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A Review of South Korean Government Policies on the Fertility Crisis: A Human Development Perspective and Descriptive Policy Analysis

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Abstract:

South Korea's fertility decline has become a demographic and policy challenge because it is closely connected to population aging, labour shortages, welfare sustainability, gender inequality, and weakening confidence among young adults in forming families. Using a qualitative descriptive method based solely on secondary data, this study analyzes academic literature, government policy documents, demographic statistics, OECD reports, Statistics Korea publications, and studies on family policy, childcare, housing, employment, and work-family balance. The findings show that South Korea's low fertility rate is shaped by structural factors, including employment insecurity, unaffordable housing, high education costs, long working hours, unequal care responsibilities, and career penalties for women after childbirth. Government responses, including financial incentives, childcare subsidies, parental leave, housing support, and work-family balance policies, demonstrate increasing policy adaptability but remain limited in their long-term effectiveness. Financial support may reduce immediate household burdens, yet it cannot sufficiently transform the deeper institutional and cultural conditions that discourage marriage and childbearing. From a human development perspective, effective fertility policy must expand people's freedom to form families under secure, equal, and supportive conditions. The study concludes that South Korea's demographic recovery requires integrated structural reform that strengthens gender equality, accessible childcare, affordable housing, employment security, reproductive autonomy, and a family-supportive welfare system.

Keyword: Low Fertility Rate, Government Policy, Human Development



INTRODUCTION

South Korea's low fertility rate has become one of the most serious demographic and public policy challenges in contemporary developed societies. The crisis is not merely reflected in the numerical decline of births, but also in the broader transformation

of marriage patterns, household formation, intergenerational expectations, and the perceived feasibility of raising children within a highly competitive socio-economic system. In this context, fertility decline must be understood as a multidimensional development issue rather than as a narrow population problem. South Korea's experience is especially important because it shows how a technologically advanced, high-income, and globally competitive economy can still face severe demographic vulnerability when the social conditions supporting family life, gender equality, and economic security remain insufficiently aligned with the aspirations of young adults. The central issue examined in this article is therefore the effectiveness of South Korean government policies in addressing the low fertility rate crisis, with particular attention to how those policies respond to the human development conditions that shape reproductive decisions (Yoo, 2023; Lutz et al., 2008; Jones, 2019; Coleman, 2026).

The background of this issue is rooted in long-term social changes that have altered the relationship between education, employment, marriage, and childbearing in South Korea. Previous studies have shown that fertility decline in Korea cannot be separated from the expansion of higher education, delayed marriage, changing gender norms, and the high social cost of parenting in an intensely credential-oriented society (Yudithia et al., 2025). Education has improved human capital and social mobility, yet it has also contributed to delayed family formation when educational competition increases the perceived cost of raising children and when women's educational attainment is not followed by equal opportunities in the labour market and household division of care. This article is positioned within this scholarly debate by treating fertility not simply as a demographic outcome, but as a consequence of the interaction between human capability, social pressure, family policy, and institutional support (Choe & Retherford, 2009; Anderson, 2013; Jung, 2022; Chun, 2022).

Several published works have examined South Korea's fertility crisis from the perspectives of pronatalist policy, gender inequality, feminist critique, and family welfare reform. These studies generally indicate that state intervention through cash transfers, childcare subsidies, parental leave, and public campaigns has expanded over time, but the effectiveness of such interventions remains constrained by persistent structural barriers. A recurring limitation in earlier discussions is the tendency to evaluate fertility policies primarily through demographic indicators, such as changes in the total fertility rate, while paying less attention to the quality of life, autonomy, gender justice, and social trust experienced by the individuals and families targeted by those policies. The originality of this article lies in its attempt to integrate policy effectiveness with a human development approach, thereby assessing not only whether government policies increase births, but also whether they expand people's real freedom to form families under dignified and supportive conditions (Yoon, 2016; Lee, 2016; Lee, 2021; Kim, 2019).

