parents. However, access to such treatment is not universal. For example, NHS-funded IVF is subject to eligibility criteria, meaning not everyone who might benefit can access it. As a result, private treatment – often costing many thousands of pounds – may act as a more reliable fallback for those on higher incomes.

But looking beyond this cohort of 32-year-olds, there are signs that younger generations – including older Gen Zers (born in the early 2000s) – are more likely to say that they intend to remain childless than earlier cohorts of the same age (discussed further in Box 2). If these intentions persist as this cohort gets older, the current 'baby bust' is likely to continue.

40 Source: RF analysis of ISER, Understanding Society.

BOX 2: **Fertility intentions, climate change and uncertainty**

The declining first birth rate raises a big question about whether or not people eventually intend to have children.

The Connecting Generations research programme has used the UK Gender and Generations Survey (GGS) to explore fertility intentions.[41] Research as part of this programme shows that a greater share of young adults say they intend to remain childless than in the past. Indeed, the results highlight that 15 per cent of childless Gen Zers (age 18-25) intend to remain permanently so (and an additional 11 per cent said they will probably not have children). And a comparison with figures for younger millennials at the same age (this time using the General Household Survey) showed only 5-10 per cent saying they would "definitely not" have a child.[42]

The UK GGS also asks questions on climate change and economic uncertainty: two common reasons cited by young people for their overall life worries. Research from Connecting Generations found that those who intend to remain childless do not appear to be doing so because of environmental concerns. The combination of wage stagnation, rising employment instability, and the 'cost of living crisis' has made economic uncertainty – even more so than environmental peril – the most salient factor in the minds of the very youngest cohorts.

Additional research has found that individual and subjective perceptions of economic uncertainty – concerning present and future circumstances – and objective measures (namely economic inactivity and low income) increases the likelihood of intending to remain childless, particularly among the Gen Zers.[43]

Other research, using both the British Household Panel Survey and Understanding Society has found that economic uncertainty and precarity impedes partnership stability, which could plausibly have knock-on implications for delaying having children, or not having them at all. Couples who both work and have savings are most likely to marry and least likely to separate.[44] Taken together, economic uncertainty and partnership instability could create an environment where more individuals than in the past decide to remain childless.

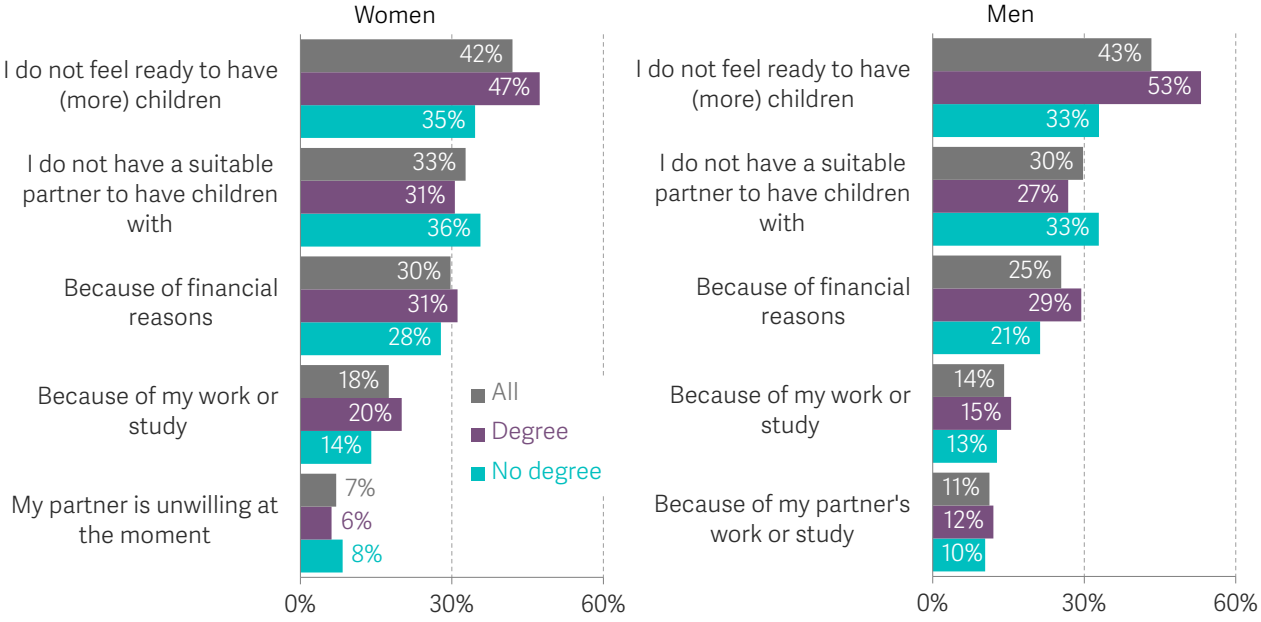
41 Unless stated otherwise the evidence in Box 2 refers to the following academic paper: A Berrington, B Kuang & B Perelli-Harris, Intending to remain childless: Are concerns about climate change and overpopulation the cause?, Centre for Population Change Policy Brief 72, January 2024.
42 M Ní Bhrolcháin, E Beaujouan & A Berrington, Stability and change in fertility intentions in Britain, 1992-2007, Population Trends, 141, October 2010.
43 A Berrington, B Kuang, B Perelli-Harris, Economic uncertainty and intentions to remain childless: Macro-economic worries or individual-level economic uncertainty?, Centre for Population Change Working Paper 109, November 2024.
44 L Palumbo, A Berrington & P Eibich, Living in precarious partnerships, Centre for Population Change Policy Briefing 81, March 2025.

