A Total Fertility Rate Triptych

Birth Rate Policies in South Koren,

France, and Hungary



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A Total Fertility Rate Triptych: Birth Rate Policy in South Korea, France, and Hungary

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Abstract

Through the analysis of family policies in South Korea, France, and Hungary, valuable insight is gleaned into the nature of contemporary population demographics. Each country faces different, yet under similar circumstances, demographic issues. This paper uses South Korea, France, and Hungary as case studies to analyse modern states' engagement with the subject of family policy and pro-natalist governmental support programmes.



Introduction

South Korea, France, and Hungary offer a striking comparison in family policy. Each has launched ambitious programmes to boost births, yet each begins from very different cultural assumptions about work, gender, and the role of the family. France pairs generous childcare with a universalist welfare model that supports dual-earner households, South Korea relies on financial incentives in a highly competitive society with rigid labour norms and Hungary pursues an explicitly pro-family, identity-based approach grounded in its constitutional values. Comparing these contrasting strategies allows us to see what stems from policy design itself and what ultimately depends on deeper social and cultural foundations.

Long have alchemists and rulers sought elixirs of immortality. Their equivalents today talk of uploading their conscience to AI or finding medical means towards the indefinite extension of their biological life. It was foolish then, and it is foolish now, as immortality is accessible to most healthy adults the world over: through having children and raising them, thus forging one more link in that long chain of life which began at the dawn of time and of which each one of us is the latest iteration, bearing responsibility for its continuation.

Today, most of the developed world has a Total Fertility Rate (TFR) below the replacement rate of 2.1 children per woman despite decades of increasingly ambitious state intervention. A declining population not only leads to a decrease in economic performance but also creates a downward slope toward the extinction of the given community. Consequently, in addition to its cultural significance, encouraging childbirth and providing exceptional support to citizens who take on the responsibility of parenthood is a key economic necessity in every society.

Numerous governments have expanded parental leave, subsidised childcare, offered generous cash transfers and housing assistance, and launched media campaigns encouraging childbirth. Yet birth rates remain below replacement

in nearly every advanced society. Is anything possible to change this? Or should we accept that demographic crises can only be solved through such controversial solutions as mass migration? Persistently low fertility rates strain pension systems, accelerate population ageing, and threaten the long-term sustainability of social welfare states. In the absence of sufficient births, societies face shrinking workforces, growing dependency ratios, and mounting intergenerational inequities. The urgency of addressing low fertility is thus both an economic and a civilisational one.

In the following pages, we attempt to provide a comparative analysis of the family policy principles of South Korea, France and Hungary. These nations have pursued strikingly different, yet equally assertive approaches to family policy. The results, however, are not the same. While France, which has upheld a secular, universalist model that blends subsidised childcare, has been one of the leading societies in Europe in terms of births,1 South Korea, which has mobilised massive public spending on cash incentives and housing subsidies, is on "the brink of extinction", figuratively speaking.² And there is Hungary, which, by contrast, has adopted a natalist strategy centred on tax relief, marriage incentives, and support for families' real estate purchases. Perhaps unique in the European Union, according to Hungary's Fundamental Law, the foundation of the nation's survival is the family, which is defined as the 'smallest unit of society'.3 With such a philosophical approach, the Hungarian constitutional position significantly diverges from those of France and South Korea, which hold the individual as society's cornerstone.

The present paper argues that no family policy can succeed in isolation. Effectiveness depends not only on fiscal generosity or technical design, but also on cultural legitimacy, institutional credibility, and alignment with the lifestyles denizens follow. Policies that ignore labour precarity, the expectations placed on men and women or public trust may fail regardless of their budget. By examining the interaction between policy and society, we aim to understand what makes family policy effective.

Demographic Situations

he demographic indicator that estimates the average number of children a woman would have in her lifetime if current birth rates were to remain constant is called the Total Fertility Rate (TFR). Within the framework of the World Health Organisation, this number is calculated as the sum of age-specific fertility rates (typically referring to women aged 15 to 49 years), or five times the sum if data are provided in five-year age groups. An age- or age-group-specific fertility rate is calculated as the ratio of annual births to women in a given age or age-group to the population of women in the same age or age-group, in the same year, for a given country, territory, or geographic area.⁴

South Korea

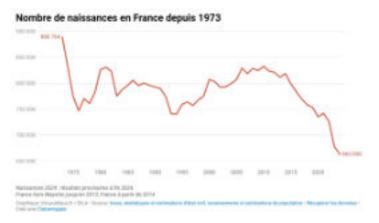
South Korea faces an unprecedented demographic crisis with the world's lowest Total Fertility Rate (TFR) at 0.72 in 2023, posing severe threats to its economic, social, cultural, and military stability.⁵ A YouTube video by In a Nutshell titled 'South Korea Is Over' went viral with over 12 million views in April 2025, spotlighting South Korea's dire demographic crisis. The video grimly predicts that by 2060, South Korea's population will shrink by 30%, with half its citizens over 65, leading to economic, social, cultural, and military collapse.⁶ It attributes this to a fertility crisis unprecedented in human history, with South Korea's TFR dropping to 0.72 in 2023, and even lower in Seoul at 0.55.⁷

The decline of South Korea's TFR, situated against economic and demographic trends, is ominous. In the 1950s, South Korea's TFR was around 5-6 children per woman, reflecting a post-war, agrarian society with high child mortality and limited economic opportunities. Rapid industrialisation during the 1960s and 1970s, known as the 'Miracle on the Han River', transformed South Korea into one of the world's wealthiest nations. By the 1980s, the TFR had fallen below the replacement level of 2.1, driven by urbanisation, increased education, and declining child mortality. Economic prosperity brought higher living costs, particularly in housing and education, making large families less feasible. By 2023, South Korea's TFR reached a historic low of 0.72, the lowest globally.

