

Economic Uncertainty and Intentions to Remain Childless – worries about the economy or individual- level economic uncertainty?

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Short Abstract (250 words)

The UK traditionally had high teenage fertility rates with those most disadvantaged having an early entry into parenthood. However, fertility rates among those in their teens and early twenties plummeted after the Great Recession. It is unclear whether this reflects a new wave of postponement of childbearing to later ages or an increase in intended childlessness. Recent literature highlights economic uncertainty in reducing birth rates, especially among those with fewest resources. By studying fertility intentions and their association with individual-level economic uncertainty and macro-level worries about the economy we provide new insight as to whether economic pressures are associated with higher levels of intended childlessness. We contribute to the literature by contrasting the effects of individuals’ concerns for their financial situation (perceptions of future financial wellbeing and whether the individual believes that they are “better off” compared to their parents at a similar age), with the impact of worries about the macro-economic situation (economic recession/rising prices and unemployment rates). We find that: intentions to remain childless are much higher among current young adults, as compared with previous generations; around half of both childless men and women are either unsure in whether they will have a child, or say they will not; net of standard socio-economic controls, individual-level indicators of economic uncertainty are more strongly associated with intentions than worries about the economy. Theories of fertility behaviour should take account of the fact that individuals may only be influenced by macro changes to the extent to which they themselves are affected.

Motivation

The UK traditionally had high rates of teenage fertility with an early entry into parenthood among those most socio-economically disadvantaged (Rendall et al., 2010). The postponement of childbearing to later ages among women born in the 1960s and 1970s was concentrated among those with higher levels of education resulting in a significant social polarisation of the timing and quantum of fertility (Berrington et al., 2015). However, since 2008, rates of childbearing among teenagers and those in their early twenties have sharply declined (ONS, 2023) suggesting a fundamental shift may have occurred, potentially driven by economic uncertainties, accelerated by the Great Recession.

By studying fertility intentions we can get some clues as to whether individuals are postponing fertility to later ages, or whether they do not intend to have any children at all. Recent increases in intentions to remain childless reported in other high income countries (Bozick, 2023) may be being driven by the rise in uncertainties in multiple life domains. Economic uncertainty associated with globalisation and job flexibilisation had been rising for many decades in the UK, but was accelerated by the 2008 financial crisis and economic recession. The cost-of-living crisis caused in part by the energy shocks resulting from the war in Ukraine has severely eroded purchasing power. It seems intuitive that these economic uncertainties would affect the decision to become a parent, but the mechanisms through which such a relationship might occur require elucidation. It is unclear as to whether individuals are most concerned about their own, individual, economic circumstances or whether they are also influenced by worries about macro-economic factors.

This paper investigates fertility intentions among childless men and women in the UK and examines the extent to which intentions to remain childless are associated with economic uncertainty. There is an extensive literature on the relationship between economic uncertainty and fertility behaviour, but this paper provides a novel contribution in three ways: Firstly, we focus on intentions to remain childless, rather than other parity transitions; secondly, we consider both objective and subjective measures of economic uncertainty; and thirdly we compare the effects of individuals' concerns for their individual financial situation, with the impact of their worries about the macro-economic situation. New data from the 2022-2023 UK Generations and Gender Survey permits this micro / macro comparison.

