Not Yet or Never? Economic Constraints, Not Lifestyle Preferences, Are the Main Perceived Barrier for Adults Still Open to Parenthood

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Abstract

Record-low birth rates are increasingly attributed to preferences for autonomy rather than financial constraints, casting doubt on whether financial support policies can increase fertility. We examine this view through open-ended interviews with 1,074 childless adults in Singapore, South Korea, and the United States, using artificial intelligence (AI) to conduct qualitative research at scale. An AI interviewer begins with a neutral, open-ended question about each respondent's views on having children, then probes their reasoning through adaptive follow-up questions under a standardized protocol across countries and languages. A second AI agent analyzes the transcripts to identify respondents' key perceived barriers and classify their decision as permanently settled (never) or still open (not yet). Among the 42% who have ruled out parenthood, lifestyle autonomy is the dominant consideration. Among the 58% who remain open to parenthood, financial insecurity is the leading perceived barrier. This pattern persists across demographic subgroups. These findings help reconcile competing explanations for childlessness: lifestyle considerations explain why some people permanently settle against parenthood, while economic considerations explain why others remain childless despite being open to parenthood. The latter is the larger group. Our findings thus suggest that economic constraints remain central at the childbearing margin. More broadly, our findings highlight that explanations drawn from people whose decisions are settled need not apply to those whose decisions remain open.

Classification: Social Sciences, Economic Sciences

Keywords: Fertility, Birth rate, Childlessness, Deliberation state, Large language models, Artificial intelligence, Open-ended interviews

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Significance Statement

Birth rates have reached record lows in numerous countries. Many argue that people remain childless because they prefer personal freedom, casting doubt on financial support policies. Using AI-led, open-ended interviews with 1,074 childless adults in three countries, we find this view fits only those who have ruled out having children. It does not fit the larger group who remain open to parenthood. They most often point to financial insecurity. For policy, economic support addresses the key barrier for precisely those whose decisions may still change. The lesson for behavioral research is broader. Reasons collected from people permanently settled on a decision need not describe those whose decision may still change. AI makes this difference measurable through qualitative research at scale.

1 Introduction

Fertility has fallen well below replacement levels in most high-income countries and to record lows in East Asia (OECD 2024, Kearney et al. 2022). These declines have raised concerns about population aging, labor supply, and long-run fiscal sustainability (Bloom et al. 2010, Lee and Mason 2011), although the severity of these consequences is debated (Marois et al. 2020, Marois and Lutz 2026). Recent accounts increasingly attribute low fertility to a durable shift in values towards autonomy and self-realization (Lesthaeghe 2010, 2014, Routledge and Johnson 2022, Pew Research Center 2024), rather than to the (direct) financial and (indirect) opportunity costs of having children emphasized by the more traditional accounts (Becker and Lewis 1973, Becker 1981, Cigno 1991, Goldstein et al. 2013, Chu et al. 2014, Currie and Schwandt 2014, Baudin et al. 2015, Glei et al. 2019, Vignoli et al. 2020, Aassve et al. 2026). If preferences rather than costs are the primary barrier, policies that reduce the costs of childbearing will have limited effects. This argument now runs through prominent media discussions of why people do not have children and why financial support provided by the government may fail to encourage more births (Lim 2023, Yoon 2023, Emba 2024, Ip and Adamy 2024, Burn-Murdoch 2024).

We provide evidence that economic constraints still are central at the childbearing margin. We conduct AI-led, open-ended interviews with 1,074 childless adults in Singapore, South Korea, and the United States. In the first stage, respondents aged 21 or older with no children participate in a one-on-one, text-based interview with an AI agent powered by GPT-5. The agent begins with a neutral, open-ended question about the respondent's views on having children and asks roughly ten adaptive follow-up questions that probe their reasoning.[1] The second stage uses a large language model (LLM) on the interview transcripts to map respondents' reasoning and identify recurring narratives about perceived barriers and motivations for parenthood. We also use the LLM to classify respondents either as *never* if they have permanently settled against having children or as *not yet* if

[1]We build on recent work using AI agents to conduct qualitative interviews (Chopra and Haaland 2023, Geiecke and Jaravel 2024, Hwang et al. 2025) and, more broadly, on the integration of large language models into the design, implementation, and analysis of behavioral research (Charness et al. 2025). Unlike closed-ended surveys, such interviews allow respondents to raise considerations that researchers neither anticipated nor pre-specified; unlike one-shot open-ended questions, they allow the interviewer to probe and clarify respondents' answers. AI interviewers also make such interviews scalable and multilingual while maintaining a standardized interview protocol. Respondents may also disclose more on sensitive topics to a non-human interviewer (Lucas et al. 2014). See Haaland et al. (2025) and Hwang et al. (2025) for a fuller discussion.

they remain open to having children; these include cases where participants currently have decided against having children, but would reconsider if their circumstances changed.