The importance of this issue is also evident in the structural pressures faced by young South Koreans in making decisions about marriage and childbirth. Labour market dualization, employment insecurity, long working hours, unaffordable housing, and low social trust have created a context in which childbearing is often perceived as a risky life decision rather than as a natural stage of adulthood. For many young adults, the decision to postpone or avoid having children is not necessarily a rejection of family life, but a rational response to unstable employment, unequal care responsibilities, and the lack of institutional guarantees for balancing work and family. This perspective is central to the human development approach because it shifts the analysis from the state's desire to increase fertility toward the lived capabilities of citizens to pursue family formation

without sacrificing economic stability, personal well-being, or gender equality (Fleckenstein, 2023; Kwag, 2024; Chen, 2024; Atalay et al., 2021).

From a policy perspective, South Korea’s fertility crisis raises important questions about the limits of pronatalist governance. Government programmes may provide financial support, housing assistance, parental leave, and childcare services, but such instruments may be insufficient if they do not change the deeper conditions that discourage young adults from becoming parents. The problem is not only whether the state spends enough, but whether policy design is coherent, equitable, and capable of transforming the social institutions that shape reproductive behaviour. This is why the effectiveness of South Korean fertility policy must be evaluated through a broader analytical lens that connects demographic outcomes with social justice, policy coordination, welfare accessibility, and the unequal distribution of reproductive burdens across gender and class (Kim, 2025; Cammack, 2025; Wang, 2025; Homei, 2016).

This article adopts a human development approach because the fertility crisis is closely related to the extent to which individuals are able to live the lives they value. Within this framework, low fertility is interpreted as a signal that many citizens, especially young women and couples, may not yet possess sufficient economic security, time autonomy, housing stability, childcare access, or social support to make family formation a realistic choice. This approach does not assume that higher fertility should be pursued at the expense of individual freedom; instead, it argues that public policy should create social conditions in which people who wish to marry and have children are not prevented by structural constraints. Consequently, the discussion in this article focuses on how South Korean government policies can be assessed in relation to human development dimensions, including quality of life, gender equality, work–family balance, economic security, housing affordability, childcare accessibility, and reproductive autonomy (Gottweis, 2009; Gauthier & Hatzius, 1997; Azmat & González, 2010; Raute, 2019).

Table 1. Analytical Dimensions for Evaluating South Korea’s Low Fertility Policy through a Human Development Approach

No.	Human Development Dimension	Core Policy Question	Relevant Policy Instruments	Expected Development Outcome
1	Economic security	Do policies reduce the financial risks of marriage and childbearing?	Cash transfers, tax benefits, birth grants, child allowances	Reduced economic burden for young families
2	Gender equality	Do policies reduce unequal care responsibilities and career penalties?	Paternity leave, parental leave reform, workplace equality regulation	More equal distribution of care and employment opportunities
3	Work–family balance	Do policies enable parents to combine employment and caregiving?	Flexible working hours, reduced overtime culture, family-friendly workplace standards	Improved quality of family life and reduced work pressure
4	Childcare accessibility	Do families have affordable and	Public childcare expansion,	Increased parental

No.	Human Development Dimension	Core Policy Question	Relevant Policy Instruments	Expected Development Outcome
		reliable childcare options?	childcare subsidies, early childhood education support	confidence in raising children
5	Housing affordability	Do young couples have stable access to housing before family formation?	Housing loans, rent support, public housing for newlyweds	Stronger conditions for marriage and household formation
6	Reproductive autonomy	Do policies respect individual freedom in family decisions?	Inclusive family policy, non-coercive public campaigns, rights-based welfare design	Family formation based on choice rather than pressure

Source: Author, 2026

The article also employs an impact evaluation orientation to examine whether policy outputs have produced meaningful social outcomes. This is necessary because policy success cannot be measured only by the existence of programmes or the amount of public spending allocated to pronatalist initiatives. A more rigorous evaluation must distinguish between short-term stimulus effects, such as temporary increases in births following financial incentives, and long-term structural effects, such as improved gender equality, greater paternal involvement, reduced work-family conflict, and stronger confidence among young adults in future family life. In this sense, the article evaluates policy effectiveness by asking whether South Korea’s fertility policies are capable of addressing the causes of low fertility rather than merely responding to its symptoms (Lei, 2025; Girsberger et al., 2023; Becker et al., 2019; Geyer et al., 2015).

