

# International Finance Discussion Papers: Human Capital Accumulation, Fertility and Growth: A Re-Analysis



This paper develops an economic growth model with endogenous fertility. In doing so, it provides a new explanation for the relation between fertility, economic development and human capital accumulation. The model emphasizes the role returns on human capital play in economic development through individuals allocation of time between acquiring human capital and production and rearing of children. In the model, production and rearing children are time intensive and accumulating human capital requires time and has a cost. Individuals stock of human capital depends positively on the time allocated to education and on their parents stock of human capital. Moreover, increases in the parents stock of human capital raises the rate of return on human capital investment. As a result, individuals choose to allocate more time to education and less to producing and rearing children as their parents stock of human capital increases. The model also demonstrates that individuals choices on fertility and education may lead to multiple equilibria. Specifically, even if individuals utility depends relatively more on their own consumption rather than on the number of children that they have, countries that have a low enough initial stock of human capital converge to a development trap with large families, little human capital and low output per capita.

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