Students and Family Formation
Studies on educational enrolment and childbearing in Sweden

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During my time as an undergraduate student I was struck by how many students unwillingly postponed family formation in order to complete their education and then (hopefully) get a job and an income on which their parental leave benefit could be based first. Or – if they got pregnant – dropped out of education in order work the 240 days required to be entitled to the earnings-related parental leave benefit, and how difficult it was economically for those who nonetheless decided to have children while still enrolled in education. Despite being the group in society with the lowest fertility of all, students are an often disregarded group in demographic literature. This intrigued me to explore students’ childbearing behaviour and their thoughts about family formation. Hence I began this project on students and childbearing. I am grateful to many people who have helped me along the way, in direct or indirect ways.

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Sammanfattning


Resultaten pekar på att ekonomiska faktorer har stor betydelse för studenters barnafödande. I studie I konstateras att det finns ett tydligt samband mellan inkomst och kvinnliga studenters benägenhet att få barn, och i studie III framträder ekonomisk trygghet som ett viktigt motiv bakom studenternas barnintentioner. Studiestödsreformen (studie I) hade emellertid inte någon märkbar påverkan på studenters barnafödande, något som troligtvis kan förklaras med att den ekonomiska förändringen för de allra flesta var marginell. Den negativa effekten av att vara student på benägenheten att få barn, och betydelsen av inkomst och ekonomisk trygghet, avtar påtagligt med individens ålder. Intervjuerna i studie III visar att även icke-materiella faktorer, såsom biologiska risker med att skjuta upp barnafödandet, mentalt välbefinnande och att veta vart man är på väg i livet, är viktiga för när man vill skaffa barn. I vilken utsträckning studier påverkar benägenheten att få barn är till stor del också olika för kvinnor och män. Studie II visar att om mamman i ett par studerar så har det en betydligt starkare negativ inverkan på parets fortsatta barnafödande än om pappan studerar. En annan tydlig köns skillnad är att de kvinnliga studenterna i studie III hade mycket mer kunskap om föräldraförsäkringssystemet än de manliga studenterna. De kvinnliga studenterna tog också med föräldraledighet, och föräldrapenningens ersättningsnivå, i sina överväganden i betydligt högre utsträckning när de diskuterade sina barnintentioner. Könsskillnaderna i resultaten kan sannolikt relate-
ras till den inkomstbaserade föräldrapenningen och att mammor fortfarande tar den största delen av föräldraledigheten. Att både ekonomisk trygghet – något som de allra flesta uppnår först när de har studerat färdigt och har etablerat sig på arbetsmarknaden – och riskerna med att skjuta upp barnafödandet framträder som betydelsefulla faktorer innebär att en del studenter, i synnerhet kvinnor över 30, befinner sig i en relativt pressad situation.
The massive educational expansion of recent decades is one of the most fundamental social changes in Europe in modern times. Not only has the number of students grown steadily; years spent in higher education have also increased considerably (OECD 2012). As men and women with higher education enter parenthood later in life, the extended education is considered an important factor behind the postponement of first birth. The postponement of childbearing is of demographic, societal as well as medical concern, as higher ages are associated with declining fecundity, a rising need for costly assisted reproduction and increasing health risks for both mother and child, as well as lower levels of completed fertility (e.g. Billari and Borgoni 2005; Kohler et al. 2001; Schmidt et al. 2012; Waldenström 2008).

Today, virtually all countries in Europe report fertility levels below the replacement level. However, it is widely known that most men and women still want children, and that their average desired fertility level approximates what is needed for replacement-level fertility. This implies that there are significant discrepancies between desired and observed fertility in nearly all European countries (e.g. Bongaarts 2001; Lindh and Palme 2006). Identifying the causes of postponement and low fertility is therefore one of the most important challenges for contemporary demographic research. McDonald (2013) points out some areas that are particularly important for enhancing our knowledge about the causes of low fertility. One is to further examine the relationship between institutional factors, policy and individual behaviour. Another of his suggestions is that demographic methods be broadened towards mixed-method approaches, and include qualitative research along with the quantitative approach normally in focus. In the thesis at hand, both of these suggested approaches are pursued.

This thesis contributes to fertility research, particularly to the debate on the postponement of childbearing, by focusing on the group of young adults

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1 The level needed to ensure the long-term replacement of the population. In most industrialized countries this equals roughly 2.1 births per woman. In 2011 the highest rates were found in Ireland and France, with just over 2.0 live births per woman (Eurostat 2013).
with the lowest fertility in Sweden, namely students. The overall aim is to explore the impact of educational enrolment on childbearing behaviour, and to identify factors that are important for students’ childbearing intentions and behaviour, to determine why so few students have children. The main research questions addressed are: i) To what extent can students’ low childbearing be explained by their comparatively low income? ii) Is students’ fertility shaped by educational and family policy factors? iii) Do students’ childbearing behaviour and intentions differ by gender and age? and iv) What are the motivations behind students’ childbearing intentions? To answer these questions, three studies, two quantitative and one qualitative, are carried out. Study I examines the impact of age and earnings, as well as a student financial aid reform, on female students’ first, second and third birth risks. Study II takes a gender perspective and compares the influence of mothers’ and fathers’ enrolment and earnings on parental couples’ propensities to have a second or a third child. Lastly, Study III explores male and female students’ childbearing intentions and the motivations behind them. As opposed to the first two studies, in which actual childbearing behaviour is explored by means of register data, Study III examines students’ childbearing attitudes and intentions through individual in-depth interviews.

While the association between educational attainment and fertility has received quite a bit of attention in demographic research, empirical studies on the influence of educational enrolment on childbearing are still limited, particularly when it comes to men. As more and more young adults enrol in education for longer and longer periods, the effect of enrolment on fertility is an issue that concerns an increasingly larger group of young adults. Given that students all over Europe have low levels of fertility, and that the possibility to enable an earlier onset of childbearing is sometimes suggested as a remedy for falling fertility in Europe (see for example Lindh 2008; Skirbekk et al. 2004), exploring childbearing intentions and behaviour among students is highly relevant from a demographic perspective.