Based on the above discussion, this article argues that South Korea’s low fertility rate crisis should be understood as a human development challenge that requires integrated and transformative public policy. The objective of the article is to analyze the effectiveness of government policies in addressing the fertility crisis by examining how far those policies improve the social, economic, and institutional conditions that influence family formation. The contribution of the article lies in offering an evaluative framework that connects demographic policy with human well-being, thereby moving beyond a narrow pronatalist paradigm. Through this approach, the article seeks to show that sustainable fertility recovery depends not only on encouraging childbirth, but also on building a society in which young people can imagine family life as compatible with dignity, equality, security, and personal freedom.

RESEARCH METHOD

This study employs a qualitative descriptive-analytical design to examine the effectiveness of South Korean government policies in addressing the low fertility rate crisis through a human development approach and impact evaluation perspective. The qualitative design was selected because the study seeks to interpret policy responses, institutional arrangements, and social conditions that cannot be adequately explained through numerical indicators alone. Since this research uses secondary data only, there

is no direct population sample or field respondent involved; instead, the unit of analysis consists of government policies, demographic indicators, academic literature, official reports, and international institutional publications related to South Korea's fertility crisis.

The data were collected through document analysis and literature review, focusing on scholarly articles, policy documents, demographic statistics, OECD reports, Statistics Korea publications, and relevant studies discussing fertility decline, family policy, gender equality, childcare access, housing affordability, work-family balance, and human development. The selection of sources was conducted purposively by prioritizing publications that were directly relevant to the research topic, methodologically credible, and connected to the policy and social dimensions of fertility decline in South Korea (Creswell & Poth, 2018; Bowen, 2009).

The literature review process was conducted systematically through several stages: identifying the main research problem, determining relevant keywords, selecting credible databases and institutional sources, screening documents based on relevance and publication quality, classifying the literature according to analytical themes, and synthesizing findings into a coherent policy analysis framework. The keywords used in the search process included "South Korea low fertility," "fertility policy," "pronatalist policy," "human development," "family policy," "gender equality," "childcare policy," "work-family balance," and "policy impact evaluation."

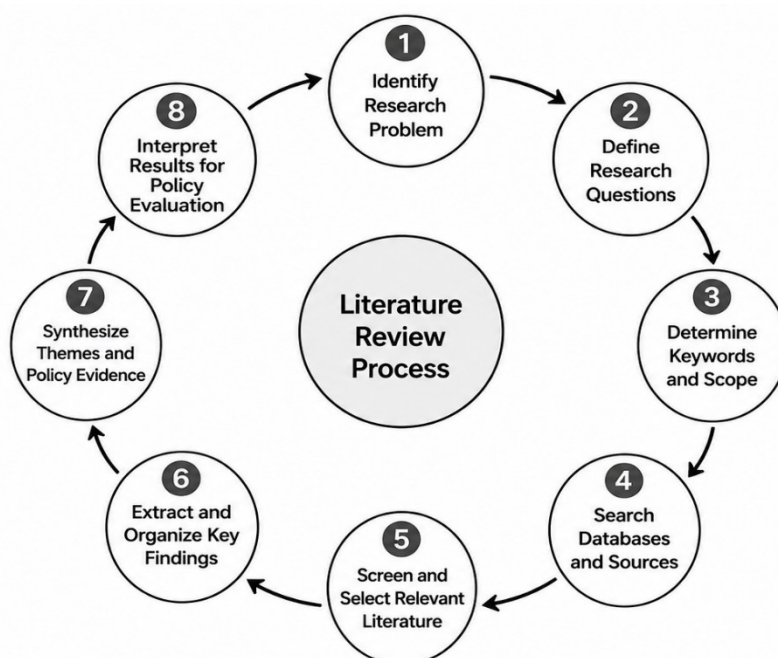


Figure 1. Literature Review Process for Evaluating South Korean Government Policies on the Low Fertility Rate Crisis
Source: Author, 2026

