

Why Massachusetts women have fewer children and Trump's \$5,000 'baby bonus' won't help – The Boston Globe



Published 5 days ago on May 8, 2025

By [Nathan Metcalf](#)



Massachusetts has the lowest fertility rates among women in their 20s

A woman's peak reproductive years are between the late teens and late 20s. Yet Massachusetts women in this age group are far less likely than the average twentysomething to have children. According to the National Center for Health Statistics, in 2022, just 26.1 babies were born per 1,000 Massachusetts women aged 20 to 24 — less than half the national rate of 57.5. Among women 25 to 29, the rate is 60.2 births per 1,000 here versus 93.5 nationally.

For women in their thirties and forties, the pattern reverses. Those aged 30 to 34 and 35 to 39 have fertility rates that exceed the national average — “but they’re not high

enough to make up for the lack of births among women in their 20s,” said Kenneth Johnson, a demographer at the University of New Hampshire.

A key driver is education. According to America’s Health Rankings, nearly half (49.4 percent) of Massachusetts women aged 25 to 44 hold at least a bachelor’s degree — the highest share in the country. But experts warn that education itself doesn’t lower fertility.

“Education delays childbearing, and advancing maternal age is one of the strongest contributors to low fecundity,” said Lauren Wise, a Boston University epidemiologist, referring to a woman’s biological capacity to conceive children. “But when you hold age constant, women with higher education actually have higher fecundity.”

Higher education is often linked to higher incomes, which can bring advantages like better health care access, lower stress, and healthier lifestyles. Still, delayed childbearing often leads to fewer total children — especially given declining fecundity after age 35.

Massachusetts is one of the most expensive states in the country to raise a family

Infant care in Massachusetts averages over \$26,000 a year — the highest in the country. For many, that cost is compounded over many years, as some towns still don’t offer full-day kindergarten, forcing working parents to pay for multiple years of care.

In some Massachusetts counties, families spend nearly 20 percent of their income on child care — nearly triple the 7 percent benchmark for affordability set by the US Department of Health and Human Services.

“That’s huge,” said Dr. Stephanie Ettinger de Cuba, a public health researcher at BU. “Parents have to pay for childcare generally near the beginning of their career, when they’re not at their top earning potential.”

Housing costs don’t help. In Greater Boston, the median home price surpassed \$950,000 in 2024, placing it among the ranks of the country’s most expensive metros and prompting many younger adults to delay or reconsider having children.

“People can’t borrow against their future to pay for daycare,” Ettinger de Cuba said. “And housing and student debt are already stretching them thin. People are making deeply rational choices in a system that’s not set up to support families.”

Massachusetts residents are more likely to be white, wealthy, urban, liberal, and secular.

While none of these traits directly reduces fecundity, they are associated with cultural norms — like delayed childbearing and smaller desired family sizes — that help explain lower fertility rates.

“It’s not that being liberal or high-income causes lower fertility,” said Wise. “It’s that these traits are associated with family formation patterns where people tend to want fewer children.”

Economic and political instability also plays a role. “When the economy is not doing well — during recessions or wars — birth rates decline,” Wise said, pointing to a sharp drop during the Great Depression and a rebound during the post-WWII economic boom. “People wait. They don’t want to start or grow a family when their future feels uncertain.”

Not all groups feel these pressures equally. “We shouldn’t conflate not having children with not wanting them,” said Ettinger de Cuba. For many low-income and immigrant families, the decision not to grow a family reflects systemic constraints — like food insecurity, unaffordable childcare, and unstable housing — more than personal preference.

The \$5,000 Question

In April, Trump proposed a \$5,000 “baby bonus” for new mothers. Some experts were skeptical.

“That’s not going to move the needle,” Wise said flatly. “It costs about \$233,000 to raise a child.” The figure, from a decade-old USDA estimate, has only grown with inflation.

“There’s so much more to it than receiving a medal,” added Ettinger de Cuba, referencing another Trump idea to honor women with six or more children with a “National Medal of Motherhood.”

If policymakers are serious about boosting fertility rates, she said, they’d be better off funding paid family leave, universal childcare, affordable housing, and health care.

Nathan Metcalf can be reached at nathan.metcalf@globe.com. Follow him on Instagram @natpat_123.