Economic Uncertainty and Fertility Behaviour

Traditional economic theories of fertility have struggled to explain recent declines in fertility in Europe and the US in the context of economic recovery after the 2008 recession: Whilst unemployment rates have declined we have not seen a recuperation (Vignoli et al., 2020; Seltzer, 2019). These persistent declines in fertility also do not fit predictions from gender revolution theory which suggests that as societies become more gender-equal fertility may start to rise (Goldscheider et al., 2015). Researchers have thus turned to other explanations for the decline in fertility rates, including fundamental changes to the structure of labour markets and increased economic uncertainty (Seltzer, 2019; Vignoli et al., 2020). Recent studies have examined a broad array of indicators of economic uncertainty, both objective and subjective, and have taken a dynamic approach which incorporates previous experience of economic uncertainty as well as current experience (Busetta et al., 2019; Matera et al., 2022; Scerer & Brini, 2023; van Wijk et al., 2022). Moreover, experimental studies have demonstrated that exposing individuals to different economic scenarios affects their reported fertility intentions, suggesting that people link childbearing with their "narratives of the economic future" (Lappegård et al., 2022; Vignoli et al., 2020). Individuals' narratives of the future are affected not only by their own experiences e.g. of unemployment, but also the experiences of those around them. If macro-economic conditions are poor then individuals who have a job might be concerned about being made redundant, or being able to get a new job when the current one ends. As noted by Novelli and colleagues (2020, p. 260) "Macro and micro-level insecurities might reinforce each other, as individuals with an insecure employment position could feel discouraged from making long-term family commitments if economic prospects are poor". Some argue that it is not so much *absolute*

measures of income, but *relative* affluence that are important in childbearing decisions. Individuals “make strategic decisions based on the evaluation of their own disposable socioeconomic resources relative to their aspirations or, at least, to their idea of an acceptable standard of living” (Commoli 2022, p. 2). According to Easterlin (1976) material aspirations develop via socialisation in childhood. Those with lower income, relative to that of their parents, will tend to postpone childbearing until a time when material aspirations can be met. The somewhat mixed empirical evidence testing Easterlin’s theory is reviewed by Macunovich (1998). Given Easterlin’s hypothesis we would expect the observed deterioration in life chances of younger UK cohorts relative to their parents’ generation - see evidence from the Resolution Foundation’s Intergenerational Audit (Resolution Foundation, 2022) - to result in postponed or foregone fertility. It is thus important to identify whether individuals feel that they have at least as good a standard of living as their parent(s) had at a similar age.

In sum, previous literature suggests that investigations of the relationship between economic factors and fertility need to consider economic uncertainty as a multi-dimensional concept, operating at both the individual and at the macro level. In this paper we consider economic uncertainty at the individual level by examining the responses of participants to questions about their *current* financial situation, their *future* financial situation, and their financial situation *relative* to their parents. Additionally, we examined whether individuals’ worries about *macro-economic* issues – specifically economic crisis / rising prices, and unemployment rates – influenced their decisions to remain childless.

Research Questions

1. How do intentions to remain childless differ according to individual-level objective measures of economic situation (household income and employment status)?
2. Once these individual-level objective measures are taken account of, are intentions associated with subjective measures of economic uncertainty (perceived job security, future financial wellbeing, situation in comparison to parents)?
3. Once individual-level objective and subjective measures of economic uncertainty have been taken account of, do macro-level worries about the economy relate to childless intentions?

Data and Methods

The UK Generations and Gender survey (GGS): was carried out between Autumn 2022 and early 2023 using a push-to-web design. The Postcode Address File was used to sample 86,400 households to whom a written invitation to participate was sent. Only one person per household aged 18+ was asked to participate. 7203 individuals completed the whole questionnaire – a response rate of 14%. The sample over-represents women, childless individuals and those who have higher levels of education. Our sample consists of 2163 childless men and women aged 18-41 who are not currently pregnant/ their partner is not currently pregnant. Weights which account for the survey design and differential non-response are applied to all analyses.

Fertility intentions: The GGS questionnaire asks respondents “Do you intend to have (a)nother child during the next three years? Please take into account only biological children.” The possible answer categories are: *Definitely not*; *Probably not*; *Unsure*; *Probably yes*; *Definitely yes*; *Currently expecting a child/pregnant*. This is followed up with the question “If you do not have (a)nother child during the next three years, do you intend to have any/more children at all? Answer categories include: *Definitely not*; *Probably not*; *Unsure*; *Probably yes*; *Definitely yes*. The answers to these questions are combined to create a variable indicating whether they ever intend to have a child. Due to sample size limitations we group those who say “*definitely not*” and “*probably not*” together into “*Not intend*”, and those who say they “*probably will*” and “*definitely will*” into “*Intend*”. The unsure group is sufficiently large to warrant its own category.