There are many reasons why Sweden is an interesting case to study. To begin with, Swedish students are relatively older in international comparison, which makes the relationship between educational enrolment and childbearing a question of particular relevance. In addition, Sweden has a

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2 As shown by e.g. Andersson (2000), women enrolled in education have significantly lower fertility than both employed and unemployed females of the same age.

3 As is common in event-history analysis, I talk about childbearing “risks”. In contrast to colloquial language, this word should not be associated with any negative valuation, as it is also used when dealing with events that are presumably desired by the persons involved, such as childbirth.
comparatively large group of students who already have children, which also makes it a good example when examining the impact of enrolment on childbearing at higher parities. Furthermore, the relatively generous family and educational policies make Sweden an interesting case when analysing the associations between policy and childbearing. Often seen as a forerunner in the second demographic transition – with one of the highest average ages at first birth – and as one of the most gender-equal countries in the world (Oláh and Bernhardt 2008; United Nations Development Program 2011; World Economic Forum 2012), Sweden is also a particularly interesting case when examining the postponement of childbearing as well as gender differences in childbearing behaviour.

In what follows, firstly, the association between education and childbearing as well as the period in life in which these events take place are reviewed. Secondly, to further situate the study, the broader social and institutional Swedish context is outlined. Thereafter, methodology is discussed, and lastly, the three chapters of the thesis are summarized and their broader conclusions outlined.

Situating student fertility

The postponed transition to adulthood

The young adult years have been referred to as demographically dense, as there are more demographic transitions going on then than at any other period in life (Rindfuss 1991). It is a dynamic period, during which important decisions shaping a young person’s future have to be made. In Western societies, the transition to adulthood is marked by a series of interrelated events such as leaving the parental home, completing one’s education, finding employment, achieving economic independence, finding a partner and perhaps starting a family of one’s own. Although not everyone will experience all these events they are, to varying degrees, seen as essential for a successful transition to adulthood (Cook and Furstenberg 2002).

However, both the timing and sequencing of these events, as well as the connection between them, have changed over the years. All over Europe young adults leave the parental home later, spend longer periods in education, enter the labour market at a higher age, gain economic independence later and get married at a higher age, and there has been a marked postponement of first birth (Cook and Furstenberg 2002). The transition to adulthood has consequently been extended and postponed, and even if the traditional
sequencing still remains to a high extent, the transition to adulthood today is characterized by “disorder” and “reversibility” of life course events (Rindfuss 1991; Rindfuss et al. 1987). For example, it has become increasingly common to work a couple years before entering higher education, to attain additional education after first leaving school, to return to the parental home after leaving it, to become unemployed after entering the labour market, to get married after having children (if at all), or to split up after getting married (e.g. Bygren et al. 2005; Rindfuss et al. 1987; Shanahan 2000). While Rindfuss (1991) identifies age 30 as the end of the young adult years, the transition to adulthood in many respects stretches beyond 30 in Sweden today. In fact, the years around 30 seem to be particularly demographically intense years, as several events normally associated with the transition to adulthood occur during this time.

Education and childbearing

As mentioned, educational attainment and enrolment play a central role in determining the timing of first birth. A number of studies indicate that educational enrolment, and time spent in education, is more significant than educational attainment for the timing of the transition to motherhood (Billari and Philipov 2004; Blossfeld and Huinink 1991; Kravdal 1994) and fatherhood (Martín-García 2009). Education and childbearing are dynamically interactive processes that mutually influence one other. Just as a person’s educational situation may have an impact on childbearing behaviour, becoming and being a parent, or even childbearing intentions, may influence decisions about education. In the Nordic countries, becoming a mother has shown to lower the risk of leaving education. In Sweden (where the impact is greatest) the risk is reduced by more than half, while becoming a mother in the United States or Britain, on the contrary, has a tendency to lower educational attainment and cause the mother to drop out of school (Billari and Philipov 2004).

Various features of the educational system, such as its structure and flexibility, may have an impact on the relationship between education and childbearing (Hoem et al. 2006). The interplay between the two is also shaped by other institutional factors, such as family and educational policies (Billari and Philipov 2004). The fact that the share of women experiencing first birth before finishing their education varies greatly between different countries in Europe underlines the importance of the institutional setting in shaping the sequencing of life course events. The negative effect of educa-

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4 This refers to all educational levels.
tional enrolment on childbearing risks has been found to be stronger in countries where the compatibility between the two acquires less support from either the welfare state or the family. In Sweden and the other Nordic countries, entering parenthood while still in education is more common than it is elsewhere in Europe (Billari and Philipov 2004). Additional societal aspects, such as the business cycle and unemployment rates, may also structure young adults’ decisions regarding childbearing and education. For example, a Swedish study indicates that it became more important for young adults to complete their education before family formation during the economic recession of the 1990s than during the boom of the 1980s (Löfström 2003). Furthermore, ideational factors, such as social norms that students are not expected to become parents, may influence the effect of educational enrolment on childbearing behaviour (Blossfeld and Huinink 1991).

Also individual-level factors such as gender, age, attitudes, relationship status, family background and income may simultaneously influence decisions about both education and family formation. For example, previous studies suggest that completing one’s education and getting established on the labour market before having children is more important for women than for men (Hoem and Bernhardt 2000; Jalovaara and Miettinen 2013; Löfström 2003), which may be because women to a larger extent expect their opportunities on the labour market to be negatively affected by having children (Kugelberg 2000; Löfström 2003). Another individual-level factor influencing the relationship between enrolment and childbearing is age, as the perceived importance of completing one’s education before having children decreases with age for both men and women (Statistics Sweden 2001) and the negative effect of enrolment on first birth risks is weaker for Swedish women above 30 (Andersson 2000). Moreover, individual attitudes, values and lifestyle preferences may have an influence on choices concerning both education and family formation. For example, previous studies indicate negative associations between career orientation and childbearing (e.g. Barber 2001; Hakim 2003). However, attitudes may change over the life course. In Sweden, for example, the transition to motherhood has been shown as related to a slight (and temporary) decrease in work commitment for women (Evertsson 2013). Similarly, family background may affect the relationship between enrolment and childbearing, for instance through parental expectations and attitudes or parental financial resources (e.g. Barber 2000; Billari and Philipov 2004).