France

Turning to the French case, we find a very different demographic trajectory, despite facing similar structural pressures. The latest INSEE (French National Institute of Statistics and Economic Studies) figures indicate that 678,000 babies were

born in 2023, representing a 6.6% decline from 2022 and nearly 20% fewer than in 2010,¹⁰ as well as overall 25% fewer than in 1975:¹¹



If the average fertility rate in France, which has fallen to 1.68 children per woman, remains among the highest in Europe, it still falls short of the replacement rate of 2.05 children per woman.¹²

It must be impressed upon the reader that any figure below the replacement rate must be ultimately considered a failure of family policy, if we admit that one of the most fundamental goals of family policy, alongside ensuring the happiness of existing families, is the sustainability of a nation's families in the long run. Much will be said, throughout this paper, of 'comparatively better' TFR between countries or in a comparison with a country's recent history; but as long as South Korea, France and Hungary retain a TFR below 2.05 children per women, existing policies ought to be deemed unsuccessful—or the TFR situation, ultimately unsolvable and one which is to be mitigated at best through the civilisational equivalent of palliative care.

Hungary

Hungary has been facing persistent demographic challenges. According to data from the Hungarian Central Statistical Office (Központi Statisztikai Hivatal – KSH), the estimated total fertility rate for the current territory of the country was 5.32 in the year 1901.¹³ However, this figure has declined dramatically over time. In today's terms, impressive values were still measurable in the early 1950s. In 1954, a TFR rate of 2.97 was equivalent to 223,347 Hungarian newborns. However, these numbers were essentially the outcome of political decisions of the then socialist dictatorship, such as the abortion ban and the childless tax. The latter's subjects were men aged 20-50 and women aged 20-45 who had income but no biological or adopted children. Its rate was



4% of the tax base. Thirty-five years later, by 1989, in the last year of the socialist era, the TFR had dropped to 1.80. In the past 15 years, the closest value to this was recorded in 2021, with a value of 1.61. A particularly striking statistic is that, over the 35 years since the political and economic transition called 'regime change', the year with the highest number of births was 1991, when 127,207 children were born in Hungary, corresponding to a total fertility rate of 1.87. In recent years, this level has not been approached, despite the government's prioritisation of policies aimed at encouraging childbirth. The most recent official data, from 2023, indicate that 85,225 children were born in Hungary, resulting in a TFR of 1.51.14 Forecasts for 2024 are even more concerning: the Hungarian Central Statistical Office estimates 7,700 fewer births and a further decline in the TFR value to 1.39. The gravity of the situation is underscored by the fact that Hungary's fertility indicators are now halfway between South Korea, known for having one of the lowest fertility rates globally, and countries like France, which maintain relatively higher birth rates within Europe. South Korea's demographic crisis underscores the limitations of economic prosperity alone in reversing fertility decline, as cultural and social norms hinder family formation. According to data from South Korea, economic growth paradoxically coincided with tragic fertility rates. Despite South Korea's GDP reaching \$1.76 trillion in 2024,15 with a workforce of approximately 25.3 million in 2023,16 the nation could be heading towards collapse. Education costs, including private tutoring, further strain finances, as families invest heavily to secure competitive university placements for their children. These economic pressures contrast sharply with the 1960s, when South Korea, despite widespread poverty, maintained a TFR rate of 6.

Does this mean that wealth contributes to low fertility? What is certain is that the same trends can be observed in Hungary. The economic opportunities of the socialist years were far behind those of today, while the TFR was much higger. Older generations often say that in their youth, they were poorer in material terms than today's coevals; however, life was safer, more predictable, and much less stressful. Let us add that socialism was characterised by scarcity. In contrast, today, the feeling of insufficiency arises more from the impossibility of purchasing a significant share of products that are constantly presented to our eyes.

Additionally, ageing is a factor inhibiting growth, which exacerbates the crisis in all countries studied. South Korea became a 'super-aged society' in 2024, with over 20% of its population aged 65 or older. ¹⁷ By 2072, projections indicate that 47.7% of South Koreans will be over 65, with only one worker supporting each retiree, straining pension systems and healthcare. ¹⁸ Hungary's figures are not much better. In

2024, the proportion of people aged 65 and above was 20.7%.¹⁹ Based on projections, this figure is expected to increase to 29% by 2070.²⁰ While the video from 'In a nutshell' warns of a shrinking workforce and predicts a permanent economic recession followed by a depleted pension fund by the 2050s, the Ministry of Health and Welfare of South Korea officially stated that the pension depletion will be slightly delayed. The Department of National Pension Policy has announced that the fund depletion year, based on recalculated financial projections incorporating Statistics Korea's 2023 population estimates and macroeconomic variables, is 2056.

Recently, in March 2025, it was announced that following the amendment to the National Pension Act (passed on March 20 2025), the insurance contribution rate will increase from 9% to 13%, and the income replacement rate will rise from 41.5% to 43%. As a result, the depletion of the National Pension Fund, originally projected for 2056, will be delayed by 8 years to 2064.21 This demographic shift, coupled with low fertility, creates a 'freight train' effect, where invisible consequences will soon become catastrophic. In a press conference held on 16 January 2024, President Emmanuel Macron introduced the concept of 'réarmement démographique' (demographic rearmament) to address France's declining birth rates. He announced two primary measures: the establishment of a new six-month 'congé de naissance' (birth leave) intended to replace the current parental leave system, and the initiation of a comprehensive national plan to combat infertility, which he described as a 'scourge' and a 'taboo of the century.' Macron emphasised that revitalising the nation's birth rate is essential for France's strength, acknowledging that the country's previous demographic vitality has diminished in recent years.²²

But in his book *Les Batailles de la natalité* (August 2024), sociologist Julien Damon expressed scepticism about *réarmement démographique*, describing it as a 'bagarre inutile' (useless fight).²³ He emphasised that addressing declining birth rates requires focusing on the desire for children rather than engaging in symbolic political battles. By January 2025, Damon confirmed his earlier prediction: 'il ne s'est rien passé' (nothing has happened).²⁴ He noted that no legal texts were proposed, no budget was allocated, and no structural reforms were undertaken. The promised parental leave overhaul and infertility plan remained theoretical, reinforcing his initial assessment of political inaction.