Individual-level economic uncertainty: Two objective indicators of individual-level economic insecurity are examined: economic activity status and household income. Economic activity status is categorized as “employed”, “unemployed”, “student” and “other inactive”. Some of the latter are inactive for health reasons, but poor health does not account for all of those economically inactive. We note that much recent work in continental Europe has examined the role of temporary contracts on fertility behaviours. However, there are insufficient numbers of respondents employed on fixed term contracts to differentiate them from permanent contracts. Respondents are presented with categories of household income level and asked to indicate which category they fall into. The three lowest income categories and the two highest categories have been grouped such that we compare those with a household income <£20000; £20,000-£39,000; £40,000-59,000; £60,000-£79,000 and £80,000 plus. 17% of the sample did not provide an answer and are included as a “not known” category. Two subjective indicators are examined. Firstly, individuals are asked “Do you think your financial situation will get better or worse or be the same in 3 years?” Response categories have been grouped: 1 “Better/much better” 2 “Neither better nor worse” 3 “Worse/much worse” 4 “Don’t know and refuse”. The second subjective indicator relates to relative income and is based on the question: “Compared to your parents when they were at your age, do you consider yourself better off than they were?”. Answer categories are: 1 “Better/Much Better” 2 “Neither Better nor Worse” 3 “Worse / much worse” and 4 “Don’t know and refuse”.

Macro-level economic worries: The UK GGS fielded a new module capturing global uncertainties (Andersson et al., 2020). Respondents were asked “Thinking about the future, how much does the following worry you?”. The issues presented in the questionnaire include two economic issues: “Economic crisis/rising prices”; and “high unemployment”. Possible answer categories are: *Very worrying; Somewhat worrying; Not particularly worrying; Not at all worrying*. Very worrying is recoded with the value of 4, whilst not worrying at all as a value of 1. The answer for the two questions is summed to produce a score with mean 6.68 and sd 0.025. Most people are concerned about economic crisis and rising prices, reflecting the timing of the UK GGS fieldwork at the peak of inflation and energy crisis.

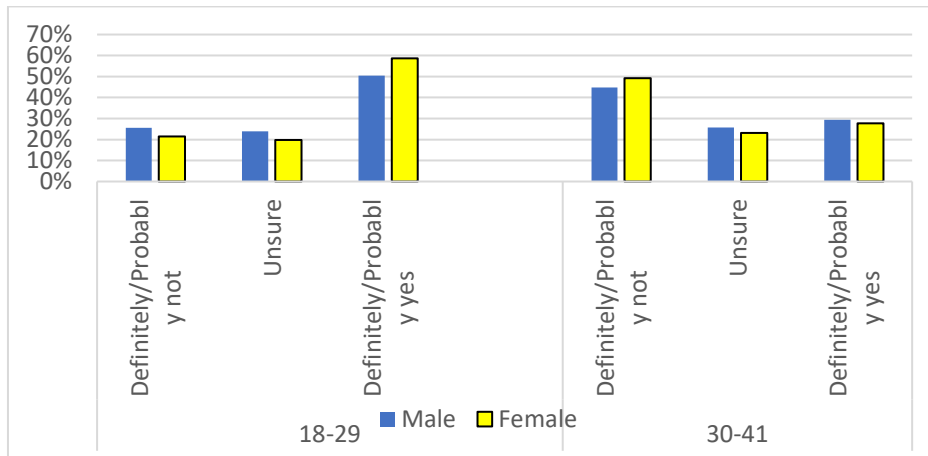
Control variables: Controls (Age, Gender, Partnership status, Number of siblings, Education, Country of Birth, Religion, General Health) are included based on previous research on correlates of fertility intentions for high-income countries (Bein et al., 2023; Berrington & Pattaro, 2014; Berrington et al., 2023; Busetta et al., 2019; Hanappi & Buber-Ennser, 2017; Mattura et al., 2022; Sturm et al., 2023; Testa, 2014; Testa & Basten, 2014).