The selected literature was categorized into several analytical dimensions, namely structural causes of low fertility, government policy instruments, policy implementation mechanisms, human development indicators, and social-economic impacts. This process allowed the study to connect demographic trends with broader questions of quality of life, economic security, gender equality, reproductive autonomy, and institutional support for family formation (Snyder, 2019; Xiao & Watson, 2019). Data analysis was

carried out using qualitative content analysis by interpreting the meaning, pattern, and policy relevance of the collected documents. The analysis began by identifying the major factors contributing to South Korea's low fertility rate, followed by mapping the government's policy responses, including financial incentives, parental leave, childcare subsidies, housing support, and work-family balance programmes. These policy instruments were then evaluated through a human development framework by examining whether they improve people's real capacity to form families under secure, equal, and supportive social conditions. The impact evaluation component was applied descriptively by assessing the relationship between policy interventions and broader outcomes, including fertility trends, women's labour participation, family welfare, housing pressures, childcare access, and social perceptions of marriage and childbearing. Since this study relies exclusively on secondary data and does not involve human participants, informed consent and direct confidentiality procedures were not required; however, research ethics were maintained through accurate citation, careful interpretation of sources, avoidance of data manipulation, and transparent presentation of analytical limitations.

RESULT AND DISCUSSION

1. Structural Determinants of South Korea's Low Fertility Crisis

The findings indicate that South Korea's low fertility crisis is driven by a combination of demographic, economic, social, and institutional pressures that interact with one another. The decline in fertility cannot be understood only as a matter of individual preference, because reproductive decisions are shaped by employment instability, expensive housing, high parenting costs, competitive education culture, and unequal gender relations. The crisis also reflects the weakening of social confidence among young adults, particularly regarding whether marriage and childbearing can be pursued without sacrificing career development, economic security, or personal well-being. In this sense, South Korea's fertility decline is not merely a demographic problem, but a structural human development issue that reveals the gap between economic advancement and social support for family life (Jeong et al., 2022; Kim & Yi, 2024; Alya et al., 2024).

One of the strongest structural factors is economic insecurity among young adults. Although South Korea is a high-income economy, many young people face unstable employment pathways, delayed entry into secure jobs, and strong pressure to accumulate sufficient financial resources before marriage. This situation makes family formation increasingly dependent on long-term economic readiness. For couples who are still managing debt, housing costs, job uncertainty, and social expectations of intensive parenting, having children is often viewed as a major financial risk. The result is a widening gap between the desire to form a family and the actual capacity to do so under secure living conditions.

Housing affordability is another major constraint that influences marriage and childbearing decisions. In large urban areas, particularly Seoul and surrounding metropolitan regions, housing prices and rental costs make independent household formation difficult for young couples. Since marriage and childbirth are socially associated with stable housing, limited access to affordable housing delays both marriage and parenthood. Government housing support may reduce some barriers, but its effect remains limited when property prices rise faster than public assistance. Therefore, the fertility crisis is closely connected to urban inequality and the difficulty of achieving residential stability.

The high cost of childrearing, especially education expenditure, further strengthens the reluctance of couples to have children. South Korea's competitive education system encourages parents to invest heavily in private tutoring, supplementary learning, and long-term academic preparation. This creates a perception that raising children requires not only emotional commitment but also significant financial capacity over many years. For middle-income and lower-income households, these expectations increase anxiety about whether they can provide children with adequate educational opportunities. As a result, the decision to have children becomes strongly influenced by the perceived ability to meet intense social standards of parenting.