Family Policies

In countries like South Korea and France, and to a lesser extent, Hungary, family policies have struggled to address low TFR.

Of the three countries studied, the housing issue is the most critical in South Korea. The country's persistently low TFR, despite its economic prosperity, highlights the need for effective family policies. The Yoon Suk-yeol administration (2022–2024), which ended with the president's impeachment in late 2024, implemented a range of pro-natalist policies aimed at reversing the demographic decline. They prioritised low fertility as a national crisis, introducing policies in 2024 across five key areas: reducing childcare costs, improving childcare and education, supporting healthy families, enhancing work-life balance, and providing family-friendly housing.²⁵ These were built on earlier efforts, with over 280 trillion KRW (\$215 billion) spent on pronatalist measures from 2006 to 2021.²⁶ Key initiatives in 2024 (under the Yoon administration) included:

Childcare Cost Reduction: Parental allowances have been increased, with monthly payments for children aged zero rising from 700,000 KRW (\$510) to 1,000,000 KRW (\$730), and for those aged one, from 350,000 KRW (\$255) to 500,000 KRW (\$365). The 'First Meeting Voucher' for newborns was expanded to 3,000,000 KRW (\$2,200) for second and subsequent children. Tax credits were adjusted to 1.5, 2, or 3 million KRW for one/two/three or more children, with non-taxable childcare allowances doubled to 200,000 KRW (\$145) per month.

Childcare and Education: The 'Slow School' programme was introduced in 2,000 elementary schools in Q1 2024, expanding nationwide by Q2, to offer flexible education. Time-based childcare services grew from 1,030 to 2,315 classes by July 2024, with preschool attendance incentives ranging from 230,000 (\$166) to 700,000 KRW (\$506).

Health Support: Infertility testing support was introduced, providing 100,000 KRW (\$73) for women and 50,000 KRW (\$36) for men, alongside funding for two cycles of in vitro fertilisation (IVF) at 1,000,000 KRW (\$730) per cycle. Hospitalisation fees for infants under two were fully covered, and medical expense tax deduction limits for children under six were removed.

Work-Life Balance: The '6+6' parental leave system

provided each parent with six months of leave, accompanied by up to 3,900,000 KRW (\$2,850) in monthly support. Support for small businesses to facilitate parental leave was expanded, and job banks for returning parents increased from three to five locations.²⁷

However, the key issue remains habitation. Moreover, in South Korea, the housing crisis is not just an economic issue; it is a demographic one. The average apartment in Seoul, the capital, now costs around \$906,000,²⁸ out of reach for many young couples, as the average annual salary per workplace in Seoul for 2024 is 47.97 million KRW,²⁹ which is approximately \$36,900. The high cost of living, particularly in urban centres, has deterred family formation. For young couples, especially in urban areas, home-ownership is totally out of reach. The consequence? In 2023, 64.9% of newlyweds in Seoul were renters, a figure that has steadily climbed alongside housing prices.³⁰

The government has responded with targeted interventions, including housing loans for families with newborns of up to 500 million KRW (\$365,000) for home purchases and 300 million KRW (\$220,000) for rentals with auspicious interest rates of 1.6-3.3%, targeting households with incomes below 130,000,000 KRW (\$95,000) and homes valued under 900,000,000 KRW (\$660,000).31 The problem is that these supports come with restrictive eligibility criteria, including income caps and property value ceilings, which exclude many urban dwellers. The message is paradoxical: have children, and you'll get help, but only if you already have enough funds not to need it. The paradox of high economic development and low fertility underscores the need to explore why South Korea, despite its wealth, faces such a crisis. Young people cite economic constraints, such as housing and education costs, as barriers to marriage and parenthood. Yet, South Korea's infrastructure and living standards surpass those of many nations, suggesting that deeper cultural and societal factors are at play, which will be explored in later sections.

Over the past century, French family policy has undergone profound transformations.³² It began with the 1932 *Landry law*, which established state compensation for child-related costs and laid the groundwork for a policy designed to promote demographic vitality, family equity, and a shared national ideal of the family unit. That natalist orientation was made explicit in the 1939 *Code de la famille*, which formalised support for large families in response to the perceived demographic threat posed by World War I. In

1945, the creation of *Sécurité sociale* institutionalised universal family allowances, anchoring natalism within the emerging postwar welfare state.

During the *Trente Glorieuses* (the economic boom from 1945 to 1975), family policy expanded with generous fiscal tools (notably the *quotient familial*, introduced in 1945), cash transfers (allocations familiales, allocations logement) and an emerging recognition of parental roles beyond the male breadwinner model. However, from the 1960s onward, legal and social reforms reflected shifting cultural norms: contraception was legalised (1967), parental authority became shared (1970), divorce was liberalised (1975) and abortion was legalised (1975). These changes challenged the traditional marriage-centred framework that favoured higher birth rates.

The 1980s and 1990s witnessed efforts to reconcile fertility goals with social progress. Benefits such as the *Allocation Parentale d'éducation* (1985) and the creation of the PAJE (2003) modernised financial aid. Paternal leave was introduced in 2002, underscoring a shift toward gender equality and shared parenting. The introduction of the PACS (1999), same-sex marriage (2013) and access to assisted reproduction for all women (2021) reflected the legal recognition of plural family forms.