Analytical strategy: First we examine childless men and women’s intentions to ever have a child (Figure 1). Next, we use a multinomial logistic model to fit a series of nested regression models of fertility intention. “Not intend” to have a child is the reference outcome category. Relative risk ratios are shown in Appendix Table 1. Using a two-way interaction we did not find that gender moderates the effect of covariates, but that current age does. Ideally we could like to use finer-grained age groups, but sample size required to test moderation effect of age means that this is not possible for all of our models.

Descriptive Findings

Figure 1 shows the weighted percentage of childless men and women in the two age groups, 18-29 and 30-41 who intend to ever have a child. Responses are similar for men and women. In the younger age group just over half of the childless men and women say they probably or definitely intend to have a child. Whilst 20-25% say they are unsure and 20-25% say they definitely or probably do not intend to have children. Consistent with previous research, intentions to remain childless increase with age as the pool of childless individuals becomes more select (Berrington et al., 2023; Ní Bhrolcháin et al., 2010). Among men and women who remain childless at ages 30-41 less than a third definitely or probably intending to have a child. These figures, for both younger and older cohorts, represent a marked uptick in intentions to remain childless as compared to earlier cohorts in the UK (Berrington et al., 2023; Ní Bhrolcháin et al., 2010;).

Figure 1: Intention to ever have a child. Childless men and women, UK 2022-23.

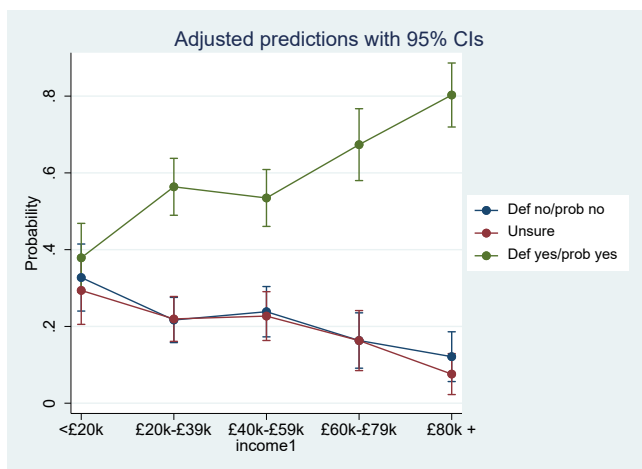


Preliminary Multivariate Findings

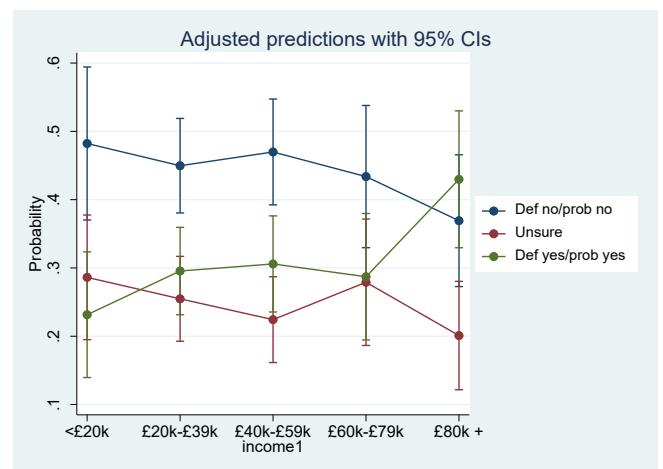
Figures 2-4 show estimated probabilities from the model including all variables which are held at their mean value. Both objective measures of individual economic uncertainty – economic activity status and household income – are found to be significant predictors of fertility intentions. Whilst those unemployed do not have different intentions than those currently employed, those currently **economically inactive** are significantly less likely to intend to have a child and more likely to intend to remain childless. Figure 2 shows the estimated probabilities of the three intention outcomes according to annual **household income**. The positive relationship between household income and intentions to have a child are much stronger for those in the younger age group, where the probability of definitely or probably intending to have a child doubles from less than 0.4 to 0.8 moving from the lowest to highest income group. For those aged 30-41 differences in intention according to income are small and not significant.