We find two narratives dominate respondents' reasoning: *Economic security*, which captures cost-of-living pressures, debt, and housing constraints, and *Lifestyle autonomy*, which captures a preference for self-direction and personal time. These narratives are highly salient in 43.9 and 31.4 percent of transcripts, respectively.

Importantly, the relative importance of these two narratives differs sharply between the *never* and *not-yet* groups. Among the 41.6 percent of respondents who have ruled out having children, *Lifestyle autonomy* is highly salient in 60.2 percent of transcripts, while *Economic security* is highly salient in only 35.1 percent. This pattern suggests that lifestyle considerations are the dominant reason people permanently settle against parenthood, consistent with prominent surveys of childlessness that likewise emphasize lifestyle considerations (Pew Research Center 2024, Routledge and Johnson 2022).

Among the 58.4 percent who have not ruled out having children, this ordering reverses. *Economic security* is highly salient in 50.2 percent of transcripts, compared with only 10.8 percent for *Lifestyle autonomy*, suggesting that for people who have chosen to currently have no children, but remain open to parenthood, it is financial constraints, not lifestyle considerations, that primarily stand in the way.

In additional analyses, we divide our sample into 13 demographic subgroups based on country, gender, income, age, and partnership status. The same pattern appears in every subgroup: respondents in the *never* group place greater emphasis on lifestyle considerations, whereas respondents in the *not-yet* group place greater emphasis on financial concerns.

The *not-yet* group constitutes the majority of our sample. After reweighting our country samples to match the age and gender composition of the population of childless adults, we estimate that this group comprises roughly two-thirds of childless adults aged 21–49 across the three countries we study.[2] Financial constraints thus are the key perceived barrier for a sizeable share of the childless population, and especially for those at the childbearing margin.

Our finding does not reject the ideational account. Rather, it clarifies the population to which

[2]Our samples are not representative of the childless adult population in each country because we set demographic quotas to ensure adequate subgroup sizes and comparable samples across countries rather than to match population proportions.

it most strongly applies. Autonomy is the dominant reason people permanently settle against parenthood, while financial security (or the lack thereof) best explains why people who, in principle, remain open to parenthood, currently, choose not to have children. This distinction has important implications for policy as it redirects attention towards cost-reducing measures.

This distinction also highlights an important issue in interpreting survey evidence on the reasons for childlessness. Prominent surveys elicit reasons specifically from people who have already ruled out parenthood, corresponding to our *never* group. Pew Research Center (2024), for example, elicits reasons from U.S. adults under 50 who say they are unlikely ever to have children, while Routledge and Johnson (2022) surveys childless adults who report not wanting children. Media coverage has subsequently extended these conditional findings to childless adults more generally (Axios 2024). Yet while these surveys accurately describe the populations they sample, their conclusions need not generalize to childless adults whose decisions remain open.

This selection issue arises because some considerations are likely more amenable to change than others. Consider an adult who remains childless because of a preference for autonomy. Someone who views having children as fundamentally incompatible with the life they want to live has little reason to wait for circumstances to change. Such a person is therefore more likely to settle the childbearing decision and fall into the *never* group. By contrast, consider an adult who remains childless because of insufficient income, high housing costs, or other financial pressures. Because these circumstances may change, financial considerations can delay the childbearing decision without resolving it, moving the person to the *not-yet* group. Surveys restricted to people who have already ruled out parenthood therefore end up including the former type of respondent while excluding the latter. Conditioning on settled decisions consequently leads to an overrepresentation of durable preferences and underrepresentation of potentially changeable constraints.

Our findings suggest that stated reasons for a decision can depend systematically on whether that decision has been resolved or remains open. Future research studies seeking to understand why people make certain decisions should therefore consider not only the decisions people reach, but also their deliberation state.

2 Data and empirical design

2.1 Interview

We conduct our interviews in early 2026. We recruit participants through Pureprofile, a global market research firm. In our recruitment, we set quotas for gender, age, income, and education to ensure broad demographic variation within each country while keeping the three country samples broadly comparable; for further comparability, we restrict the U.S. sample to respondents of East Asian ethnicity. The samples are therefore not nationally representative. Our final sample comprises 1,074 respondents from Singapore, South Korea, and the United States: 517 women and 557 men.[3] As Online Appendix Table 1 shows, our participants span a wide range of ages and incomes: 17 percent are aged 21–30, 40 percent 31–40, and 43 percent over 40. The lowest, middle, and highest income brackets account for 28, 48, and 24 percent of respondents, respectively, with monthly income cutoffs set at approximately USD 2,300 and USD 4,600.[4]

Respondents first complete a screening survey.[5] Those aged 21 or older with no children proceed to a one-on-one, text-based interview with an AI agent powered by GPT-5 (https://br-ai-interview.streamlit.app/).[6] The agent begins with a neutral, open-ended question: "Hi, I appreciate you taking the time to talk with me. This interview is about understanding your perspectives on *having children*. To start, could you tell me how you *personally think and feel* about the idea of having children in your life?" The agent then asks roughly ten adaptive follow-up questions and probes for considerations not yet discussed. Interviews are conducted in English or Korean, according to the language selected by the respondent at the start of the session. Our instructions to the AI agent mirror standard interviewer training by emphasizing neutrality, adaptive follow-up questioning, and non-leading probing, so that considerations enter the conversation through the respondent rather than the interviewer (Chopra and Haaland 2023, Geiecke and Jaravel 2024). At the end of the interview, the agent summarizes the conversation and asks several closing questions.