5 In addition to the relatively generous family and educational policies in the Nordic countries, this may also be related to students’ higher ages in these countries.
The interplay between educational enrolment and childbearing, and factors influencing this relationship, are summarized in Figure 1. All these factors are discussed in this thesis to varying extent.

*Figure 1. The interplay between educational enrolment and childbearing, and its common determinants.*

In Sweden and the other Nordic countries, completing education and entering the labour market speed up the transition to first birth for women. In contrast, entering the labour market postpones first motherhood in Southern Europe (Billari and Philipov 2004). Previous studies have also found strong differences in birth risks among women educated in different fields. These variations may be related to the large occupational differences as regards prospects of finding an appropriate job, income levels, and the consequences of taking parental leave on future career opportunities. Another explanation may be that there is a selection effect by which, for example, women who are more family-oriented are more inclined to enter educations that lead to occupations that are easier to combine with family life. In Sweden, the lowest propensity to enter parenthood is found among women with a degree in the humanities or art and media, while women within teaching and health care are the most likely to become mothers (Hoem et al. 2006; Tesching 2012). An analysis of Spanish data shows that educational field is also im-
important for men’s propensities to become fathers, but that the associations between academic field and fertility differ from that of women (Martín-García 2009).

The Swedish context

Trends in educational enrolment

At the beginning of the 1990s, the Swedish economy went into a state of recession after a period of economic expansion. Unemployment rose from 1.5 per cent in 1990 to more than 8 per cent two years later, and among young adults it reached even higher numbers. Young adults on their way out onto the labour market were hit hard by the crisis: between 1990 and 1994, labour market participation among young adults aged 20-24 declined from 80 to 55 per cent (Swedish Social Insurance Agency 2006). The economic downturn also resulted in budgetary problems for governments at national and municipal levels, which caused policy-makers to make substantial cutbacks in public expenditures on several social and family policy programmes. As a result of the situation on the labour market, many young adults instead chose to enter or stay in education by taking additional courses after completing their degree, and the number of students increased dramatically (Statistics Sweden 2013a). In addition to the economic crisis, measures implemented to realize the idea of lifelong learning also contributed to the dramatic increase in enrolment (Ministry of Health and Social Affairs 2003).
As shown in Figure 2, the number of students almost doubled during the 1990s, from 200,000 right before the economic crisis to nearly 400,000 in the early 2000s. An estimate is that nearly 76 per cent of today’s Swedish young adults will enter tertiary education, which is well above the OECD average of 62 per cent (OECD 2012). The expansion of higher education has resulted in a wider and more heterogeneous student population. Parallel with the increase in total number of students the proportion of women attending higher education has constantly grown, and since the 1970s women have outnumbered men (Swedish National Agency for Higher Education 2006). Today, about 60 per cent of undergraduate students are female (Swedish National Agency for Higher Education 2013). Despite efforts to encourage gender-atypical educational choices, the extent of gender differentiation in higher education has remained high in Sweden (Bradley 2000; Erikson and Jonsson 1996). The expansion of the student population during the 1990s implied that the share of students with a blue-collar background increased. Still, students from white-collar homes are over-represented. The share of students from blue-collar homes makes up about 25 per cent of the student population, as compared to the population as a whole, in which they constitute about a third. Family background also has a clear impact on choice of educational field. Teaching and nursing are particularly popular among women from blue-collar homes, while students from white-collar homes
more often study to become civil engineers, medical doctors and dentists (Swedish National Agency for Higher Education 2008).

As regards the age structure of the student population, the economic crisis of the early 1990s affected the propensity of the youngest to enrol the most. Among childless women aged 20-24, the share enrolled in education increased from about 20-30 per cent in the years preceding the crisis to more than 60 per cent at the end of the decade (Figure 3). Despite the large increase in enrolment among the younger age groups Swedish students are relatively older, having one of the highest average ages when entering university-level education and also leaving at higher ages. The average age at completion of first degree is 29.5 years (Ministry of Finance 2011), and one in three students is over 30 (Swedish National Agency for Higher Education 2003), which implies that many students are at the ages when young adults commonly enter parenthood. The higher age of students is related to relatively fewer students going directly from secondary to tertiary education; it has become customary to either work abroad or at home for some time, or travel or pursue non-university studies before entering higher education. Further, the flexible educational system allows students to change their educational track or take time off during their studies and then re-enter education.
Another educational trend is the increase in students with children. Since the 1990s the share of students who already have children has grown continually, especially among females (Hallberg et al. 2011). It is difficult to find data on exactly how many students have children, but figures from Statistics Sweden indicate that about a third of all females and about 13 per cent of male students enrolled in a university education have children (SOU 2003:130). Naturally, being a parent is more common among older students. Among students below age 25 very few have children. In the age group 25-34 about 20 per cent of the students have children, while about 60 per cent among those above 35 have children. Educations such as teaching and nursing have the most students with children, while those for future civil engineers, medical doctors and dentists have the lowest share (Swedish National

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6 The calculations for Figures 3-5 have been done using the same data as used in Study I, and therefore show the same time period. In these data, a student is defined as an individual who has received student financial aid (study grant and/or study loan) during the year, thus, students enrolled in adult education are also included here. The peaks in 1989 and 1995 are likely due to random variation or to irregularities in data measurement.

7 Both part-time and full-time students are included here. Among students in adult education programmes (Komvux), the share with children is even higher. It is estimated that 50 per cent of female students and 27 per cent of male students in adult education are parents (2003:130).