Culture and economics help explain today's baby bust

There is no shortage of potential explanations for the recent fertility decline. The evidence above has already pointed to a potential role for economic factors, and this can be explored further by examining the reasons given by childless young people in England, who say they definitely want children, but are not currently trying. Figure 12 shows the five most common reasons cited by this group of 32-year-olds for not (yet) trying to have children.

FIGURE 12: **Not feeling ready is the most cited reason for not trying to have children**

Most common reasons for not trying to have children among childless 32-year-olds, by education: England



NOTES: Those who say they would like children but weren't currently trying were additionally asked reasons for not (yet) trying to have children. The chart shows responses to this question for those individuals who say they haven't had children.
SOURCE: RF analysis of UCL Centre for Longitudinal Studies, Next Steps Age 32 Sweep.

Partnerships (or perhaps lack thereof) are plainly important. When women and men born in 1989-90 at age 32 were asked why they weren't currently trying for children around one-third of them stated "I do not have a suitable partner to have children with". As shown in Figure 7 earlier, partnership rates in Britain have recently slumped, especially so for those without a university education, helping to explain why this is the most-cited reason among non-graduates. This is not unique to the UK: coupling rates have fallen across the globe, with this trend earmarked as a key driver of the recent baby bust.[45] In a world increasingly dominated by smartphones, personalised online entertainment and

45 J Burn-Murdoch, The relationship recession: A rise in the number of single people is becoming a key driver of falling birth rates, Financial Times, January 2025.

with young people spending more time alone than in the past, some have hypothesised these trends may be discouraging relationship formation, as well as the desire to have children.[46]

Financial constraints also stand out. Three-in-ten women (30 per cent) and one-quarter of young men (25 per cent) cite financial reasons for not having had children by age 32. This aligns with wider evidence that the bar for economic readiness – shaped by high housing costs, stagnant wages and job insecurity – has risen, making parenthood feel increasingly unattainable for many younger people.[47]

However, the most cited reason is "I do not feel ready to have (more) children", named by two-fifths of men and women at age 32. This is harder to interpret. On one reading, it reflects an active choice to prioritise careers or other aspects of life that compete with having children; on another, it may also point to economic barriers delaying desired parenthood. Delays to parenthood are often closely related to the postponement of other key milestones, including leaving the family home, entering stable employment and forming secure partnerships – all of which are happening at later stages of adult life (as we showed earlier in this note).[48]

Alongside these economic and partnership-related drivers, changing gender roles and rising expectations about the time and cost of raising children are also part of the story.[49] As women have become more educated and more equal financial partners within households, taking time out to have children has become more costly than in the past.[50] This raises the importance of having a committed partner, who is willing to share childcare responsibilities.[51] At the same time, the increasingly intensive – and expensive – nature of parenting may be contributing to decisions to have fewer children, or none at all.[52] Taken together, both economic and cultural shifts are central to understanding recent trends.