Interviews last about 14 minutes on average. Every respondent who began the interview

[3] For background on low fertility in East Asia, see Raymo et al. (2015).
[4] The Online Appendix is available here.
[5] The full questionnaire is provided in Online Appendix A.
[6] We use gpt-5-2025-08-07, the most recent GPT model available when we developed the interview app.

completed it, and 86.6 percent rate the agent's summary as "good" or "very good." Only 12.8 percent would have preferred a human interviewer over our AI interviewer. We report respondents' full evaluations of the interview quality in Online Appendix Figure 1.

2.2 Key narratives

We analyze the resulting interview transcripts using GPT-5.2.[7] Our objective is to identify recurring patterns in how respondents reason about perceived barriers and motivations for parenthood and to assess the salience of these considerations for each respondent. Figure 1 summarizes our three-step approach.

First, we convert each transcript into an argument map that represents the respondent's reasoning as a directed acyclic graph. Nodes capture the factors raised by the respondent, while directed links capture how the respondent perceives one factor as influencing another and, ultimately, their thinking about having or not having children. For example, if a respondent says that high housing costs make them rule out having children, the map contains a path from housing costs to *not having children*. If stable employment provides greater financial security, which in turn makes the respondent more willing to have children, the map contains a two-step path from stable employment through financial security to *having children*.

Importantly, respondents need not articulate these factors in their logical order during the interview. When a respondent raises a consideration, the AI agent probes what gives rise to it, what consequences follow from it, and how it ultimately bears on the respondent's thinking about having children. The resulting argument map therefore organizes a potentially lengthy and nonlinear conversation into a compact representation of the respondent's perceived causal reasoning. This approach is closely related to the use of directed acyclic graphs in structural causal models (Pearl 2009) and to recent work using causal graphs to represent economic narratives (Andre et al. 2026).

Second, from the 1,074 argument maps, we identify "recurrent narratives," which we define as recurring patterns of reasoning across respondents. Representing each interview in a common graph structure abstracts from differences in wording and conversational order while preserving how respondents connect different considerations. This greatly facilitates the comparison of interviews

[7] Throughout the post-interview analyses, we use gpt-5.2-2025-12-11, the most recent GPT model available at the time of the analyses.

and extraction of recurring reasoning (Manning et al. 2024).

Third, after identifying the comprehensive set of recurrent narratives, for each transcript, we score the salience of each narrative from 1 (absent) to 4 (high). We also record its direction, that is, whether the narrative pushes the respondent's reasoning towards or away from having children. We define a narrative as *highly salient* for a respondent when it receives the highest salience score of 4. We retain as "key narratives" those that are highly salient, either as a barrier to or as a driver of having children, in at least 5 percent of transcripts.

Table 1 describes the nine key narratives we identify: *Economic security*, *Lifestyle autonomy*, *Parenting confidence as a constraint*, *Medical constraints*, *Time scarcity*, *Caregiving equity*, *World outlook*, *Intergenerational ties*, and *Parenting confidence as a driver*.Online Appendix B and Online Appendix C describe the technical implementation of the interviews, argument-map construction, and narrative-identification and scoring procedures, including the LLM prompts and scoring rubric.

2.3 Deliberation states

Separately from the key narrative analysis, we use an LLM to classify each respondent into one of four deliberation states based on the transcript: active consideration, postponement, ambivalent, or permanent refusal. We group the first three states as *not yet* and the last as *never*, yielding 627 *not-yet* respondents, or 58.4 percent of the sample, and 447 *never* respondents.[8]

We validate our transcript-based classification against a measure that does not depend on how respondents phrase their reasons. In particular, one of the closing questions asks respondents how often they think about having children, ranging from "never" to "often or always." The LLM receives each transcript truncated immediately before the closing questions, so it never observes the answer. If our transcript-based classification captures whether the childbearing decision remains open, respondents who report "never" thinking about having children should mostly comprise members of the *never* group as per our transcript-based classification, whereas those reporting to think about it frequently should mostly comprise members of the *not-yet* group. Consistent with this conjecture, we find that among respondents who report "never" thinking about having children, 84.4 percent are classified as *never* based on their interview transcripts. Among those who report thinking about

[8]Only 72 respondents are classified as ambivalent. Our results are very similar when we exclude them from the *not-yet* group (omitted to save space).We provide a detailed description of the classification procedure in Online Appendix C.4.

having children "often or always," 93.3 percent are classified as *not yet* (Online Appendix Figure 2). Our transcript-based classification thus closely aligns with an independently elicited self-report that was withheld from the model.[9]

3 Results

We begin our main analysis by examining which considerations are most frequently broached across all 1,074 participants. Two narratives stand out: *Economic security* is highly salient in 43.9 percent of transcripts and *Lifestyle autonomy* in 31.4 percent (Table 1). As alluded to in the introduction, *Economic security* captures concerns about cost-of-living pressures, debt, and housing, while *Lifestyle autonomy* captures a preference for self-direction, personal time, and freedom. The pervasiveness of these two considerations is notable because respondents raise them on their own, without ever being presented with a researcher-defined list of possible reasons.