8 Only children under age 18 living in the same household as the parent are included.
Agency for Higher Education 2008). Considering students’ low fertility rates, the high share of students with children may seem a bit ambiguous. However, evidence indicates that most parents enrolled in education had their children before entering education. One such indication is that among students receiving the student financial aid child supplement (see section on student financial aid for further description of this benefit), the average age of the children was 8.3 years (The Swedish National Board of Student Aid 2008).

As illustrated in Figures 4 and 5, the increase in enrolment among mothers is quite remarkable. Among women under 30 with one child, the share who are enrolled increased from just above 5 per cent in the early 1990s to more than 20 per cent at the end of the decade. Among mothers with two children, the share increased from less than 5 per cent to nearly 20 per cent during the same period.

*Figure 4. Percentage of women with one child enrolled in education in Sweden, by age group and calendar year.*

Source: Author’s calculations (data from Statistics Sweden)
Figure 5. Percentage of women with two children enrolled in education in Sweden, by age group and calendar year.

Student financial aid

In Sweden, university studies and adult education are free of charge, and the state offers fairly generous financial assistance to cover course literature as well as other living expenses. Student financial aid was initiated as early as 1919, at that time entailing a loan that had to be repaid within ten years. In 1957, all students became eligible for a non-repayable study grant, and in 1965 a student financial aid system was implemented that is broadly the same system Sweden has today. The aim was to increase social mobility and ensure that young people were financially independent of their parents. Today, all students below age 54, regardless of their parents’ financial situation, are entitled to student financial aid for a maximum of six years. This aid consists of a grant with no repayment requirement, plus a loan to be repaid at relatively low interest (The Swedish National Board of Student Aid 2008).\footnote{In 2013, the grant equals about 320 EUR per month for full-time studies, and the loan about 690 EUR.} One may choose to apply for only the grant or both grant and loan. The great majority of students enrolled in higher education receive some kind of student financial aid.\footnote{According to a survey carried out by The Swedish National Board of Student Aid (2007), about 98 per cent of the childless students, and about 95 per cent of students with children,}
for repayment of loans, the share taking the loan has decreased in recent years (The Swedish National Board of Student Aid 2003).

In 1989 a student financial aid reform, the consequences of which are examined in Study I, took place. In this reform the regulations for the repayment of loans were changed, the non-repayable grant was raised substantially, and financial assistance for studying abroad was enhanced. However, the possibility to obtain an additional loan for those with children was eliminated (The Swedish National Board of Student Aid 2008). The removal of the child supplement was later pointed out by a government commission on childbearing in Sweden as detrimental to students’ possibilities to start a family (Ministry of Health and Social Affairs 2001). In 2002, the Social Democratic government initiated a comprehensive review of the economic and social situation of students and of how the student financial aid system interacts with the social insurance system and other welfare benefits. One aim was to look into what possibilities existed to ease the economic situation of students with children. The starting points for the commission included that lifelong learning should be facilitated, that the student financial aid system should work well with the social insurance system, that the system should contribute to gender equality, and finally, that the system should benefit childbearing (Ministry of Health and Social Affairs 2003).

In 2006, an extra child supplement for students was reintroduced with the purpose to support children in economically disadvantaged families and make it easier for parents to enrol in education (Ministry of Education and Research 2004). The policy reversal indicates that policy-makers believed that the removal of the previous child supplement in 1989 involved negative consequences for students as parents. Just like the previous child supplement, the one introduced in 2006 is calculated on the number of children, but unlike the previous benefit the new supplement is a grant given to the student rather than a loan. Even though it is not very much money, the existence of a child supplement for students as such is worthy of note, since it signals that society supports a sequencing of life events in which childbearing precedes the completion of education. During the first semester after the introduction, as many as 62,500 students received this supplement. More women than men received it: 21 per cent of female university students and

received some kind of student financial aid. However, according to register data from Statistics Sweden (2013d) these figures are lower: slightly above 80 per cent during the time period studied in Studies I and II, and slightly below 80 per cent in more recent years. The lower figures in the register data may be related to some students being registered as students even though they are not actually active students. They may, for example, sign up only to take a re-exam, or register for a course as a back-up in case of unemployment, or to keep their student accommodations or student discount a little longer.
six per cent of male students (The Swedish National Board of Student Aid 2008).

Even though the student financial aid offered in Sweden is quite generous compared to many other countries, it is considerably lower than an average worker’s wage. As Figure 6 clearly shows, the gap between an average worker’s wage and the student financial aid has increased since the early 1990s. While workers’ wages have increased rapidly, the student financial aid has remained at the same level. To support a child on this income is naturally difficult, unless the student has a partner with a well-paid job. In 2007, 60 per cent of all students worked extra to make ends meet, and 25 per cent received financial support from their parents or other relatives (Statistics Sweden 2007). However, there is a limit to how much students are allowed to earn before their student financial aid is reduced. For those who receive full student financial aid, this limit is currently set to 71,200 SEK (8,200 EUR) per semester.
Childbearing patterns

Becoming a parent is often said to be the last and major demographic transition towards adulthood. As mentioned above, this transition has been delayed all over Europe. In Sweden, mean age at first birth has now reached 29 for women and 31 for men, which are among the highest average ages in Europe. However, as illustrated in Figures 7 and 8, the ages at entering parenthood differ widely depending on educational level. Both men and women with higher education have their first child at higher ages than do those with lower education. The postponement of childbearing is less marked among the lowest educated. However, this group becomes smaller with each birth cohort.
Figure 7. Women’s average age at first birth, by educational level, Sweden, birth cohorts 1950-1970.

Figure 8. Men’s average age at first birth, by educational level, Sweden, birth cohorts 1950-1970.