Beginning in the mid-2010s, however, a new trend emerged: the targeting of benefits by income. Reforms under François Hollande included the reduction of family allowances for higher earners, the capping of the *quotient familial* and reductions in local childcare support. While framed as equitable, these measures arguably weakened the universality and political consensus that once supported France's family model.

Since 2020, the focus has shifted to service provision. Initiatives aimed to build a 'service public de la petite enfance' [public service for young children], expanding early childhood care. The 2024 constitutional enshrinement of abortion rights marked a culmination of individual autonomy within family life.

In 2025, France has updated its family support system through indexed increases, eligibility revisions, and antifraud reforms.³³ As of April 1, the family benefit base (BMAF) rose to €474.37 (\$556,03), enhancing a broad range of allocations, from child allowances and early childhood benefits to housing-related grants and school support. Alongside many social benefits, including the RSA (active solidarity income), the activity premium and the disabled adult allowance (AAH) were increased by 1.7%, matching inflation dynamics and taking effect gradually

between April and September 2025.

As of early 2025, France's Family Housing Allowance (ALF) provides financial support to help families with housing costs.³⁴ It is aimed at people with family-related responsibilities, such as parents with dependent children, pregnant women or those caring for elderly or disabled relatives. The allowance is available to renters, sub-tenants, certain homeowners, or residents in housing institutions.

ALF is intended to help make housing more affordable for low- to middle-income families in France. It is managed by French social welfare agencies, either CAF (for most workers) or MSA (for agricultural workers). It is separate from other housing aids like APL, which serves different types of tenants. The amount received is based on income from the past 12 months, household size, rent level, and location. Income is automatically updated every three months using government data. The benefit is means-tested, so higher earners may not qualify.

Although real estate prices differ significantly between the three capitals, it is also essential to note that this disparity can only be observed relatively, in reflection of the wage levels. In terms of housing, Hungary takes a direct approach. The conservative right-wing governments have always consistently prioritised enabling families to own the property they live in. In addition to the socialist legacy—thanks to which the population was able to buy real estate at relatively low prices after the regime change—, this also results in the fact that, according to official data from the European Union, 91.7% of the Hungarian population lives in the property they own, which ranks the country as third within the entire community. This rate is expected to increase further in the near future, as the government has just announced a new subsidy called 'Otthon Start' for all those who did not previously own a property. According to this programme, from 1 September 2025, a loan of up to HUF 50 million (\$149,115) can be taken out for the purpose of purchasing a property for a term of 25 years, with a fixed interest rate of 3 per cent throughout.³⁵

It is worth looking at France for comparison, which is among the last on the list, as only 64.7% of the population owns the property in which they live.³⁶ As for South Korea, the ratio is recorded as 56.4% in 2023.³⁷

Even before 'Otthon Start', the Orbán government had taken numerous measures to facilitate access to real estate for young families. One of these was the 'Family Home Creation Allowance' (CSOK), a non-refundable subsidy that families could use for the purchase of existing and newly built properties. In the capital, Budapest, real estate prices

range between \$2,000 and \$4,000 per square meter. The state provided a subsidy of 10 million forints (\$29,151) for the purchase or construction of a newly built property for families having three or more children. It was possible to apply for the support even if children had not yet been born. In this case, it was mandatory to be married at the time of application, and at least one member of the couple had to be under 40 years of age. In addition, the applicant had to prove he had a permanent residence in Hungary, a clean criminal record and no public debt. The successors of the programme still exist today under the names 'CSOK Plusz' and 'Village CSOK', the conditions of which largely correlate with those described.³⁸

To explore whether a different historical and institutional context fares better, we turn to France, which, as before, has long been regarded as Europe's demographic exception. With its universal family benefits, robust early childcare infrastructure, and cultural acceptance of diverse family models, France has maintained relatively high fertility rates for decades. In his December 2024 Fondapol and OID report 'Pour une renaissance de la politique familiale',39 French demographer Gérard-François Dumont outlines how political choices have driven France's fertility decline. He notes that for over 70 years, France has maintained a universal, cross-party family policy that has effectively supported demographic renewal since World War II. However, starting in the 1970s, this framework was gradually eroded by a patchwork of resource-tested benefits, undermining universality and destabilising public trust. This trend culminated in the mid-2010s 'grand soir': the scaling back of family allowances for higher earners, the capping of the family tax quotient and reductions to parental leave and local childcare funding. These measures shifted family policy into welfare territory, triggering an inevitable decline in fertility and accelerating population ageing, which eroded confidence.

Other economic and cultural reasons why France is also following a similar downward trajectory to Hungary and South Korea include:

- 1) Rising living costs, which are not a problem in third world countries (which by the way are also seeing their own TFR decrease dramatically), but the modern urbanite flees effort and sacrifice environmental concerns.⁴⁰
- 2) Environmental concerns, such as the much-touted 'eco-anxiety' referred to in the cited BBC article, which denotes a despair blended with a blasé nihilism reminiscent of the final scene from the film 'Don't Look Up', in which the ecologists who failed to warn the world about

the meteorites about to end it chill together one last time, in a manner similar to that décadence heureuse once prescribed by the (respectable and against which we have nothing) French public intellectual Michel Onfray.⁴¹

3) Growing infertility, including male fertility, a global phenomenon commented on by the French National Institute of Health and Medical Research (Inserm) in the 56th issue of their magazine (March 2023),⁴² notably prompting French reproductive biology specialist Samir Hamamah to state 'I advocate the creation of a "reprotoxic" logo that would be displayed on certain products.'

As *Avvenire* puts it in the article quoted previously in *Courrier International*, 'something has broken' and Macron's then-newly-announced measures may have been too little, too late. ⁴³

One of the most overlooked yet telling indicators of France's demographic distinctiveness is the fact that nearly 60% of all births occur outside marriage, the highest rate in Europe. As Gérard-François Dumont explains, this is the result of deep sociological transformations that began in the late 1970s. 44 Once stigmatised, non-marital births are now legally and socially normalised in France. Today, fewer than 4% of unmarried couples expecting a child marry before the birth, compared to over 60% in the 1970s.