Other key narratives that push respondents against having children are *Parenting confidence as a constraint* (23.6 percent), *Medical constraints* (14.1 percent), *Time scarcity* (10.5 percent), *Caregiving equity* (9.0 percent), and *World outlook* (9.0 percent). There are only two key narratives that push respondents towards having children: *Intergenerational ties* (24.8 percent) and *Parenting confidence as a driver* (9.4 percent). Table 1 reports the complete taxonomy of key narratives and their exact definitions.

These aggregate numbers are informative, but they mask a sharp divide between respondents who have ruled out having children and those who have not. Figure 2 shows that *Lifestyle autonomy* is by far the most prevalent narrative among respondents in the *never* group, with high salience for 60.2 percent of respondents, compared with 35.1 percent for *Economic security*. These respondents describe the value they place on autonomy in concrete terms. As one respondent explains, "I value independence, flexibility, and being able to focus on my own goals and interests without the long-term responsibility that comes with raising a child" (Singapore, male, 21–30). Another states, "I love to travel and I love quick, weekend solo trips. You can't do that with kids. I want to create a life for myself that lets me have my freedoms" (United States, female, over 40). Notably, *Lifestyle autonomy* is more salient among those aged 21–30 than among those over 40, at 64.0 versus 56.2

[9]Our results presented in Section 3 are very similar when we use the closing-question-based self-report, rather than the transcript-based classification, to distinguish between *never* and *not yet* (Online Appendix Figures 3 and 4).

percent (Online Appendix Table 2). This pattern is consistent with autonomy-based decisions often settling relatively early in life. As one *never* respondent states, "I made that decision as a teenager, no kids period" (United States, female, over 40).

Adults, who, in principle, are open to parenthood, but currently have chosen not to have children reason very differently. *Lifestyle autonomy* is highly salient in only 10.8 percent of the transcripts of *not-yet* respondents. By contrast, *Economic security* is highly salient in 50.2 percent (Figure 2).

Economic security also enters *never* and *not-yet* respondents' thoughts and considerations differently. *Not-yet* respondents describe economic security more frequently as a constraint under their current circumstances rather than as a reason to forgo children altogether. Among *not-yet* respondents who raise economic considerations, 65.9 percent connect them to a path ending in *having children* (Online Appendix Table 3).[10] As one respondent explains, "It is expensive to care for a child properly. Right now with our combined income we would max out our capabilities, so a little more liquidity would be helpful" (United States, male, 31–40). Among *never* respondents, by contrast, financial considerations most of the time form part of a path towards *not having children*: "I have already come to terms with the fact that I would not be having children due to my financial means [...] it is a decision I firmly believe in" (Singapore, female, 31–40). Taken together, these patterns suggest that financial considerations play fundamentally different roles across the two groups. For *not-yet* respondents, financial considerations operate as a condition that, if addressed, open a path towards having children; for *never* respondents, financial concerns permanently closed such path. Argument maps thus document not only which considerations respondents raise, but also how those considerations enter their reasoning.

The sharp difference in the key perceived barrier persists within demographic subgroups. Figure 3 separately compares the salience of *Economic security* and *Lifestyle autonomy* for *never* and *not-yet* respondents within 13 demographic subgroups based on country, gender, income, age, and partnership status. We observe the same inversion in every subgroup. Among *never* respondents, *Lifestyle autonomy* is the number one perceived barrier in Singapore, South Korea, and the United States; among both men and women; across all income and age groups; and among both partnered and single respondents. By contrast, in every single subgroup, *not-yet* respondents stress *Economic*

[10] By raising "economic considerations," we mean that a respondent's argument map contains at least one node that GPT classifies as concerning money or material circumstances, such as income, housing, childcare costs, or job security. Please see Online Appendix C.1.1 for details.

security; lifestyle considerations play a limited role. The difference in the key perceived barrier between *never* and *not-yet* respondents therefore does not hinge on the particular demographic composition of the two groups: it persists whether attention is restricted by country, gender, income, age, or partnership status.[11]

Regression estimates reinforce this conclusion. In linear probability models controlling for country, gender, age, income, education, and partnership status, the *not-yet* indicator is associated with a 50.2-percentage-point lower probability that *Lifestyle autonomy* is highly salient and an 11.3-percentage-point higher probability that *Economic security* is highly salient. We report the full estimation results in Online Appendix Table 4.

