

Funding the Future

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The whole of the West has a childbirth problem. We're not having enough children to replace ourselves. Why is that? And what needs to change if the birthrate is to increase?

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This is the transcript:

We have a problem with children in the UK.

More precisely, we have a problem with a shortage in the number of children in the UK. The plain, straightforward fact is that young people in the UK, those who are of childbearing age, can no longer afford to have the number of children that they once did.

The number of children now born to women of childbearing age is only 1.4 each on average, and we need 2.1 each on average to simply replace ourselves. So, as a consequence, we are not doing that. The native population of people resident in the UK, by which I mean across the entire population of the UK, is declining to the point where we can't replace ourselves, and the only way we can do so is by having inward

migration and politicians have a problem with inward migration.

We have, therefore, got a massive unfolding crisis with regard to population in this country, which needs resolution. And part of that resolution must be created by providing younger people with more support so that they can have more children if that is what politicians want. We, therefore, need to look at this issue in more detail.

In 1964, the average woman of childbearing age in the UK had 2.93 children each. I was one of a family of three boys. We were totally typical.

By 1980, that ratio had already fallen to 1.9 per woman of childbearing age. In 2021, it was 1.56 and now it's just 1.44. We are quite simply not replacing ourselves.

The rate of child birth to each woman of childbearing age is declining rapidly, and we need to look at the reasons, and we need to look at the consequences.

The consequences are actually something that we need to bear in mind all the time. It wouldn't matter if the number of children born was declining if there was not a consequence. But the consequence is that in practice, what is called the dependency ratio in the UK is rising. In other words, for every person of working age, there are now more people in old age, and as childbirth rates fall, that ratio will of course rise because there will be fewer still people of working age.

In 1973, there were 21.8 people of retirement age for every 100 people in work.

Now it's 30.4 people of retirement age for every 100 people in work.

By 2045, it is forecast that this figure will rise to 35. And if we are not producing enough people to join the workforce, clearly this problem might get worse.

At the same time, there has been another significant trend over the period that I've been talking about already with regard to data, and that trend has been the number of children who are brought up in poverty in the UK.

In 1975, 14% of children were considered to be being brought up in poverty. That was one in seven.

By 1996, that figure had risen to 34%, one in three.

By 2005, it had fallen to 22%, just a little over one in five, and now we're back to 31%; nearly one in three, again.

The politics of parties in power has had a massive impact on this ratio. Let's be clear about that. During the course of the Thatcher years, the full employment that had been a characteristic up until 1975, disappeared. There were millions of people capable of work, out of work in the UK, and that, of course, had an immediate knock-on effect on

their children, because they had insufficient resources to provide for them. Therefore, those children were brought up in poverty. Nothing that the Thatcher government ever did solved that. They did not make children their priority. They made the accumulation of wealth by a few their priority, and child poverty went by the wayside.

In fairness to Tony Blair, he did make this an issue. He did things like Sure Start.

He increased the funding for schools.

He improved child health provision.

There was that investment that he made in public services, and the consequence is seen in the data.

Only 22% of children were in poverty in 2005. It's still disastrous that one in five children were being brought up in poverty then, but much better than one in three.

Now we're back to one in three, and the situation became worse during the Tory government from 2010 onwards, and the reason why was, of course, the aftermath of the global financial crisis. And during the decade or so after that crisis, George Osborne delivered austerity, and child poverty grew steadily. Covid didn't help, and nor did the austerity programmes of Rishi Sunak.

We now have child poverty back to levels of nearly one in three. 31% of children in the UK at present are living in poverty. That is extraordinary.

Unsurprisingly, young people in this country look at the risk of living in poverty, and of bringing up their children in poverty, and say that risk is unacceptable, or they will only have one child to mitigate that risk.

Unsurprisingly, and tangentially, but nonetheless appropriately, they also look at the risks of having children in the context of the policies of governments around climate change and ask if they want to expose their children to that risk, which governments are deliberately creating for them? And that too is reducing the number of children who are born, I am quite sure.

But, perhaps the biggest factor of all is the sheer pressure on the finances of young people that is making it simply impossible for them to either afford to have any children, in some cases, or one, at most, in a great many cases now.

Let's just consider the burdens that young people have to face: student debt, for a start. Around 40% of young people face having to repay student debt and, therefore, have an effective increase of 10% in their tax rate, which other people do not have; particularly older generations who moan about the fact that younger people are not producing enough grandchildren. Cut the student debt and you'd increase the number of children.

Cut, too, the compulsory payments into pension policies, probably of worthless value, that are now taking place because young people realise that there is a con going on where one day they will not get a state old edge pension because they've been forced to pay into a private pension of inadequate value during the course of their lives.

Provide decent maternity and paternity provision in the UK, and we might have more young people willing to have children, but at the moment, the provision is pathetic and far too poor in value to cover the economic costs that so many young people face during the course of that first critical 12 months when a child is utterly dependent on its parents.

Look at other countries and you'll see they do this so much better. We are not basically providing the help that new parents need.

And we're certainly not helping them with regard to housing. Housing is unaffordable. As a basic statement of fact that is indisputable. It doesn't matter whether people are renting or whether they're trying to buy, where high interest rate policies are having the same effect of increasing the price that young people have to pay, the combined economic policy of the government, by forcing up the price of housing, is making it nigh on impossible for young people to consider having many children because they simply can't afford the accommodation to put them in. Simple, straightforward statement of fact.

And then there is the state's provision of childcare. I do know that this has improved marginally over recent years, but there are still massive gaps in the childcare provision that the government makes available to those people who have children.

In particular, how are people meant to manage school holidays when there is no government support for provision during that period? Don't they realise that not everybody is a teacher? And in that situation, trying to cover for childcare during the holiday periods is absolutely desperately difficult. And I recall doing this myself. It was problematic.

And then there's poor employment law for those who run into problems whilst trying to reconcile that problem. Parents are not supported by employment law.

And they most certainly aren't supported by the NHS either, because access to medical services - and children are amongst the highest users of the NHS - is so poor that parental stress as a result of having sick children is high, and those children are at risk as a consequence. The government, again, is not supporting parents to think that having children is a good idea.

We are simply making life difficult for parents, but we also make life difficult for children. The reality is that our education system is not good enough. It is underfunded. Every teacher will tell you that. I know that from my experience of interaction with that

system, whether it be at primary, secondary, or post-school levels, which I've had in every case.

But, it's also the fact that our education system, with its rigid requirements on what children should now learn, simply is not suited to the needs of vast numbers of children.

Boys are made to sit down for long periods of time when, as a matter of fact, they need to run around. Children with neurodiversity, whether that be ADHD, autism, or dyslexia, or dyspraxia, or whatever else it might be, are under-resourced inside that system, which does, again, require them to sit and basically listen to chalk and talk lessons too often, still. All of that, again, puts parents, who can remember their own experiences in this situation, off the idea of exposing too many children to it.

We have a system which is, in other words, basically hostile to children; hostile to the actual fact of having children; hostile to the support of children; hostile to the parents who want to support children financially and who can't because the system makes that nigh on impossible for them to do so. Hostile to the whole idea that we should be able to reproduce in the way that we need to. And now hostile to migrants who might be able to help solve this problem by becoming the teachers and everything else that we need to fill the gaps in the system, or to simply provide the cover to ensure that sufficient nursery care is, for example, available. Everything is hostile to having children.

If the government really cared, really cared about us, really cared about our future, really cared about people, really cared about the children to come, and not just those who are in the system already, it would change all this. It would invest in children, but it doesn't, and that is a long-term political disaster in the making.