The legal unification of rights between children born in and out of wedlock, as well as the expansion of the pacs (civil unions) since 1999, have fundamentally reshaped the cultural fabric of parenthood. Far from representing familial instability, many non-marital births today occur within stable partnerships, especially pacsés, who enjoy near-equal legal rights with married couples. Dumont also notes that geographic and ethnic disparities persist: in regions with high immigrant populations, traditional norms still favour marriage. Yet, broadly speaking, France's openness to diverse family forms is linked to its relatively high fertility rate compared to other European nations. Societies that support children regardless of marital status, he argues, tend to achieve better demographic outcomes.

According to demographer Hervé Le Bras (EHESS), the sharp decline in births in 2023 (-6.7%) should be viewed as part of a long-term demographic shift. Writing in *Polytechnique Insights* in July 2024, he argued that France is gradually converging toward a fertility rate of around 1.5 children per woman, which is comparable to its Western European neighbours. ⁴⁵ Rather than panic, he suggests we need to understand the structural forces behind this evolution.

Several key drivers explain this trend.

First, women are having children later in life, typically between 30 and 35, which mathematically reduces the total number of children born.

Second, the rising educational and professional attainment of women have made balancing career and family increasingly difficult. The constraints of modern work-life balance, especially in dual-income households, weigh heavily on family planning decisions.

(It should be noted that this is still celebrated by the current moral consensus in France as liberating for women and a preferable alternative to being a homemaker, i.e. working towards the maintenance of one's own household rather than joining the men in the constraining world of salaried employment.)

Third, Le Bras notes a continental pattern: despite differing policies, all Western European countries now cluster around similar fertility levels, indicating that policy alone has limited influence.

Le Bras also downplays fears about the impact on pensions, arguing that today's newborns will not affect the retirement system for decades. In his view, the decline in fertility is not a short-term emergency but a long-term societal transformation.

In the case of Hungary, the 2010 parliamentary elections marked a significant turning point in many fields of life. Family policy was not an exception. The liberal-progressive political direction, which had dominated, broke down, and due to widespread societal dissatisfaction, Viktor Orbán was able to form a right-wing government with a constitutional majority in parliament. This tectonic shift represents the most notable comeback in modern Hungarian history, as the premier returned to the velvet seat after an eight-year hiatus, with overwhelming support. However, the country Orbán resumed leading—once considered one of the most promising in the region when he left office in 2002—had, over the intervening eight years, dramatically fallen behind its regional competitors.

This decline was prominently reflected not only in the economic numbers but also in demographic indicators, particularly the number of live births. Although the lowest birth rate in the past hundred years occurred during the tenure of a conservative government—in 2011, when only 88,049 children were born, equating to a total fertility rate of 1.23—the new administration recognised the need for immediate intervention in demographic trends.⁴⁶ Without

such action, the medium-term consequences could be catastrophic for the nation's survival.

Before 2010, the primary tool of family support in Hungary was the family allowance (családi pótlék), a universally granted benefit provided for each child born. However, reflecting a shift in governmental ideology, such automatically disbursed benefits—including the family allowance—were increasingly viewed as supporting not necessarily those parents who 'live for their children', but rather those who might seek to 'live from having children', at times neglecting the responsibilities of parenthood.

As a result, while the institution of the family allowance was not abolished, the government has not increased the benefit amounts since 2009. Moreover, eligibility has been tied to the child's participation in compulsory education. This long-standing freeze in benefit levels is clearly reflected in the current fixed subsidy amounts, which are as follows:⁴⁷

Characteristics of the Beneficiary	Monthly Allowance
For families with one child	HUF 12.200 (\$34.15)
For single parents raising one child	HUF 13.700 (\$38.35)
For families with two children (per child)	HUF 13.300 (\$37.23)
For single parents raising two children (per child)	HUF 14.800 (\$41.43)
For families with three or more children (per child)	HUF 16.000 (\$44.79)
For single parents raising three or more children (per child)	HUF 17.000 (\$47.59)
For families raising a child who is permanently ill or severely disabled, as well as for children placed under child protection in children's homes, correctional institutions, penal	
institutions, social care homes, or foster care	HUF 23.300 (\$65.22)
For single parents raising a permanently ill or severely disabled child	HUF 25.900 (\$72.50)
For permanently sick or severely disabled adults	HUF 20.300 (\$56.82)

For children under child protection in residential care institutions, correctional or penal institutions, social institutions, or foster care, as well as those receiving the benefit in their own right. While the aforementioned individual benefits have not changed in the past fifteen years, the Orbán government has consistently prioritised

encouraging childbearing among the population, especially by implementing remarkable tax incentives to increase the number of live births. Every country's fertility rate is influenced by multiple factors, including the length of time individuals spend in education, evolving family models and life philosophies, housing conditions, and the financial situation of families. Hungary's official family policy is founded on five essential principles:⁴⁸

- 1) Childbearing should be financially advantageous for families.
- 2) Families and children must be protected through legal instruments.
- 3) The functioning of the entire country must become family-friendly.
- 4) Family policy must be based on the mothers.
- 5) Families must be supported in acquiring homes of their own.