Source: Statistics Sweden (2013c)
Despite the high ages at first birth, the Total Fertility Rate (TFR) in Sweden is currently one of the highest in Europe. However, Sweden has experienced strong pro-cyclical fluctuations in its fertility levels in recent decades (Figure 9) (Andersson 2000). During the economic upturn of the late 1980s fertility increased considerably, and in 1990 and 1991 the TFR even exceeded replacement fertility at 2.10 births per woman; thereafter followed the economic crisis and a subsequent dramatic drop in TFR. One of the most important factors contributing to the decline in fertility during the 1990s was young people’s weak labour market attachment and the dramatic rise in educational enrolment (Hoem 2000). When the economy recovered fertility levels began to rise as well, and in 2010 the TFR was once again close to replacement level. The sensitivity of the TFR to economic trends, and the following strong fluctuations in fertility levels, are problematic as they imply an uneven demand for publicly provided services such as child care and education, as well as fluctuating labour supply (Lindh 2000).

Figure 9. Total Fertility Rate, Sweden, 1970-2011.

Also at the individual level, childbearing is positively related to earnings and labour force participation in Sweden (Andersson 2000; Andersson et al. 2009). The strongest correlation is found between women’s income level and first birth. It has been assumed that a strong contributing factor to this pattern is the income-related parental leave insurance, which strongly encourages the postponement of childbearing until one has a sufficiently high income on which to base the parental leave benefit. The fact that mothers still
take the largest part of the parental leave, and are less flexible when it comes to the timing of their parental leave – which practically always begins at the birth of the child – could explain the particularly strong correlation between women’s income and childbearing (Duvander and Andersson 2003; Duvander and Olsson 2001).

Family policy and the gendered division of labour

Many studies suggest that family policies and other institutional arrangements are important for childbearing decisions (e.g. Rindfuss 1991; McDonald 2000; Esping-Andersen 1999; Hoem 1993). At the individual level, family policy has particularly proven to affect the timing and spacing of births. One clear example of this is the introduction of the “speed premium” in the Swedish parental leave system of the 1980s, which had a clear effect on Swedish women’s birth intervals (Hoem 1993; Andersson et al. 2006).

Family policies indicate which behaviours are expected, or at least supported, by the state. As such family policies reflect, as well as create or maintain, societal norms (Neyer and Andersson 2008). For example, the Swedish parental leave system strongly reinforces the social norm that one should complete one’s education and enter the labour market prior to having children, at the same time as parental leave legislation is influenced by social norms. In addition to the impact on childbearing decisions, family policies structure the gendered division of paid and unpaid work, both directly through economic incentives (or disincentives) and ideologically through the spreading of norms and values. In this regard, an important aspect of family policy is the extent to which it distributes unpaid care work between the public sector, the market, men and women (Neyer 2006).

In Sweden and the other Nordic countries, family policy is strongly oriented towards a dual-earner/dual-carer model in which both parents are involved in both the labour market and childcare (Ferrarini and Duvander 2010; Gornick and Meyers 2008; Korpi 2000). The promotion of the dual-earner family involves, among other things, a completely individualized social security and tax system. Each individual pays his/her own taxes and builds up eligibility for earnings-related social benefits (above the minimum level), such as parental leave insurance, sick pay and pension.

\[11\] If a child is born within 30 months (before 1986, 24 months) after the preceding child, the leave-taking parent is entitled to the same parental leave benefit as with the previous child even if the parent currently earns a lower income (because of, for example, part-time work) or had no income in the period between the two births. This policy – often called the “speed premium” – was introduced in 1980 and had the effect that parents spaced their children more closely together.
participation among parents is high: in 2010, 81 per cent of all children under age 18 had a mother in the workforce and 92 per cent had a father in the workforce (Statistics Sweden 2011). However, a large share of employed mothers with small children works part-time. Among fathers, part-time work is much less common (Stanfors 2006; Statistics Sweden 2012b). The relatively high labour force participation among Swedish women has given them more economic independence and more influence over issues such as the division of housework and childcare, as well as the allocation of money (Hobson 1990; Roman and Vogler 1999).

The parental leave insurance is an important part of Swedish family policy. This insurance presently entitles parents to 480 days of paid leave for each child: 390 days with 80 per cent wage replacement and an additional 90 days with a lower flat-rate benefit. To be entitled to the earnings-related parental insurance, one has to have worked a minimum of 240 days before the birth of the child. Students who have not worked before enrolment, and others with weak labour market attachment, are not eligible for the earnings-related parental leave benefit and instead receive a benefit at a low flat rate.

A student who has worked at least 240 days before entering education may however be entitled to parental leave insurance, based on this previous income, after having finished his/her studies. This applies given that a number of conditions are fulfilled; for example, the student has to have received full-time student financial aid during the whole study period (Swedish Social Insurance Agency 2013). Although students without previous work experience are excluded from the income-related parental leave insurance, they have equal access to subsidized public childcare, child benefits and housing allowances.

Parents themselves can decide who will claim the parental leave benefit, except for two months that are earmarked for each parent. The flexibility of

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12 Here, as well as in all official statistics, mothers and fathers on parental leave from work are included in this category as parental leave is seen as temporary time off from work.
13 Among employed mothers with the youngest child aged 1-5, about 45 per cent work part-time. However, in comparison with other European countries a large proportion of the mothers who work part-time work relatively long hours, normally about 30 hours a week. Among fathers, less than 10 per cent work part-time (Statistics Sweden 2012b).
14 Beside legislated parental insurance, many employers pay an additional 10 per cent to employees on parental leave, which means that employees in fact receive 90 per cent of their earnings during parental leave.
15 During the period studied in Studies I and II, the flat rate was 60 SEK/day (about 7 EUR). Since then this amount has been raised to 180 SEK/day (about 20 EUR).
16 Up to the mid-1990s it was possible for one parent to take the whole leave. In 1995, to increase paternal involvement one month was earmarked for each parent, often called the “daddy month”. In 2002 the daddy month was extended to two months.
the parental insurance has allowed Swedish couples to maintain relatively traditional gender arrangements when it comes to caring for small children. Even though fathers slowly increase their share of parental leave days each year, mothers still use by far the largest share of the leave (Figure 10). The higher the education a father has, the larger his share of parental leave days used. Fathers with low or no income and low education are over-represented among those who take no parental leave at all (Swedish Social Insurance Agency 2011). The use of parental leave is a clear indication of who is responsible for the day-to-day childcare during a child’s first years, and is therefore an unusually clear-cut example of how men and women make trade-offs between work and family (Bygren et al. 2006).