The *never* and the *not-yet* groups differ not just in their key perceived barriers, but also in the considerations that draw them towards parenthood. As Figure 2 shows, *Intergenerational ties*, which captures the anticipated enjoyment and meaning of family bonds across generations, is highly salient for 41.0 percent of the *not-yet* group but only 2.0 percent of the *never* group. This difference clarifies the thinking of a sizeable share of the childless adult population. Many see substantial value in having children even while describing constraints that they feel currently make parenthood infeasible for them. As one *not-yet* respondent, for whom *Economic security* is highly salient, explains: "I imagine myself coming home from work, possibly to a house we own, to my family coming to greet me and me playing with the kids, maybe wrestling around or out in the backyard" (United States, male, 31–40).

4 Discussion

Our findings help reconcile the ideational and pecuniary accounts of low fertility. Rather than competing explanations that apply uniformly to the childless population, they characterize people in different deliberation states. The ideational account best describes respondents who have settled against parenthood; the pecuniary account better describes what is holding back those for whom parenthood remains a possibility.

For policy, this distinction redirects attention towards material constraints. *Economic security* is the principal perceived barrier among respondents whose decisions still remain open, a group that

[11] Online Appendix Figure 5 reports the prevalence of each key narrative for each demographic subgroup.

comprises 58.4 percent of our sample.

Because our samples are not nationally representative, one concern is that while *not-yet* adults and their reasoning constitute the majority of our sample, they may represent only a small segment of the childless population. To assess this possibility, we post-stratify each country's sample to match the age and gender composition of the population of childless adults. Specifically, for each country, we divide respondents into eight cells based on gender and age group, calculate the *not-yet* share within each cell, and aggregate these shares using population weights constructed from official population and childlessness statistics (Online Appendix D).

The post-stratified estimates closely resemble those in our sample. Across the three countries, the estimated *not-yet* population share ranges from 56.6 to 60.3 percent. Among adults aged 21–49, our estimates suggest that *not-yet* adults comprise between 64.0 and 72.5 percent of the childless population (Online Appendix Table 5). Alternative post-stratifications by gender and education, or by gender and income where population data permit, change the estimated *not-yet* share by less than three percentage points (Online Appendix Table 5, Panel B). These adjustments cannot address selection within demographic cells, but they provide no indication that our sample overstates the prevalence of open childbearing decisions. Taken together, our findings suggest that economic constraints are central at the childbearing margin. Cost-reducing measures such as cash transfers, housing support, and childcare subsidies therefore remain highly relevant in addressing low fertility. Our evidence cautions against dismissing economic support simply because lifestyle preferences dominate among those who have already settled against having children. Our finding also suggests that timing matters: economic support may have greater scope to affect childbearing while parenthood remains a possibility than after someone has ruled it out.

In general, our results illustrate a selection problem that extends beyond fertility. When researchers ask why people made a particular choice only after that choice has become settled, the reasons they recover need not characterize people for whom the same decision remains open. Consider decisions such as leaving school, renting rather than buying a home, or forgoing entrepreneurship. Durable preferences can settle these decisions early, whereas constraints that may ease as circumstances change can keep them open. Conditioning on resolved decisions can therefore overrepresent durable preferences and underrepresent potentially changeable constraints. When the object of interest is the margin at which behavior can still change, researchers should distinguish

between people whose decisions are settled and those whose decisions remain open, and elicit reasons from both. This prescription complements the broader practice of eliciting forward-looking expectations before outcomes are realized (Manski 2004).

Our study also contributes to a small but growing literature showing how open-ended, AI-led interviews can uncover important distinctions that researchers may not know ex ante (Chopra and Haaland 2023, Geiecke and Jaravel 2024). Neither the narrative taxonomy nor respondents' deliberation states were imposed through researcher-defined response options. Instead, respondents describe their reasoning in their own terms, while adaptive, non-leading follow-up questions clarify and probe how their considerations fit together. Our paper illustrates the potential of AI-led interviews as a complementary tool for social science research. Advances in AI agents and LLMs make it increasingly feasible to conduct standardized yet adaptive interviews at scale and to convert lengthy conversations into structured data. As these methods continue to advance, we believe they offer valuable opportunities to combine the exploratory richness of qualitative interviews with the scale and systematic measurement needed for quantitative analysis.