The foundation of Hungarian family policy, and the cornerstone of the entire system, is the principle of supporting parents who have worked or partially studied before having a child and wish to continue doing so after their child reaches a certain age. This is the reason why the amount of benefits due on a subjective basis, such as family allowance, is kept at a minimum. To achieve the goal of increasing the birth rate and encourage family expansion, the government has implemented several measures. However, Hungarian family policy is highly complex and sometimes complicated, comprising numerous detailed rules that are beyond the scope of this paper to provide a detailed description of. In the following, we will present the system in broad outline. As a general rule, in addition to family allowance, parents are normatively entitled to four benefits. These are the following:

- 1) Infant care allowance (csecsemőgondozási díj CSED)
- 2) Childcare allowance (gyermekgondozási díj GYED)
- 3) Childcare assistance allowance (gyermekgondozást segítő ellátás GYES)
- 4) Child-rearing allowance (gyermeknevelési támogatás GYET)

These allowances are paid one after the other, and their amounts decrease as the child grows. In chronological order,

the first benefit to be mentioned is 'CSED', which can be taken during maternity leave. In Hungary, a minimum of two weeks of maternity leave is mandatory, and mothers are entitled to a maximum of 24 weeks (i.e. 168 days) of maternity leave. A key rule is that maternity leave can only be taken in one continuous period, without interruption. However, it can also be taken four weeks (i.e. 28 days) before the baby is born, meaning that expectant mothers do not have to work during the last month of pregnancy. CSED is paid for the duration of maternity leave, for a maximum of 24 weeks. Its amount is based on the individual's social security contributions; therefore, the payment is tied to an insurance relationship. CSED can be received by anyone who has worked for at least 365 days out of the two years preceding the child's birth. If the mother is not the one raising the newborn, the father may be entitled to CSED if he is taking care of the infant because the mother is certifiably unable to do so due to her own health condition. The infant care allowance is basically paid during maternity leave. In the case of the mother, this is 24 weeks, of which two are mandatory, and the remaining 22 weeks are optional.

The amount of the infant care allowance is equivalent to 100 per cent of the mother's income and is exempt from personal income tax. ⁴⁹ To calculate it, the income for the past 180 days is examined backwards from the last day of the third month preceding the payment of CSED, using the average daily earnings as the basis, if the insurance period was continuous. If the mother is a student, 180 days of study can be counted towards the required 365 days of insurance. It is essential to know that you cannot be gainfully employed while receiving CSED. ⁵⁰ Although the system allows one parent to take up to three years of parental leave, it financially encourages mothers to return to the workforce after the maternity leave—the initial 24 weeks following child-birth—as the allowance is then dramatically reduced.

After the entitlement to the infant care allowance has expired, a childcare allowance ('GYED') can be claimed, which is also exempt from personal income tax. ⁵¹ This grant remains in effect until the child reaches the age of two (in the case of twins, the age limit is three). While taking this allowance, the parent can decide whether to stay at home with the child or go back to work. The amount of GYED is 70% of the recipient's average daily income, but cannot exceed 70% of the double of the minimum wage. Therefore, the maximum value of the amount in 2025 is HUF 407,120 (\$1206). In addition to receiving GYED, the mother can work in any legal relationship for an unlimited period. In this case, she will receive both her salary and GYED.

The mother, the father, and in some cases the grandparent

are also entitled to GYED. The latter case occurs when parents return to work while the child is being cared for by the grandparents. There is a special version of GYED known as the Graduate Childcare Allowance ('diplomás GYED'). This grant applies if a child is born to a university student or to someone who has graduated from university within the last year before giving birth. If the woman dies or does not meet all the conditions and cannot receive GYED, the father can also receive the graduate GYED instead, provided that he meets the conditions.⁵²

The childcare assistance allowance ('GYES')—similar to a family allowance – is a benefit that is not tied to an insurance relationship, so it can be claimed even if the parent was not entitled to either CSED or GYED. In such a case, the parent can receive GYES even from the birth of the child, but at that time, she cannot work for half a year. If the parent was entitled to CSED and/or GYED, then GYES will be paid after these two are terminated. None of these allowances can be used simultaneously for the same child. GYES is paid after the expiration of GYED, basically between the ages of 2 and 3. However, in the case of twins, it is paid until the end of the year in which they start compulsory education.

In the case of a permanently sick or severely disabled child, GYES is paid until the child turns 10. In 2025, the gross amount of GYES available for one child is HUF 28,500 (\$84.40), from which 10% pension contributions are deducted, resulting in a specific support amount of HUF 25,650 (\$75.96). While receiving GYES, parents can work in any legal framework and for an unlimited time. However, if the mother gets GYES from the birth of the child because she was not entitled to any other benefit, she cannot continue to work until the child is six months old.⁵³

There is also the so-called child-rearing allowance ('GYET'), which is only available to parents who are raising three or more minor children. The support is available while the family's youngest child is between the ages of 3 and 8. However, the support will cease if the number of minor kids raised in the household drops below three. In 2025, the

gross amount of GYET available for one family is HUF 28,500 (\$84.40), from which 10% pension contributions are deducted, resulting in a specific support amount of HUF 25,650 (\$75.96). If the parent receives child-rearing allowance, she can work for a maximum of 30 hours per week in a workplace, but she can work from home without any time limit, for example, in a home office or their own business.⁵⁴

The system also takes fathers into account, enabling them to be physically more present in their family's life following the birth of their child. In the event of a birth, fathers are entitled to 10 working days of paid leave, which must be taken by the end of the second month following the birth and may be divided into no more than two parts. For the first five working days, the father receives full absentee pay—equivalent to 100% of his earnings—while for the remaining days, he is entitled to 40% of this amount. After the conclusion of maternity leave, either parent may take parental leave to care for the child, as mutually agreed upon by the family. This leave is available until the child reaches the age of three and is considered an insured period. Additionally, the parent taking the leave is protected from dismissal for the duration of the leave.

In addition to the benefits already mentioned, numerous other forms of support have been introduced to make family life easier. These include the family tax allowance, the baby bond, free textbooks, discounted meals for children, a tax allowance for first-time newlyweds, student loan forgiveness for mothers, baby expectation support, the family home creation allowance, tax allowances for individuals under 25, workers' loans, interest-subsidised housing loans, and various other measures—though this list is not exhaustive.