46 J Burn-Murdoch, Young people are hanging out less – it may be harming their mental health: Could the decline of face-to-face interaction tie together several modern mysteries? Financial Times, January 2025; A Evans, Why is Fertility Collapsing, Globally? The Great Gender Divergence, November 2024.

47 A Berrington & H Kulu, From costs to culture: what's behind falling fertility in rich countries, Economics Observatory, February 2026; D Van Wijk & F Billari, Fertility Postponement, Economic Uncertainty and the Increasing Income Prerequisites of Parenthood, Population and Development Review, 50(2), March 2024. https://doi.org/10.1111/padr.12624.

48 J Stone, A Berrington & J Falkingham, The changing determinants of UK young adults' living arrangements, Demographic Research, 25(20), September 2011. https://doi.org/10.4054/DemRes.2011.25.20. Palumbo et al., Uncertain steps into adulthood: Does economic precariousness hinder entry into the first co-residential partnership in the UK?, Population Studies, 1(27), September 2022. https://doi.org/10.1080/00324728.2022.2102672.

49 For a forensic discussion of why fertility in South Korea is so low, including a discussion of resource-intensive parenting, see: P Arslanagić-Little, Why is South Korean fertility so low? Work in Progress, December 2025.

50 Past Resolution Foundation work has highlighted a growing contribution of maternal earnings to family finances. See: M Broome, S Hale & H Slaughter, An intergenerational audit for the UK: 2024, Resolution Foundation, November 2024. https://doi.org/10.63492/po886z.

51 This explanation comes from a write-up of Claudia Goldin's work on gender roles and the global fertility decline. See: M Wolf, Why are fertility rates collapsing? Gender roles, Financial Times, February 2026.

52 BBC Radio 4, Analysis: Modern Parenting, June 2020.

Escaping the baby bust could be very difficult – the first aim for policy must be to do no more harm

The decline in birth rates over the 2010s has wide-ranging implications. Of those explored in this note, the most striking is the pronounced rise in childlessness among young non-graduates, which appears to be, at least partially, linked to financial constraints. Non-graduates in their mid-to-late-20s are increasingly without a coresidential partner and more likely to be living either in the costly private rented sector or with their parents. While this isn't the whole story of declining birth rates in the UK, it is another stark reminder of the wide-ranging impacts of the living standards squeeze and housing affordability crisis.

People hold very different views on whether the state should intervene to address falling fertility. But even were a government minded to do so, it would find quite limited levers to shift what is, at root, a deep social and cultural change. Evidence on more explicitly pronatalist or family-friendly policies – including subsidies, tax credits and paid parental leave – suggests that they do relatively little to change the overall number of births, even if they can lead to some change in timing.[53] Cross-country analysis finds little consistent relationship between birth rates and family-friendly policies (including childcare costs and paid parental leave), with culture and social norms shown to matter more.[54] That said, family-friendly policies can deliver important benefits in their own right: supporting parents' living standards, reducing child poverty, helping people balance work and family life, encouraging a more equal sharing of childcare responsibilities and reducing the substantial motherhood penalty that having children continues to impose on women's earnings and career progression.[55]

Governments have, nonetheless, continued to experiment with both policy and behavioural interventions. China has combined raising taxes on contraceptives with financial incentives for larger families; South Korea has expanded pro-family spending and even introduced state sponsored dating initiatives; and Hungary offers one of the most generous packages in Europe, including tax exemptions and subsidised loans for those with larger families.[56] The Nordic countries have long focused paid parental leave

53 A Gauthier & S Gietel Basten, Family policies in low fertility countries: Evidence and reflections, Population and Development Review, 51(1), March 2025, https://doi.org/10.1111/padr.12691.

54 J Burn-Murdoch, Why family-friendly policies don't boost birth rates, Financial Times, March 2024.

55 In the UK, between 1997-2010, cash transfers to children and pensioners significantly reduced poverty. See: J Hills, Labour's Record on Cash Transfers, Poverty, Inequality and the Lifecyle 1997-2010, LSE Centre for Analysis of Social Exclusion, July 2013. Past Resolution Foundation work has highlighted that public policy some played some role in narrowing the gender parenting gaps, which despite some progress remains stubbornly large. See: A Corlett, How big is the gender parenting gap, and is it improving? Resolution Foundation, March 2019. ONS, The impact of motherhood on monthly employee earnings and employment status, England: April 2014 to December 2022, October 2025.