Figure 2: Predicted probabilities of fertility intention outcomes according to household income. Childless men and women. UK 2022/23.

a) Age group 18-29



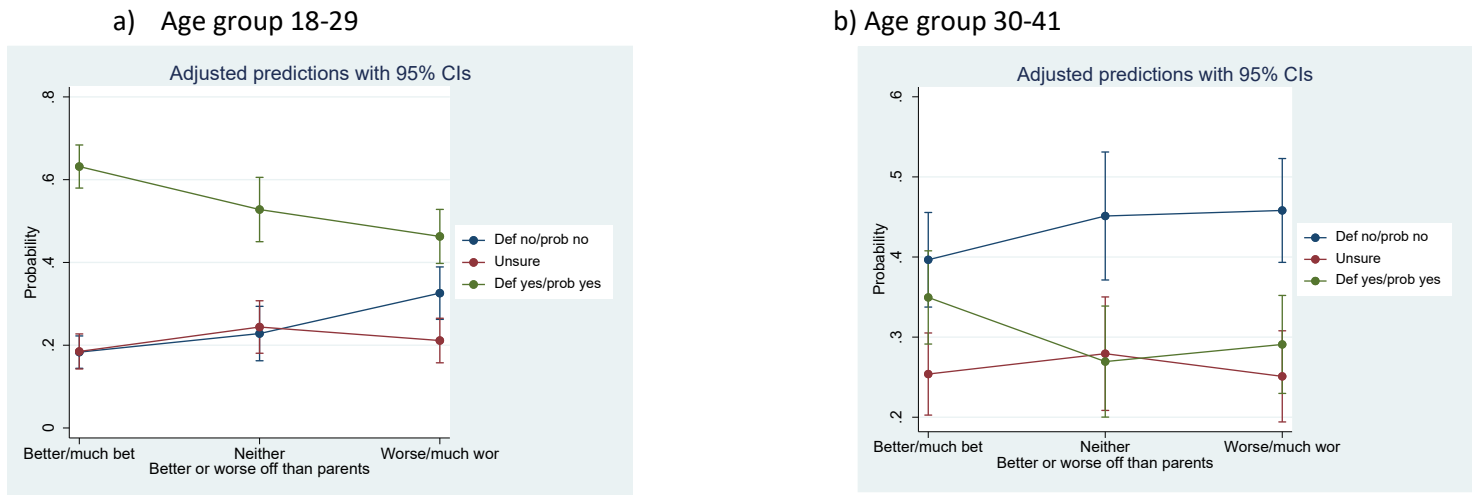
b) Age group 30-41



Note: Adjusted for: sex, partnership status, number of siblings, education, country of birth, religion, general health, perceptions of income relative to parents, perceived future financial situation, macro-economic worries score.

Intentions to remain childless are also associated with **subjective measures of uncertainty**. Those who perceive their future financial situation to be “much worse” or “worse” than currently are significantly less likely to intend to have a child (only one quarter have a positive intention) as compared to those who think they will be “much better” or “better” (among whom half intend to have a child). The pattern is similar across both age groups. Moreover, even after controlling for all the other socio-economic covariates there is evidence, at least among the younger age group that relative financial position is also important (Figure 3). Young adults who said that they thought they were “much better” or “better” off than their parents were significantly more likely to intend to have a child as compared to those who thought they were “much worse” or “worse off”.