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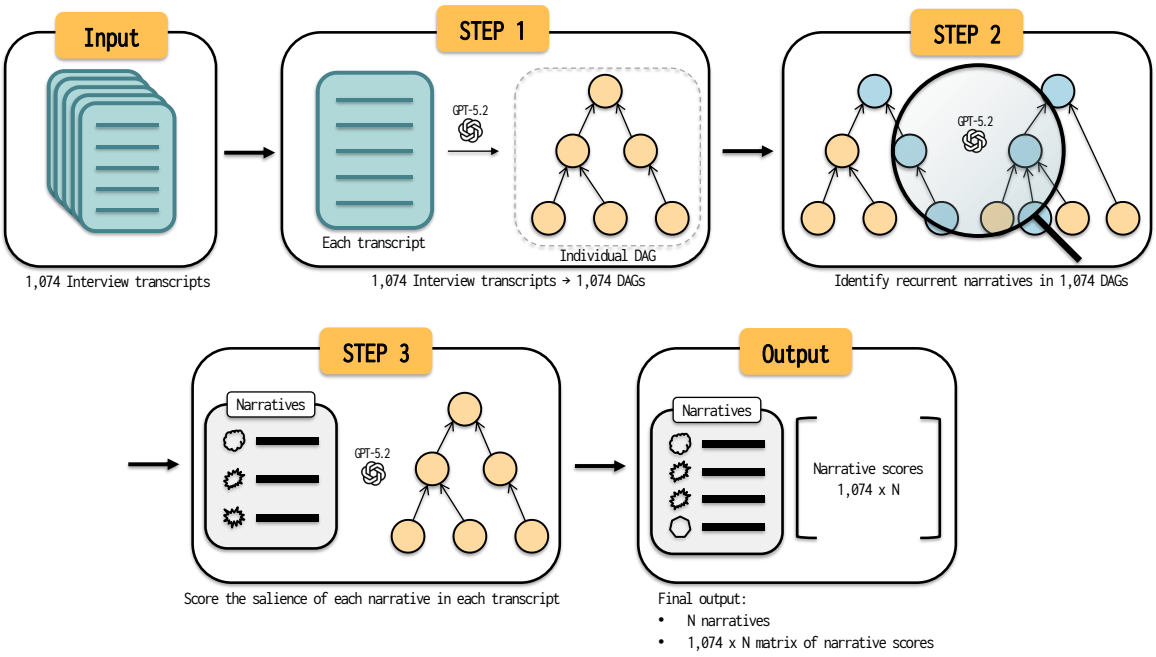

Figure 1. Overview of the narrative analysis

This figure summarizes the narrative analysis. In Step 1, we convert each of the 1,074 interview transcripts into an argument map, a directed acyclic graph whose nodes are the considerations a respondent raises and whose directed edges record how the respondent connects these considerations to one another and, ultimately, to the decision of whether to have children. In Step 2, we identify the narratives that recur across the 1,074 argument maps. In Step 3, we score the salience of each recurrent narrative in each transcript from 1 (absent) to 4 (high). The output is a set of N narratives and a $1{,}074 \times N$ matrix of narrative salience scores. We use GPT-5.2 to run these analyses. Online Appendix C describes the procedure in full.