56 A Hawkins, China to hike tax on condoms in attempt to boost falling birth rates, The Guardian, December 2025; L Poon, A South Korean City Plays Matchmaker to Tackle a Fertility Crisis, Bloomberg, October 2024; BBC News, Hungary tries for baby boom with tax breaks and loan forgiveness, February 2019. Hungary's total fertility rate edged up between 2011 and 2021 but has since fallen. Source: United Nations, World Population Prospects.

and subsidised childcare and yet even there, birth rates have continued to fall.[57] Efforts to influence behaviour directly – for example, by reminding individuals of their "body clocks" – also risk alienating those who are unable, or choose not, to have children.[58]

What is less contested is that governments should support those who want to have children but feel unable to do so. For those who favour intervention, the evidence in this note suggests that addressing housing affordability may be as important as offering tax breaks or cash transfers. While for those who believe government should not attempt to influence family formation, it should still be a concern that many people in their late 20s cannot afford to live independently – a living standards challenge regardless of its implications for birth rates.

Whether recent trends ultimately reflect delay or a permanent decline in the birth rate remains uncertain. But the Government should consider the consequences carefully, ensuring that tax and spending decisions – alongside broader legislation – adapt fairly to the needs of a changing population.

57 H Mance & A Rotkirch, Birth rates are falling in the Nordics. Are family-friendly policies no longer enough? The Financial Times, January 2024.

58 Letters have been sent to all 29-year-olds in France encouraging them to have children, for example. A Sage, France urges 29-year-olds to get on with having kids, The Times, February 2026. Yet there are concerns that pronatalist policies can reduce reproductive freedoms. See: S Gietal-Basten, A Rotkirch & T Sobotka, Changing the perspective on low birth rates: why simplistic solutions won't work, The British Medical Journal, 379, November 2022. https://doi.org/10.1136/bmj-2022-072670.

Annex 1

Data citations

- British Household Panel Survey (series page here):
  - University of Essex, Institute for Social and Economic Research. (2023). British Household Panel Survey. [data series]. 3rd Release. UK Data Service. SN: 200005, DOI: http://doi.org/10.5255/UKDA-Series-200005
- Family Resources Survey (series page here):
  - Department for Work and Pensions, NatCen Social Research. (2021). Family Resources Survey. [data series]. 4th Release. UK Data Service. SN: 200017, DOI: http://doi.org/10.5255/UKDA-Series-200017
- Next steps (series page here):
  - University College London, UCL Institute of Education, Centre for Longitudinal Studies. (2025). Next Steps: Sweeps 1-9, 2004-2023. [data collection]. 19th Edition. UK Data Service. SN: 5545, DOI: http://doi.org/10.5255/UKDA-SN-5545-11
- United Kingdom Generations and Gender Survey, 2022-2023 (series page here):
  - Perelli-Harris, B., Maslovskaya, O., Berrington, A. (2024). United Kingdom Generations and Gender Survey, 2022-2023: Special Licence Access. [data collection]. UK Data Service. SN: 9247, DOI: http://doi.org/10.5255/UKDA-SN-9247
- Understanding Society (series page here):
  - University of Essex, Institute for Social and Economic Research. (2024). Understanding Society. [data series]. 12th Release. UK Data Service. SN: 2000053, DOI: http://doi.org/10.5255/UKDA-Series-2000053

The Resolution Foundation is an independent think-tank dedicated to lifting living standards in the UK. We focus particularly on households with low and middle incomes; those on low pay or in precarious work; and those vulnerable to financial shocks. We also investigate fairness between the generations in our Intergenerational Centre.

We aim to provide rigorous analytical work, develop effective policy proposals, and use our expertise to affect direct change. We analyse the trends and outlook for living standards, including for different age groups, family types, and levels of household income and wealth, and seek to promote greater understanding of these. Our research focuses both on the specific areas of the economy that matter most for people's living standards, including work and housing; and on economic growth and productivity as the route to sustainably higher living standards. We also examine the role of government in improving living standards including through taxes, social security and public services.

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