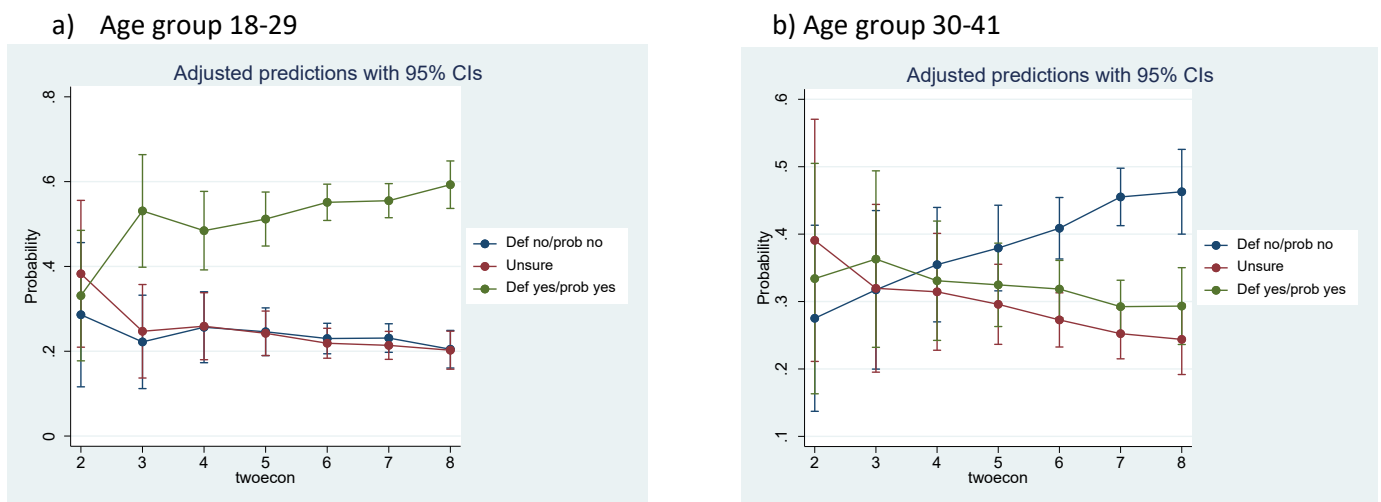
Figure 3: Predicted probabilities of fertility intention outcomes according to relative financial situation in comparison to parents. Childless men and women. UK 2022/23.



Note: Adjusted for: sex, partnership status, number of siblings, education, country of birth, religion, general health, perceptions of relative financial situation, household income, macro-economic worries score.

Finally, we examined whether **macro-level economic worries** were associated with intentions. We find that the relationship changes direction between the two age groups (Figure 4). Among the older age group those with greater concerns about economic crisis/rising prices and high unemployment appear to be less likely to intend to have a child. However, among the younger age group there is no significant effect – if anything the trend is for those who are more worried about macro economic events to be more likely to intend to have a child.

Figure 4: Predicted probabilities of fertility intention outcomes according to macro-economic worries score. Childless men and women. UK 2022/23.



Note: Adjusted for: sex, partnership status, number of siblings, education, country of birth, religion, general health, perceptions of relative financial situation, perceived future financial situation, household income.

Preliminary Discussion

New data from the 2022/23 UK GGS suggest that intentions to remain childless have increased significantly in the UK. Childless men and women are similar in their intentions and nowadays about half are either unsure in whether they will have a child, or say they will not. Even if these younger cohorts become more positive about having children later in the life course, this postponement will likely cause a reduction in completed family size in the future, at least at the individual level (Beaujouan & Toulemon, 2021).

Those who remain childless in their thirties and early forties are less likely to intend to have a child, as are individuals without a partner, those in poor health, and those who report no religious affiliation. Even after controlling for these well-established determinants of fertility intention, economic factors, particularly at the individual level, predict intentions to remain childless. The importance of economic uncertainty in predicting childbearing intentions among this childless group is similar for men and women, contrary to historical research which has tended to find stronger effects for men than for women. Labour force participation of childless women is now expected and dual income required to meet material aspirations. Thus, we should not be surprised that economic uncertainty works in a similar way for men as for women.

Our findings are consistent with the arguments of Easterlin (1976), who argued that relative income was particularly important in the decision making of young adults as younger people are able to postpone childbearing until they have amassed sufficient socio-economic resources. The other individual level measures of economic uncertainty also seem to matter more for the younger age groups suggesting that this generation is being particularly affected by low incomes and perceived lack of resources. It is possible that in answering the GGS questionnaire, even though the wording of the question asks about ever having a child, younger adults are reflecting on whether they intend to have a child now, rather than truly whether they will ever have a child. As argued by Ní Bhrolcháin & Beaujouan (2019, P.27) "Preferences are constructed when they are not drawn from a stored memory but assembled on the spot from information accessible at the time; reports of such preferences can be very sensitive to context."