**Figure 10. Division of parental leave, Sweden 1974-2011.**

![Figure 10](image_url)

Source: Swedish Social Insurance Agency (2012)

Qualitative as well as quantitative studies suggest that norms about mothers’ care responsibilities are more traditional than those about fathers’ breadwinner responsibilities. While mothers are still expected to take on the main responsibility for home and children, the male breadwinner ideology has weakened (Blossfeld and Drobnič 2001; Hobson and Fahlén 2009; Smith 2004). Even though men’s share of the unpaid housework and childcare has increased in recent decades, men’s parenthood is still seen as more “voluntary”, in the sense that they can choose the extent to which they want to take parental leave and participate in childrearing. By contrast, women’s parental
responsibilities are seen as more “compulsory”, and women in general adapt their work situation and other commitments to their parenthood to a greater extent than men do (e.g. Bekkengen 2002; Ahrne and Roman 1997). The division of parental leave insurance clearly illustrates this, as hardly any Swedish women take no parental leave at all and the absolute majority takes six months or more (Swedish Social Insurance Agency 2011). Since men’s range of options regarding parental responsibilities is wider, combining paid work as well as studies with family responsibilities may be less problematic for men than for women.

Methodology

In the past decades, much discussion in social science has been devoted to the distinction between, and the relative advantages of, quantitative and qualitative research. Even though the two strands of methodology are still often at odds with each other, parallel to this discussion it has become increasingly popular to combine quantitative and qualitative approaches. This may be done within a single project or, as in the pragmatic approach promoted by Morgan (2007), by working back and forth between different kinds of approaches and knowledge. Combining different kinds of data may be done with the purpose of confirmation (to verify findings derived from other types of data) or complementing (to compensate for weaknesses of one type of data with the strength of the other) (Small 2011). In the thesis at hand, the main objective for using different methods is to complement the different strengths of quantitative and qualitative methods. While quantitative methods are disposed to produce results with high levels of external validity that may be generalized beyond the sample, qualitative methods may provide findings with high internal validity, showing a more comprehensive picture that catches the complexity and different aspects of a social phenomenon that cannot be captured in numbers (Ahrne and Svensson 2011; Hakim 2000).

In this thesis these insights are taken as a starting point. To investigate the impact of enrolment on birth risks across time, longitudinal quantitative studies are appropriate. The thesis therefore begins with two longitudinal quantitative studies examining the impact of educational enrolment on women’s and couples’ childbearing behaviour in Sweden for the period 1984-1999. This time period is interesting, as it saw strong fluctuations in fertility as well as the economy. To estimate these effects, event-history techniques are used, also known as the proportional hazards model or intensity regression, which is a common tool in demographic and life-course research when analysing
time-dependent data. In event history analysis, fertility is seen as a process in which the population included in a study is seen as being “under risk of birth”. As relatively few students have children, large-scale register data are ideal for producing valid and generalizable results. The data for the quantitative studies are obtained from Statistics Sweden’s collection of register data. Every citizen and legal resident of Sweden has a unique personal identification code, and information about births and other vital demographic events such as marriage, divorce, death and emigration is updated on a prospective and longitudinal basis. Data on childbearing histories are then linked to information about earnings and study activity.

The quantitative studies provide valuable insight into the impact of educational enrolment on childbearing behaviour and its development across time. However, while register data can inform us a great deal on how people act they cannot tell us much how people reason or feel about, or plan for, these actions. To better interpret the results of the previous quantitative studies, and to obtain a deeper understanding of the field, qualitative interviews in which students themselves are asked about their childbearing attitudes and intentions are a necessary complement. Therefore, the quantitative studies are followed by an interview study. As the aim of this study was to explore students’ attitudes and intentions towards family formation, and the postponement of childbearing, only students without children were interviewed. The study population consisted of 25 full-time undergraduate students: 13 females and 12 males. The qualitative findings of this study not only provide a deeper and richer understanding of the associations between educational enrolment and childbearing, but they also confirm some important results of two previous quantitative studies. One such example is the significance of economic factors, such as earnings and economic security, and the clear differences across gender and age as regards these issues, which show up regardless of chosen methodology.

Outline of studies

Study I

Does money matter? Childbearing behaviour of Swedish students in the 1980s and 1990s

The aim of this study is to explore the impact of educational policy and earnings on the relationship between study enrolment and childbearing among women in Sweden. Using longitudinal register data, it is examined whether
female students’ childbearing behaviour was affected by the student financial aid reform of 1989 when the possibility to obtain additional loans for children was removed, and whether female students’ relative childbearing propensities change when their earned income is controlled for. Given that childbearing risks differ strongly by age, it is also examined whether the impact of enrolment differs by age group. The empirical results show that the student financial aid reform had no discernible impact on students’ childbearing behaviour. However, differences in first birth risk between students and non-students become much smaller after earned income is controlled for, which suggests that part of students’ reduced fertility is due to their lower income. For second and third birth risk, controlling for income makes less of a difference. The weaker impact of economic factors on higher-order birth risks is in keeping with previous research, and this relationship seems to hold for students as well. Given that these students already have children, they are more likely to have a somewhat stable economic situation and to be eligible for the earnings-related parental leave than students without children. Furthermore, since they have already entered parenthood, the student status and student lifestyle are probably less an obstacle for them than for childless students. The findings also show that the impact of being a student on the propensity to become a mother, or to have another child, differs strongly by age. The negative effect of student status on birth risks is much greater among the younger age groups, particularly when it comes to first birth risk. Most likely, older students have worked before entering university and are therefore entitled to earnings-related parental leave, and are also likely to have a partner with a steady income. In addition, older students with previous labour market experience may feel they are already established in adulthood. Another explanation may be that their fertility is not affected because there is simply no time for further postponement of entry into motherhood for these women. To conclude, this study indicates that earnings have a clear effect on female students’ birth risks, whereas the student financial aid reform did not seem to have had any effect. The negative impact of enrolment on birth risks decreases by age.