According to the Government of Hungary, the country spent about 5 per cent of its GDP on supporting families in 2022. This ratio has increased since then. The government claims that, thanks to family policy measures, 200,000 more Hungarian children were born than would have been if the negative trends before 2010 had continued.

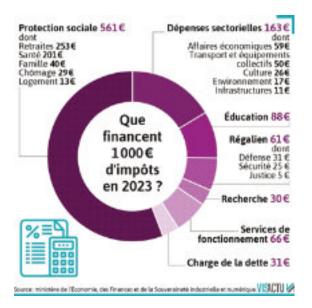


Family Policy: What to Do?

n a July 2024 interview, Gérard-François Dumont highlighted a critical, often underestimated factor ▲ behind France's fertility decline: the erosion of public trust in family policy. While the French still express a desire for an average of 2.3 children, the actual fertility rate has fallen below 1.7. According to Dumont, this gap reflects not a lack of reproductive intention, but a systemic failure of institutions. He traces the shift back to 2014, when cuts under the Hollande government weakened key family supports, reducing benefits, capping the family tax quotient, and underfunding early childhood care. These austeritydriven reforms signalled to families that the state was retreating from its traditional role. Dumont argues this breach of trust had a chilling effect on fertility, particularly among families on the threshold of deciding to have additional children. The insufficiency of childcare infrastructure has compounded the issue, with municipalities unable to meet demand due to unstable funding.

While Macron's 2024 proposals, including a 'birth leave' and an infertility plan, are symbolically significant, Dumont believes they remain too vague or underfunded to repair the damage. Rebuilding confidence, he contends, must begin with a return to universality and fiscal equity, or the downward trajectory will continue. Dumont calls for restoring universal child allowances, simplifying benefit structures, ensuring accessible childcare and housing and reinstating a strong state-municipal partnership. His analysis underscores a consistent correlation: positive policy changes uplift fertility rates, while cuts have the opposite effect, affirming the essential power of coherent family policy.

Below is a graphic titled 'What do €1,000 in taxes finance in 2023 [in France]?'⁵⁷



It reveals a striking imbalance: €253 (\$297) of every €1,000 (\$1172) in public spending goes toward pensions, while only €88 (\$103) is allocated to education. In other words, nearly three times more taxpayer money is used to maintain the purchasing power of retirees than to invest in the education and development of future workers. This stark disparity reflects a deeper structural issue in France: a social model increasingly skewed toward preserving the comfort of the elderly at the expense of opportunities for the young. It is, fundamentally, a gerontocracy.

This pronounced disparity in public spending reflects not simply a fiscal imbalance, but a structural bias within the French social model, which increasingly allocates resources toward maintaining the consumption capacity of retirees rather than investing in the human capital of younger generations. The decision to spend nearly three times more on pensions than on education is not a neutral outcome, but rather the result of entrenched political incentives, demographic shifts, and electoral dynamics that favour older cohorts. This pattern indicates a misalignment between resource distribution and long-term societal needs, raising critical concerns about the sustainability, equity and intergenerational fairness of current policy priorities.

In a 2024 paper Debeaupuis and Gueydan asked a crucial question: should natality become an explicit goal of French family policy?⁵⁸

Drawing on a 2021 joint IGAS–IGF (French General Inspectorate of Social Affairs and French General Inspectorate of Finance) report, they argue that in the context of sustained fertility decline, it is time to clarify the role that family policy is expected to play.

Historically, natalist aims were central to France's postwar welfare design. However, as birth rates rebounded and diversified goals emerged, such as gender equality, poverty alleviation and childcare access, the fertility objective was deemphasised. Today, with the fertility index falling to 1.68, lower than projections made a decade earlier, this silence is no longer sustainable.

Yet the authors caution: making natality a stated goal is not, in itself, effective. What matters is whether the policy environment helps families realise their reproductive intentions, which remain stable at around 2.3 children per woman. That requires continuity and credible services, especially childcare. According to OECD data, family policy is most effective when it combines sustained financial

support with service provision and long-term consistency. Instead of symbolic goals, the authors call for rebalancing priorities to stabilise family confidence and ensure that fertility outcomes reflect choice rather than (chiefly financial) constraint.

Public family expenditure as a % of gross domestic product (GDP) (OECD) and birth rate (Eurostat) in 2017.



Source: Deveaupuis & Geyaans paper; 1gas-161 (2021), vasea on OECD and Eurostat data.

South Korea's case necessitates perception-based efforts to address its critically low birth rates. Given the nation's culture of comparison and preference for conformity, transformative actions are needed to shift entrenched societal views. The societal fixation on a "perfect" family model has marginalised single-parent families, particularly young single mothers, who face significant stigma, resulting in fewer single-parent households compared to other countries. South Korea has a single-parent household rate of 6.6%, compared to 12.7% in the EU and 23% in the U.S., the highest rate of children living in single-parent households globally.⁵⁹

The prevalence of marriage bureaus (in Korean, 결혼정보회사) reflects this pressure to conform to idealised family structures. While the overall number of marriages has shown a decline, there has been a simultaneous increase in the number of individuals registering with marriage bureau companies. ⁶⁰

According to a 2010 publication by the Korea Consumer Agency, the size of the marriage bureau market was already estimated at 100 billion KRW, equivalent to approximately 89 million USD in 2010 terms.⁶¹ To counter this, South Korea must promote a narrative that celebrates the joy of raising children in diverse family forms, whether single-parent or dual-parent households. By redefining success as the creation of a loving, supportive family, whether through shared careers or traditional roles, South Korea can inspire young people to embrace parenthood, fostering a cultural shift that supports a sustainable demographic future.