Gender inequality also plays a central role in shaping fertility outcomes. Women often face career penalties after childbirth, while caregiving responsibilities remain unevenly distributed within households. Even when parental leave and childcare policies formally exist, workplace norms and social expectations may discourage women from using them without professional consequences. At the same time, men's participation in childcare remains constrained by long working hours and traditional gender roles. This unequal distribution of reproductive and caregiving burdens reduces women's willingness to have children, particularly among highly educated women seeking stable professional advancement.

Table 2. Structural Factors Influencing South Korea's Low Fertility Crisis

No.	Structural Factor	Main Condition	Human Development Implication	Policy Relevance
1	Employment insecurity	Delayed access to stable jobs among young adults	Weakens economic security before marriage and childbirth	Requires labour market reform and youth employment protection
2	Housing affordability	High housing and rental costs in urban areas	Limits household formation and family planning	Requires targeted housing support for young couples
3	Education costs	Strong dependence on private education and competitive schooling	Increases perceived cost of raising children	Requires education cost reform and public learning support
4	Gender inequality	Unequal care burden and career penalties for mothers	Reduces women's freedom to combine work and family	Requires gender-equal care and workplace reform
5	Work culture	Long working hours and limited flexibility	Weakens work-family balance	Requires enforceable family-friendly work arrangements
6	Social value change	Delayed marriage and changing views on family life	Redefines reproductive decisions as individual life choices	Requires non-coercive and rights-based family policy

Source: Author, 2026

These structural determinants show that fertility policy cannot succeed if it focuses only on increasing the number of births without addressing the conditions that make family life difficult. Financial incentives may reduce short-term costs, but they cannot fully resolve employment insecurity, gender inequality, housing barriers, or work–family conflict. A human development perspective therefore requires policy evaluation to move beyond demographic targets and examine whether citizens have the real capability to form families in secure, equal, and dignified conditions. The evidence suggests that South Korea's fertility crisis is best understood as a crisis of social sustainability within an advanced economy.

2. Government Policy Instruments and Implementation Mechanisms

The South Korean government has implemented a broad set of policy instruments to respond to the low fertility crisis, including cash benefits, childbirth grants, childcare subsidies, parental leave, housing support, and work–family balance programmes. These policies demonstrate the state's recognition that fertility decline is a national concern affecting labour supply, social welfare, economic productivity, and long-term population sustainability. However, the effectiveness of these instruments depends not only on their formal design, but also on whether they are accessible, trusted, equitably distributed, and supported by social institutions such as workplaces, local governments, and childcare providers (Lee, 2016; Jung et al., 2024; Syuzairi, 2024).

Cash-based policies are among the most visible forms of government intervention. These include birth grants, child allowances, and financial assistance intended to reduce the immediate cost of childbirth and childrearing. Such instruments are politically attractive because they can be implemented quickly and directly received by families. However, their long-term impact is often limited when deeper structural problems remain unresolved. If young adults believe that housing, employment, education, and caregiving pressures will continue for many years, a one-time or short-term cash benefit may not be strong enough to change reproductive decisions.

Childcare subsidies and public childcare expansion have stronger potential because they address a recurring burden faced by working parents. Affordable and reliable childcare can reduce the conflict between employment and parenting, especially for mothers who wish to remain in the labour market after childbirth. Nevertheless, the effectiveness of childcare policy depends on quality, affordability, availability, and geographical equity. If childcare facilities are unevenly distributed or if service quality varies across regions, families may still experience uncertainty. Therefore, childcare support must be evaluated not only by budget allocation, but also by its actual accessibility for diverse households.