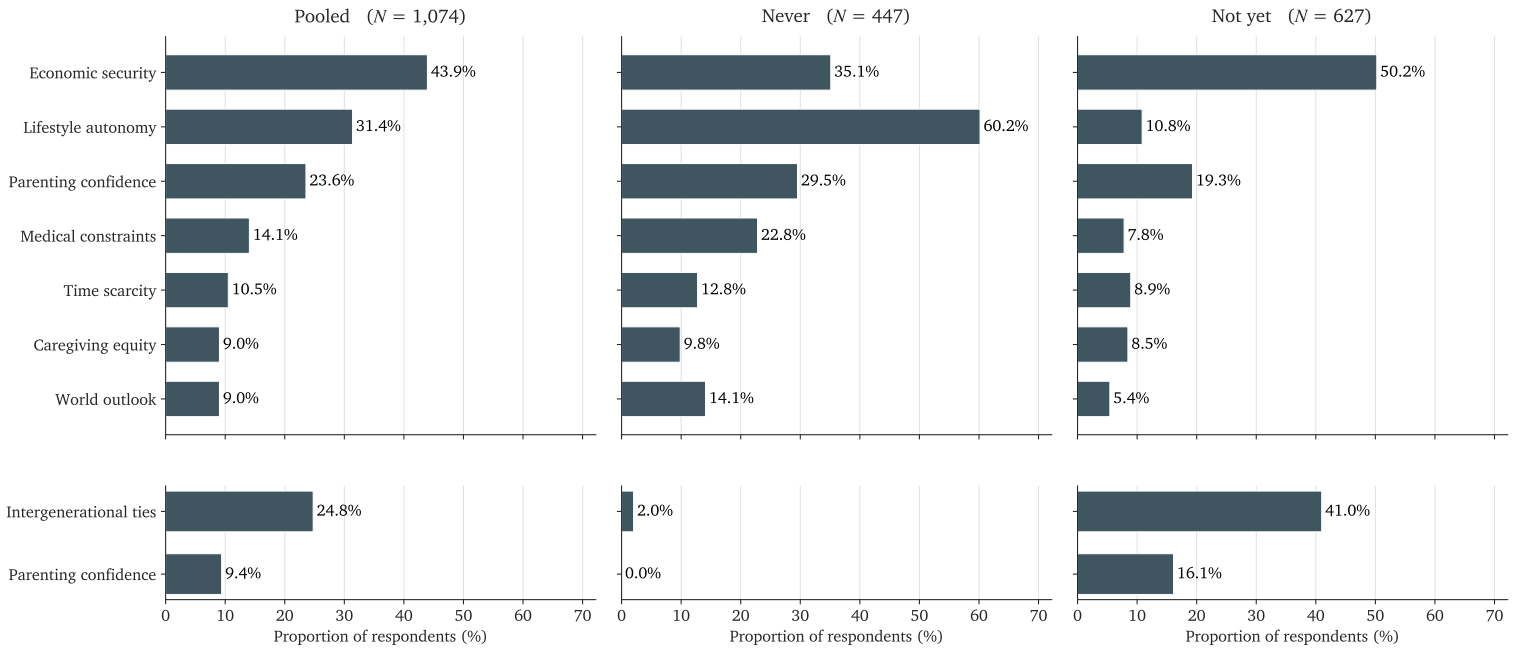

Figure 2. Prevalence of key narratives, pooled and by deliberation state

This figure reports, for each key narrative, the share of respondents for whom the narrative is "highly salient" (a salience score of 4 on the 1–4 scale). The upper panels show narratives pushing respondents against having children; the lower panels show narratives pushing respondents towards it. The leftmost column pools all 1,074 respondents; the remaining columns split by transcript-based deliberation state: *never* (permanent refusal, $N = 447$) and *not yet* (active consideration, postponement, or ambivalent, $N = 627$). All panels share the same scale.

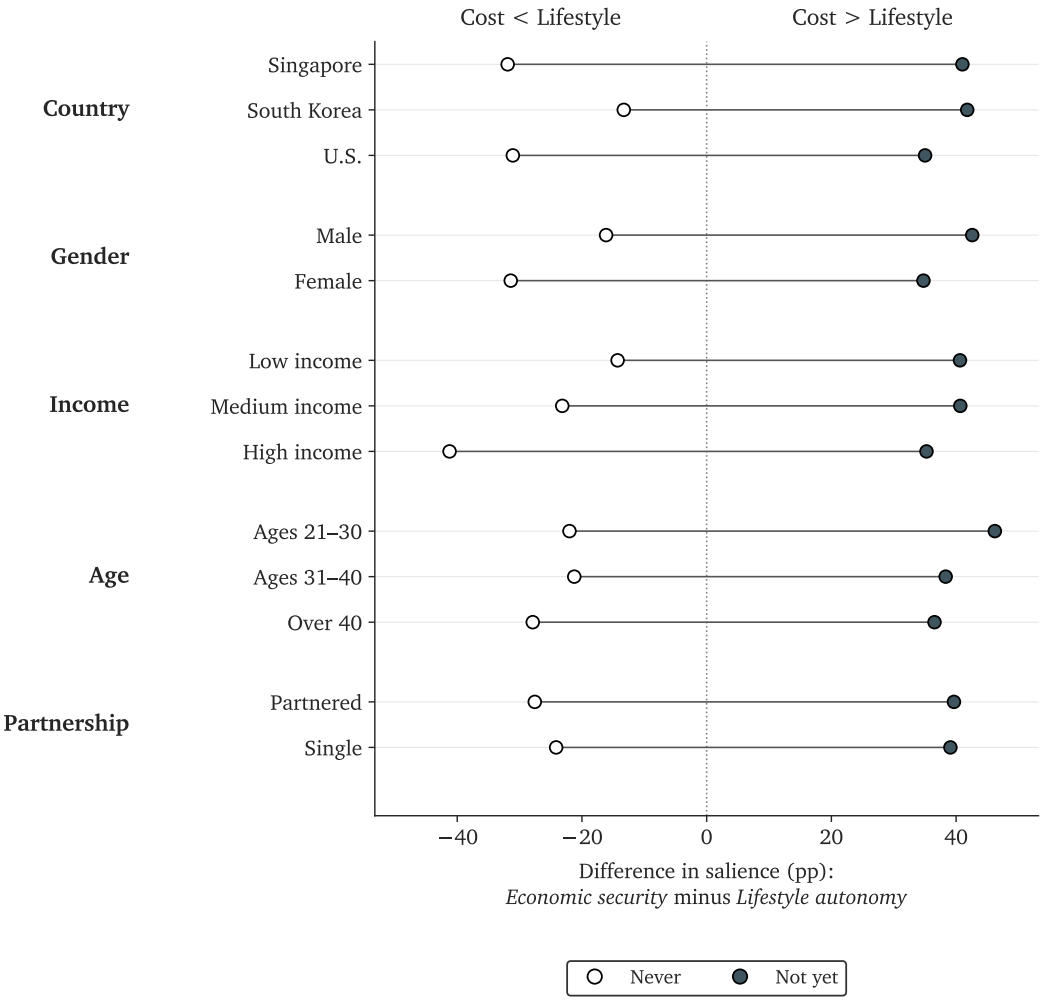

Figure 3. Cost-versus-lifestyle considerations by deliberation state across demographic subgroups

This figure plots, for each of 13 demographic subgroups, the percentage-point difference between the share of respondents for whom *Economic security* is "highly salient" and the share for whom *Lifestyle autonomy* is "highly salient" (*Cost-versus-lifestyle considerations*). Estimates are shown separately for the *never* and *not-yet* groups. Negative values indicate that among the respective respondents, *Lifestyle autonomy* is more prevalent; positive values indicate that *Economic security* is more prevalent. Subgroups span country, gender, income bracket, age group, and partnership status. "Partnered" denotes respondents who are married or currently in a relationship; "Single" denotes all other respondents.