Study II

Care and Career – Educational enrolment and couples’ childbearing behaviour in Sweden

This study deals with the complex interrelationship between the gendered division of labour, study enrolment, earnings and childbearing. The purpose is to determine whether Swedish fathers’ and mothers’ educational enrolment and earnings are associated in different ways with a couple’s propensi-
ty to have a second or third child. Another intention is to detect whether couples’ childbearing behaviour, with reference to enrolment and earnings, has changed in recent decades. The data used are longitudinal register data obtained from Statistics Sweden. Information on couples’ childbearing histories is linked to data on individuals’ taxable earnings and study activity. The empirical results show that couples in which neither parent is a student, and couples in which only the father is a student, have the highest second and third birth risks, regardless of income, while couples in which the mother is a student have the lowest second and third birth risks. The pattern is stable over time. The striking difference when it comes to the influence of the mother’s and father’s enrolment shows that gender is indeed an important factor in students’ childbearing behaviour. Most likely, these findings can be associated with the income-based Swedish parental leave insurance. As women still use most of the parental leave days, it is relatively more important for women than for men to attain a decent income before having a child. Having an additional child may also be perceived as a greater hindrance to completing education for women as compared to men, given that mothers normally pay the highest cost of childbearing in terms of both pregnancy and childrearing. In sum, the study suggests that the effect of enrolment on childbearing is not solely a question of money but is rather an interaction of economic factors, family policy and gender roles.

Study III

First education, then children? A qualitative study of students’ childbearing attitudes and intentions

The overall aim of this study is to explore students’ childbearing intentions and the motivations behind them. The purpose is to further illuminate the role of economic and family policy factors and gender in students’ childbearing decisions. This is done through individual in-depth interviews with 25 students enrolled in higher education in Sweden. Building on the preconditions for childbearing listed by Hobcraft and Kiernan (1995), the respondents’ views on family formation were explored. The results suggest that the lack of economic security is an important reason for completing one’s education before having children. This applies to both male and female students. The extent to which economic security was emphasized was often related to family background and the economic circumstances under which the respondent grew up; having experienced economic difficulties during childhood makes economic security a more important precondition for childbearing. All respondents agreed that having children while still in education is not stigmatized or odd in any way, at least not if you have reached a socially
accepted age. The importance of completing one’s education and economic security is also clearly weakened by age. Further, the accounts showed that the risks of postponing childbearing comprised an important factor in particularly the female students’ childbearing intentions. The accounts also point to the importance of having done other things, such as travelling, before having children. Being content with life and having mental well-being were other important factors that were emphasized. Many respondents stressed the significance of knowing what you want to do with your life before having children. Being in the “right” education increases the feeling of security and the inclination to have children. The high degree of uncertainty that characterizes life for many students may thus be another explanation for students’ low fertility. On most issues, male and female students reasoned along the same lines. One important gender difference, however, was that female students generally had much more knowledge about the parental leave insurance system, and parental leave and their benefit level were also something they took into account and planned for to a greater extent than men did. In addition, female students also emphasized economic independence to a somewhat higher degree than the males did. In sum, the findings suggest that for many students a lack of economic security is an important motivation for postponing childbearing until after completing one’s education. For others, non-material aspects such as knowing one’s future prospects and being content with life, as well as the biological risks associated with postponement, are more important determinants of the timing of childbearing.

Conclusions

Despite the extensive inflow of students, and the subsequent increase and widening of the student population, the negative impact of enrolment on childbearing propensities has been stable over time. This indicates that students’ low fertility is not a selection effect but rather something which can be related to the particular circumstances of being a student. The results of the studies in this thesis indicate that low earnings and a lack of economic security, which characterize life for many students, are in fact important factors behind their low fertility. Further, the accounts of the interview study suggest that, apart from economic motives, the desire to focus on one’s studies and to complete one phase in life before entering the next are other factors that may explain students’ low fertility. A general feeling of security and predictability in life also seems to matter, as students who felt they had personally found their “right” educational track, as well as students who pursued educations with more favourable odds of getting stable employment
upon their completion, were markedly more positive towards having children while still enrolled in education.

Moreover, both the quantitative and qualitative findings show that the extent to which enrolment influences childbearing intentions as well as actual behaviour is highly dependent on age, particularly for female students. The older the student, the weaker the negative impact of enrolment on birth risks and childbearing intentions. This may partly be explained by older students more often having worked before entering university, and therefore being entitled to earnings-related parental leave, and/or having a partner with a steady income. Another explanation may be that their fertility is not affected because there is simply no time for further postponement of entry into motherhood for these women. This interpretation is supported by the accounts of the interview study, as age and the risks associated with postponing childbearing were important factors in the respondents’ childbearing intentions.

Another important finding, which became evident in both the quantitative and the qualitative data, is the significance of gender. In Study II, the results showed that the mother’s educational enrolment has a much stronger negative impact on a couple’s childbearing propensities than the father’s enrolment. A probable explanation for this is that it is related to the Swedish earnings-related parental leave insurance. Since women generally make use of by far the largest part of the parental leave, it is relatively more important for women than for men to attain a reasonable income before having a child. Mothers’ role as the primary caregiver for small children thereby seems to make it more difficult for women to combine studies with childbearing. The accounts of the interview study offer additional support for this interpretation, as the female students had much more knowledge about the parental leave system than the male students did. Parental leave and their benefit level were also something they planned for and took into account to a much larger extent when discussing their childbearing intentions. The demographic density of the young adult years and the conflict between economic security and declining fecundity thus seem to hit female students particularly hard, given that these two factors normally work in opposite directions time-wise. In addition, as women’s fecundity declines more quickly than men’s, it is more risky for women to postpone childbearing.