Parental leave policy is another important instrument, particularly because it connects fertility policy with gender equality and labour market participation. In formal terms, South Korea has developed parental leave provisions to help parents care for children while maintaining employment attachment. Yet implementation remains constrained by workplace culture, employer attitudes, and fear of career disadvantage. Fathers may be reluctant to take leave because of stigma, while mothers may still carry the primary burden of childcare. This shows that legal entitlement alone is insufficient unless supported by enforcement, workplace acceptance, and cultural change.

Housing support for young couples reflects the government's attempt to address one of the strongest barriers to marriage and family formation. Subsidized loans, rental assistance, and housing programmes for newlyweds can reduce the cost of establishing

a household. However, these interventions face limitations when they operate within a housing market marked by high prices and unequal access. If support is too narrow, temporary, or limited to specific eligibility categories, many young adults may remain excluded. Housing policy must therefore be integrated with broader urban planning, employment policy, and family welfare objectives.

Table 3. South Korean Government Policy Instruments for Addressing Low Fertility

No.	Policy Instrument	Main Target Group	Implementation Mechanism	Main Limitation
1	Cash benefits and birth grants	Families with newborn children	Direct financial transfer	Limited effect if structural costs remain high
2	Childcare subsidies	Working parents and young families	Subsidized childcare services and public childcare expansion	Uneven access and quality across regions
3	Parental leave	Employed mothers and fathers	Employment-protected leave and income replacement	Low uptake due to workplace stigma
4	Housing support	Newlyweds and young couples	Housing loans, rent support, and public housing schemes	Limited coverage amid high urban housing prices
5	Work-family balance policy	Employees with caregiving responsibilities	Flexible work, reduced overtime, and family-friendly workplace rules	Difficult implementation in competitive work culture
6	Public awareness campaigns	Young adults and wider society	Communication campaigns on marriage, care, and family life	Long-term cultural impact is difficult to measure

Source: Author, 2026

The analysis shows that South Korea’s policy response has become increasingly comprehensive, but still faces fragmentation in implementation. Each instrument addresses a different aspect of the fertility problem, yet the policies do not always operate as an integrated system. Families may receive financial assistance but still lack childcare; employees may have parental leave rights but fear workplace consequences; young couples may qualify for housing support but remain unable to afford urban housing. Therefore, policy effectiveness requires stronger coordination among central government, local government, employers, childcare institutions, and civil society.

3. Human Development-Based Evaluation of Policy Effectiveness

From a human development perspective, the effectiveness of South Korean fertility policy should be measured by its ability to expand people’s real freedom to form families under secure and supportive conditions. This approach differs from a narrow pronatalist evaluation that focuses mainly on whether policy increases the total fertility rate. A human development-based evaluation asks whether policies improve quality of life, reduce economic insecurity, promote gender equality, expand childcare access, strengthen work-family balance, and protect reproductive autonomy. In this framework, policy success depends on whether individuals can make family decisions without being

constrained by structural inequality or social pressure (OECD, 2025; Kim, 2022; Supriyanto, 2024).

The first evaluative dimension is economic security. South Korea's financial incentives may provide immediate support, but they do not fully address long-term economic uncertainty. Families consider not only the cost of childbirth, but also the accumulated cost of housing, education, healthcare, childcare, and career interruption. If public support does not significantly reduce these long-term risks, then the policy may improve short-term welfare without changing fertility intentions. Therefore, economic security should be evaluated through the stability of household income, affordability of childrearing, and confidence in future living standards.

The second dimension is gender equality. Fertility policies will remain limited if women continue to experience disproportionate career penalties and caregiving burdens after childbirth. A human development approach requires policies that redistribute care responsibilities between men and women, protect mothers from employment discrimination, and encourage fathers to participate actively in childcare. Paternity leave and shared parental leave are important, but they must be socially accepted and institutionally protected. Without gender equality, fertility policy may unintentionally reinforce the assumption that women are primarily responsible for solving the demographic crisis.