Conflicting contemporary gender norms exacerbate challenges for the young generation considering parenthood. Traditional expectations, such as women managing household chores, coexist with modern demands for women to contribute financially while handling domestic duties, creating an unsustainable double burden. Emerging trends, such as the "데이트 통장" (dating savings account), where couples pool expenses, reflect a push for equality but can prioritise transactional fairness over emotional commitment, potentially hindering long-term family building. The number of such accounts at Kakao Bank alone increased from 360,000 in 2021 to 570,000 in 2025, with 40.8% of users in their 20s and 47.5% in their 30s, illustrating how younger generations perceive financial equality in romantic relationships.

Women also accounted for a higher proportion of '데이트 통장' holders—58% compared to 42% men—underscoring that the renegotiation of financial equality is being driven primarily by women.⁶² To foster a family-centric society, South Korea must promote shared responsibility, where parents, regardless of family structure, collaborate on childcare and financial stability. Cultural campaigns should highlight diverse family dynamics, such as single parents raising children with pride or couples balancing careers and parenting, to challenge the notion that only "perfect" families are valid. Emphasising the emotional rewards of parenthood over rigid gender roles or career dominance can make family-building an aspirational choice.

To create a family-friendly society, South Korea must normalise diverse family structures and eliminate the stigma against single-parent households through campaigns that showcase single parents thriving and raising healthy children. Social order should embrace the diversity of family forms such as single mothers, fathers, or dual-income couples, rather than enforcing uniformity. Supporting single parents through robust policies is crucial to ensuring every children are raised in nurturing environments.

The People Power Party's 2024 pledge, "Empowering Single-Parent Families and At-Risk Pregnant Women to Raise Children with Confidence," proposes measures like government pre-payment of delinquent child support, expanding childcare services, relaxing eligibility for benefits (e.g., raising child support thresholds from 63% to 80% of median income and certification to 100%), and enhancing counseling for at-risk pregnant women. Additionally, modern dating trends should evolve to prioritise emotional connection and commitment to family-building. Celebrating diverse families and offering concrete support can inspire young Koreans to embrace parenthood, securing a sustainable demographic future.

Hungary has now reached a stage in its family policy where the main challenge is not creating new measures, but making sure existing ones last. Over the past 15 years, the government has built a wide-ranging system rooted in its values: putting families into the constitution, creating tax and benefit rules that support raising children, offering leave that keeps parents connected to the workplace, and giving housing aid that builds long-term assets. With most new ideas already in place, the key task now is to ensure this framework works reliably through political changes and economic ups and downs.

This stability depends on three main pillars:

The first one is legal and narrative stability. The best way to prevent sudden policy shifts is to anchor the current principles of family policy in cardinal law. When future parents can trust that the rules will not change overnight, they are more likely to go ahead with establishing a family.

The second is creating a sound financial design. Hungary already balances earnings-linked benefits with universal ones. This mix is what makes the system sustainable. Benefits tied to wages ensure fairness and predictability, while flat-rate support gives a minimum safety net without creating endless costs. To preserve this, Hungary might consider publishing multi-year budget plans and relying on

automatic rules rather than holding yearly debates. If money is tight, cuts should start with more minor extras, not the core benefits families depend on.

Last but not least, it would be essential to make the system more straightforward and transparent. Hungary's legal system is famously complex, and family policy is no exception. Making the rules more understandable and offering more help—especially for low-income working parents—would make the system easier for ordinary families to use. Also, it is worth considering the provision of greater financial support to citizens who become parents while working in low-income jobs.

Several risks could threaten continuity. Political changes might bring symbolic rewrites. Budget shocks or population ageing could limit spending. Bureaucratic complexity could slow the system down, so smoother administration is key. Labour-market pressure might force mothers to choose between work and childcare, so leave and childcare options must stay reliable. Housing market swings could tempt governments to launch big one-off subsidies, but stability and steady supply matter more.



Conclusion

South Korea shows how a hyper-modern society can make family life feel prohibitively expensive and time-poor, as well as normatively risky. Cash transfers and vouchers cannot offset a policy stack that keeps housing scarce, schooling ultra-competitive, and work relentlessly time-hungry. If South Korea is to mitigate demographic free-fall, the order of operations is clear: flood the pipeline with supply-side housing reform, compress schooling arms races by de-saturating cram incentives, and change the time budget of work via predictable, enforced limits and father-inclusive leave. Only then will cash sweeteners and fertility services translate intentions into actual births. Test is credibility at scale: stable rules, visible delivery, and fewer exceptions.

France illustrates how a robust model can be weakened by a decade of perceived policy churn. Universality eroded, childcare capacity lagged, and families learned to discount promises. Renewal, therefore, begins with trust. The family policy narrative is to be reunified around predictable and earnings-compatible support systems, through expanding childcare places where demand is proven and pinning new birth leave rights to a multi-year, funded timetable so employers and parents can both plan. France's cultural tolerance for plural family forms is a strength to be leveraged by guaranteeing viable pathways regardless of marital status. In Hungary, over the last fifteen years, a coherent pro-family

architecture has been created, complete with a contributory backbone, dismissal protections, and owner-occupation channels, such as CSOK Plus, Village CSOK and Otthon Start.

The main task now is to maintain the system, which is not easy, considering that operating the current family policy costs Hungarian taxpayers 5 per cent of the country's GDP. Thus, the sustainability of the system depends largely on the viability of the economy, and in the future, it will likely be necessary to index contributory benefits to wages and increase universal, non-work-based benefits, like the family allowance. It is essential to understand that the current housing benefit system is loan-based, which would be worth complementing with a rental housing construction program in the near future.

In all three countries, it would also be crucial to initiate a societal-wide, cross-political dialogue about the importance of family and the challenges of raising children in the 21st century. As long as society does not instinctively reject the 'free entry with dogs but not with kids' approach, no radical change in birth rates is to be expected. The population must understand that no country will be able to maintain a strict migration policy if it does not manage to increase the number of newborn children significantly.

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