Finally, we only find weak evidence in support of the argument that individuals' fertility behaviour is affected by macro level worries about economic crisis/ rising prices and rising unemployment. Among the younger age group, those who reported that they were worried about these macro level issues events were not less likely to intend to have children. This null finding is possibly a result of the historical context with which the UK GGS was carried out, that is to say in the height of the cost-of-living crisis where inflationary pressures were at their peak. This is reflected in the fact that almost all of the sample said they were worried about macro-economic events. Of course, we need to be mindful when asking these questions about future worries as it may well be that those who intend to remain childless are precisely those who are less concerned about the future, whereas those who do intend to have children may have more of an interest in the future state of economy that their children might be brought up in.

Next steps for the analysis include testing for the effect of using more finely grained age groups, and testing to see whether partnership status has a moderating effect. That is to say does economic uncertainty matter more for those without a co-residential partner. We also will consider whether there are interactions between micro- and macro-level economic concerns.

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Appendix

Table A1: Relative Risk Ratios and p-values for Multinomial Logistic Regression Model of Fertility Intentions. Childless men and women aged 18-41. UK 2022-23. Baseline outcome is “Definitely/Probably not have children!”

		Unsure	Definitely/Probably will have children
Individual-level economic concerns			
Economic activity	Employed	1	1
	Unemployed	0.931	1.292
	Student	0.714	1.268
	Inactive	0.271 ***	0.201 ***
Household income	<£20,000	1	1
	£20,000-£39,000	1.076	1.809
	£40,000-£59,000	1.025	1.341
	£60,000-£79,000	1.073	2.220 **
	£80,000 plus	0.616	3.233 ***
	Not known	1.000	1.360
Household income * 30-41			
	£20,000-£39,000	0.699	0.514
	£40,000-£59,000	0.601	0.571
	£60,000-£79,000	0.749	0.306 **
	£80,000 plus	1.016	0.348 *
	Not known	1.156	1.292
Future financial situation	Much better / better	1	1
	Neither	0.970	0.616 ***
	Much worse/Worse	1.047	0.598 ***
	Not known	1.574	0.598 *
Situation compared to parents	Much better / better	1	1
	Neither	1.050	0.981
	Much worse/Worse	0.607	0.525 ***
	Not known	4.77	1.879
Situation compared to parents * 30-41			
	Neither	0.921	0.836
	Much worse/Worse	1.601	1.873 **
	Not known	0.203 **	0.267 *
Macro-economic concerns			
Macro-economic worries score		1.006	1.185 **
Macro-economic worries score x 30-41		0.876	0.776 **
Controls			
Gender	Male	1	1
	Female	0.951	1.21
Age group	18-29	1	1
	30-41	2.778	2.74

Partnership status	Married	1	1
	Cohabiting	1.042	0.691 *
	LAT	1.160	0.584 **
	No Partner	0.902	0.352 ***
	Not known	1.726	0.505
Sibship size	0	1	1
	1	0.806	1.06
	2+	0.808	1.218
	Not known	0.375	0.487 *
Education	Low	1	1
	Medium	0.907	0.695
	High	1.126	1.194
	Not known	2.859	1.349
Religion	None	1	1
	Protestant	1.994 ***	2.389 ***
	Catholic	1.251	2.360 ***
	Other Christian	1.509	1.631 *
	Other	2.209 ***	2.975 ***
	Not known	1.135	1.105
General health	Very good	1	1
	Good	1.334	0.892
	Fair	1.509	0.636 *
	Bad	3.061 ***	1.468
General health x 30-41			
	Good	0.482 *	0.877
	Fair	0.224 **	0.906
	Bad	0.669	0.258 **
Constant		0.812	0.953

Sample: 2034 childless men and women aged 18-41 from 2022/23 UK GGS. * p<0.10, ** p<0.05, *** P<0.01