The third dimension is work-family balance. Long working hours and rigid workplace culture reduce the time and emotional capacity required for family life. Even when childcare subsidies are available, parents may still find it difficult to raise children if employment conditions remain inflexible. A policy that supports family formation must therefore include enforceable limits on excessive working hours, flexible work arrangements, and organizational norms that do not penalize caregiving responsibilities. In this respect, fertility policy should be linked directly to labour policy and workplace reform.

The fourth dimension is childcare accessibility. Reliable childcare services can improve fertility intentions by reducing the burden of combining employment and parenting. However, access must be affordable, high quality, and available across regions and income groups. If childcare support benefits mainly certain households while others face long waiting lists, high private costs, or poor service quality, the policy's developmental effect will remain unequal. A human development evaluation therefore pays attention to both the presence of policy programmes and the lived experience of families who use or fail to access them.

The fifth dimension is reproductive autonomy. Fertility policy should not pressure citizens to have children for national demographic goals, but should remove the obstacles that prevent those who want children from doing so. This distinction is crucial because a rights-based approach respects individual freedom while still allowing the state to support family life. Effective policy is not one that treats citizens as demographic instruments, but one that expands life choices by improving social welfare, economic security, gender justice, and institutional care support. This is the key contribution of a human development approach to evaluating South Korea's fertility policy.

4. Social, Economic, and Welfare Impacts of Fertility Policies

The impact evaluation indicates that South Korea's fertility policies have produced partial social, economic, and welfare benefits, but have not yet generated sufficient structural transformation to reverse the long-term fertility decline. The most visible impact lies in increased public attention to family policy, childcare support, and work-

family balance. However, the actual demographic effect remains limited because the policies have not fully changed the conditions that discourage marriage and childbearing. This suggests that impact must be assessed not only through fertility rates, but also through broader indicators of welfare, equality, employment security, and social confidence (Kim, 2024; Yoo, 2024; Ahmed, 2025).

Socially, government policies have helped place the fertility crisis at the centre of public debate. Issues such as childcare, parental leave, gender roles, and youth insecurity are now more visible in policy discussions. This is an important social outcome because it expands awareness that fertility decline is not solely a private matter. However, public awareness does not automatically produce behavioural change. If young adults continue to experience marriage and childbearing as economically risky, socially unequal, and professionally costly, the symbolic recognition of the crisis will not be enough to change reproductive choices.

Economically, fertility policies may help reduce some short-term household burdens, especially through financial transfers and childcare subsidies. These supports can improve family welfare and reduce immediate costs for parents with children. Nevertheless, the broader economic challenge remains significant because low fertility contributes to population aging, labour force contraction, pension pressure, and future fiscal burdens. If policy interventions do not strengthen the long-term economic security of young adults, then the state may continue spending heavily without achieving sustainable demographic recovery.

The welfare impact is more promising when policies directly support everyday family life. Childcare services, parental leave, and flexible work arrangements can improve household well-being by reducing stress and enabling parents to combine employment and caregiving. Yet these benefits are uneven because access depends on employment type, workplace culture, region, income level, and family background. Workers in large corporations may have better access to family-friendly benefits than those in small and medium enterprises or precarious jobs. This inequality weakens the universal welfare impact of fertility policy.