For men, combining studies with parenthood seem to be less problematic. As shown by the couple data in Study II, fathers’ enrolment in education has no clear effect on the couple’s propensity to have a second child, and a positive impact on their propensity to have a third child. This somewhat unexpected result, however, is in line with previous studies from Sweden that
show that men with a weak labour market attachment have the highest propensity to have a third child (see for example Andersson and Scott 2007). One interpretation of this result is that the low parental leave benefit is less an obstacle for male students, as taking parental leave is more “voluntary” for men. Another explanation may be that there is a selection effect whereby men who, despite having children choose to enrol in education, are more family-oriented or less career-oriented than other fathers. The positive influence of fathers’ enrolment on childbearing propensities also suggests that expectations that the father should be the main breadwinner are not widespread among Swedish students today. This interpretation was further supported by the interview accounts, in which a “good father” was described as an active and present father rather than a breadwinner. This role is presumably relatively easy to combine with studies, considering that studies are often less time-consuming and more flexible than employment. A father who is a student is likely more accessible and more active in childrearing as compared to many employed fathers, which may facilitate the often difficult combination of work and family for mothers. Even though a student father may not take parental leave, he may well be an excellent “secondary caretaker.” The high fertility of student fathers could hence also be interpreted as men’s active participation in childrearing having a positive influence on couples’ further childbearing. This explanation is consistent with previous studies carried out in Sweden that have shown a positive impact of fathers’ use of parental leave on couple’s second and third births (Duvander and Andersson 2006; Oláh 2003).

Apart from the parental leave insurance system, no other parts of family or educational policy were brought up spontaneously by the respondents in the interview study. Neither did the removal of the possibility to obtain additional loans for students with children in 1989 have any effect on female students’ childbearing propensities. However, these findings should not be taken as an argument that family and educational policies are unimportant in students’ childbearing decisions. As regards the removal of the child supplement, the fact that this benefit was just a loan may have mattered. Regarding the low extent of explicit consideration of family policies among the interview respondents, a reasonable interpretation is that the Swedish welfare state, with its relatively generous benefits and social protection, is largely taken for granted among many young adults today. This explanation is well in line with Ellingsaeter and Pedersen’s (2013) findings in Norway. They found that even though the expected organization of parenthood relied heavily on the parental leave system and childcare services, decisions about entering parenthood were made with little detailed information on family
policies. This inconsistency is interpreted as evidence of a high degree of “institutional trust”. McDonald (2013:23) argues along similar lines: “[...] it is the coherence and consistency of the full range of family policies that is important in determining the policy impact upon fertility. An individual policy may not appear to have much effect but it may be a necessary component in a total package that provides young people with the confidence to form families.”

In a well-functioning welfare state, there is an on-going interplay between social and normative development on the one hand and policy responses on the other. If policies do not correspond to existing norms and the way people in fact seek to live their lives, those policies can have an inhibiting effect on childbearing behaviour (Neyer and Andersson 2008; McDonald 2000). Given the social development of an increasing disorder of life events, in which young adults complete their education and get established on the labour market increasingly later in life, and a normative development whereby it is socially acceptable to have children while enrolled in education, a parental leave insurance system designed based on a traditional life course in which one is supposed to complete one’s education and establish oneself on the labour market before having children is problematic.

One measure to facilitate having children while still in education, and impede further postponement of childbearing, could be to raise the minimum benefit of the parental insurance for students. This measure was also suggested by the government commission as an effective approach to benefit childbearing among students (Ministry of Health and Social Affairs 2003). In addition, this measure could have positive medical and demographic effects, and could also be seen as beneficial from a gender equality perspective, given that comparatively more women study, women take a larger part of the parental leave and women’s fecundity declines more rapidly with advancing age than men’s does. From a societal perspective, raising the minimum benefit for students may also moderate the strong fluctuations in fertility levels. On the individual level, it would further increase the choice capacities of students and to a larger extent enable them to combine studies with parenthood. Since students generally have more flexible working hours than employees, which was also brought up by some of the respondents in Study III, this may be a favourable alternative for some students. Moreover, having children before entering the labour market means that childbearing would not collide with the early intensive and often insecure years as a new employee, and could also benefit employers who would then not have to deal with finding a substitute for an employee on parental leave. On the negative side, raising the minimum benefit for students may weaken the dual-earner
model as well as the economic incentive for paid work. It may also extend young adults’ educational period and delay their establishment on the labour market. As earnings-related benefits have been shown to be an important factor contributing to the relatively low levels of child poverty in Sweden (Ferrarini 2003), raising the minimum benefit for students could also entail higher levels of child poverty.

To further investigate the relationship between enrolment, childbearing and gender, men’s and couples’ first birth risks need to be examined. This will be possible with the new dwelling register currently being implemented in Sweden, which enables the connection of unmarried, cohabiting individuals to each other before they (possibly) have children. As Study I finds a stronger negative association between educational enrolment and women’s first birth risks than higher-order birth risks, it is likely that patterns of men’s and couples’ first birth risks, with reference to educational enrolment, also differ from those of second and third births. An additional question that needs to be investigated is why so many Swedish young adults, particularly women, choose to enrol in education after having children. And are there other reasons why student fathers are more prone than student mothers to have another child, besides the gendered division of parental leave? To answer these questions, additional qualitative interviews with parents enrolled in education would be a fruitful approach. Even though Sweden is a rather specific case, the postponement of childbearing and the increasing numbers of students and years spent in education are significant trends in all Western societies; therefore, comparative studies would further add to our knowledge about the associations between educational enrolment and childbearing.
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