Table 1. Taxonomy of key narratives

This table reports the key narratives identified in the 1,074 interview transcripts. The *Direction* column reports whether the narrative pushes respondents towards or against having children. *Parenting confidence* appears twice because it pushes some respondents towards and others against. The narrative descriptions are based on GPT-generated text. GPT-6 Astra edits the initial GPT-generated narrative descriptions for clarity and accessibility to a general audience, with instructions to preserve their substantive content. The *Prevalence* column reports the share of respondents for whom a narrative is "highly salient," defined as receiving a salience score of 4 in the corresponding direction. Parentheses report the share of respondents for whom the narrative is at least "moderately salient," defined as receiving a salience score of 3 or higher in the corresponding direction.

Narrative	Direction	Description	Prevalence
Economic security	Against	Reliable income, savings, manageable debt, and secure housing help people feel they can plan for children rather than take a financial gamble. High living costs or housing difficulties can set off further pressures, making parenthood feel too risky and leading some to decide against having children. Feeling financially stable and secure in their housing can give people the confidence to commit to having children.	43.9% (58.1%)
Lifestyle autonomy	Against	People who value independence and a low-stress life may see parenthood as limiting their flexibility, travel, and freedom to live on their own terms. Choosing calm routines and caring for others without becoming parents can reinforce their preference for a childfree life and lead them not to have children. These same values can also encourage them to think carefully about whether they want children, and that process may still lead them to choose parenthood.	31.4% (45.7%)
Parenting confidence	Against	Beliefs about being a good parent shape whether people try to have children. Trauma in their own families, fear of repeating harm, or fear of judgment can make parenting feel more burdensome and discourage parenthood. Yet wanting to give a child a better childhood can motivate people to become parents and break the cycle of harm. Expectations about what they owe a child can deter people who doubt their ability to meet those responsibilities or encourage those who feel sufficiently prepared.	23.6% (39.7%)
Medical constraints	Against	Age can put people under pressure to have children before it is too late, while infertility, health problems, and medical or legal restrictions can prevent parenthood. Access to treatment or adoption may still allow people to have children. Even when pregnancy is possible, fear that it or childbirth would be unsafe can lead people to decide against parenthood, especially when their right to care is uncertain.	14.1% (23.9%)
Time scarcity	Against	People may decide against having children when demanding jobs leave little time or energy for parenting, especially if they also face disapproval from others or expect parenthood to disrupt their careers. Leave and a better balance between work and personal life can ease these pressures enough to make having children possible. For those caring for aging relatives, however, the further demands on their time and the stress of caregiving can make the added responsibility of a child feel unmanageable.	10.5% (26.7%)

Table 1. Taxonomy of key narratives

Narrative	Direction	Description	Prevalence
Caregiving equity	Against	Having children can feel manageable when people can count on a partner who is available and agrees about children, along with help from family or community. Conflict, losing a partner, or having few people to rely on can close off that possibility. Even with support, expectations about who should provide care based on gender, and workplace barriers that suggest an unequal burden, can make parenthood feel unfair and push people towards not having children.	9.0% (22.2%)
World outlook	Against	People's views of the wider world affect whether bringing a child into it feels responsible. Concerns about climate, conflict, violence, discrimination, and distrust can make a child's future seem risky and discourage parenthood. These same concerns can encourage people to have children when a desire for safety, stability, or a better future for society becomes central to their decision. Believing that bringing children into the world is morally wrong gives people an ethical reason to decide against having them.	9.0% (17.7%)
Intergenerational ties	Towards	People often find having children meaningful because they enjoy children, vividly imagine family life, hope to see themselves reflected in their children or live on through them, or expect companionship or support as they age. But looking ahead to old age can also strengthen a preference not to have children if relying on them for support seems unrealistic or people would rather plan for retirement independently.	24.8% (44.9%)
Parenting confidence	Towards	Beliefs about being a good parent shape whether people try to have children. Trauma in their own families, fear of repeating harm, or fear of judgment can make parenting feel more burdensome and discourage parenthood. Yet wanting to give a child a better childhood can motivate people to become parents and break the cycle of harm. Expectations about what they owe a child can deter people who doubt their ability to meet those responsibilities or encourage those who feel sufficiently prepared.	9.4% (20.9%)