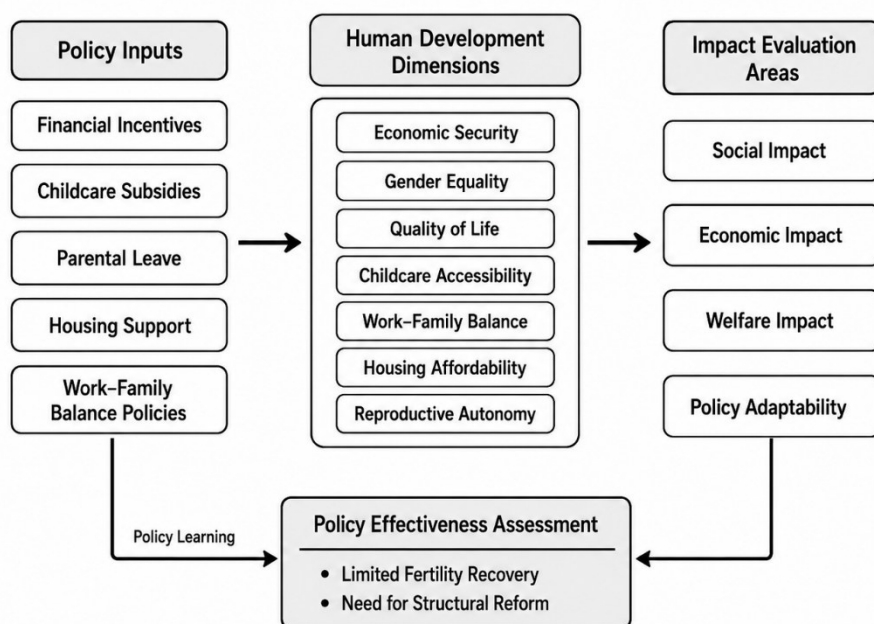


Figure 2. Human Development-Based Impact Evaluation Framework for South Korea's Low Fertility Policy

Source: Author, 2026

The impact evaluation also shows that adaptability is one of the strengths of South Korea's policy response. Over time, the government has expanded its policy instruments from direct financial incentives toward childcare, housing, parental leave, and work-family balance. This indicates policy learning and institutional adjustment. However, adaptability has not yet produced deep transformation because many reforms remain incremental. The core challenge is not only to add more programmes, but to integrate them into a coherent family-supportive welfare system.

Overall, the results suggest that South Korea's fertility policy has achieved limited effectiveness when evaluated through demographic outcomes alone, but it has created important foundations for broader social policy reform. The next stage of policy development should focus on structural transformation rather than short-term compensation. This includes making childcare universally accessible, reducing education and housing burdens, strengthening employment security, normalizing fathers' caregiving roles, and protecting reproductive autonomy. A sustainable response to the low fertility crisis therefore requires not only pronatalist intervention, but also a comprehensive human development strategy that makes family life compatible with equality, dignity, security, and freedom.

CONCLUSION

This study concludes that South Korea's low fertility rate crisis is a multidimensional public policy problem that cannot be understood solely through demographic indicators. The findings show that the persistent decline in fertility is closely related to structural pressures, including employment insecurity, high housing costs, expensive childrearing and education, long working hours, unequal gender relations, and limited confidence among young adults in forming stable families. From a human development perspective, low fertility reflects not only a decline in births, but also a deeper challenge in ensuring that individuals and couples have the real capability to pursue family life under conditions of security, equality, dignity, and social support.

The evaluation of South Korean government policies indicates that the state has implemented various instruments, such as financial incentives, childcare subsidies, parental leave, housing support, and work-family balance policies. However, the effectiveness of these policies remains limited because many interventions still operate as partial responses to symptoms rather than comprehensive solutions to structural causes. Financial assistance may reduce short-term burdens, but it is insufficient when young people continue to face unstable employment, unaffordable housing, competitive education costs, and workplace cultures that discourage caregiving responsibilities. Therefore, policy effectiveness depends not only on the amount of government spending, but also on the capacity of policy instruments to transform the social and institutional conditions that shape reproductive decisions.

Overall, this article emphasizes that South Korea's fertility policy should move beyond a narrow pronatalist orientation and adopt a broader human development-based policy framework. A sustainable response requires integrated reforms that strengthen gender equality, expand accessible childcare, improve work-family balance, reduce housing and education burdens, and protect reproductive autonomy. Fertility recovery will be difficult to achieve if citizens are encouraged to have children without being given adequate social conditions to raise them. Thus, the most important policy lesson from

South Korea's experience is that demographic sustainability must be built through human development, social justice, and a genuinely family-supportive welfare system.

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