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An Investigation into the Impact of Future Expectations on the Desire for Multiple Children among Young Adults of Childbearing Age

Yingli Hu[1*]

[1] Xihua University, Chengdu, Sichuan 610039, China

[*] Corresponding author: Yingli Hu

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Abstract

Investigating the multi-child fertility intentions of young people of childbearing age holds significant implications for exploring population structural transformation. Against the backdrop of China's current severe demographic challenges, examining the influence of future expectations on young people's willingness to have multiple children helps uncover the underlying logic of their reproductive decisions—particularly the pathways through which asset expectations, subjective class expectations, and social security expectations shape their multi-child fertility intentions. This study utilizes data from the 2023 China General Social Survey database. It employs a binary logistic regression model to empirically analyze the impact effects of each dimension of expectations and employs heterogeneity analysis to reveal differences among various age and gender groups. The results indicate: Within the asset expectations dimension, housing area exerts a highly significant positive influence on young adults' willingness to have multiple children, while annual household income has a significantly negative effect. Subjective class expectations exert a significant positive influence on young people's willingness to have multiple children; commercial health insurance within the social security expectations dimension exerts a highly significant negative effect on young people's willingness to have multiple children. Furthermore, the impact of each dimension varies across different age groups and genders. Based on these findings, only by formulating targeted measures according to group characteristics can the desired effect of promoting willingness to have multiple children be achieved.

Keywords

Future Expectations, Multi-Child Fertility Intentions, Subjective Identification, Social Security

1. Introduction

Population issues are an important aspect of social development that cannot be overlooked.At each stage of social development, corresponding population issues emerge. China's current population dynamics exhibit three core characteristics: overall negative growth, intensifying structural trends of low birth rates and aging, and regional distribution disparities (Minutes of the First Meeting of the 20th Central Financial and Economic Affairs Commission of the Communist Party of China Central Committee, 2023). In recent years, this trend has become increasingly pronounced. According to authoritative data released by the National Bureau of Statistics on January 19, 2026, China's population has entered a phase of sustained negative growth. The year 2025 exhibited characteristics of an expanding decline, a slowing growth rate, and intensifying negative growth (National Bureau of Statistics, 2026). Declining birth rates and rising death rates are key factors driving the current negative population growth. Low birth rates are linked to the diminished desire among young people to have children. Morgan notes that the decline in the “ideal number of children” represents an inevitable developmental trend as an era progresses to a certain stage. It is an unstoppable process and a product of its time (Morgan & King, 2001). The current low fertility rate not only accelerates the aging of the population but also has profound implications for future labor supply, the social security system, and sustainable economic development (Ma Guangbo & Lin Jinser, 2026). Faced with the severe situation of negative population growth, China has successively introduced comprehensive two-child and three-child policies to encourage families to have more children (The Central Committee of the Communist Party of China and the State Council, 2021). The government has also enacted economic support measures such as childcare subsidies and time-related policies like extended maternity leave. Although these initiatives have yielded some results, leading to a slight rebound in the national birth rate, they remain insufficient to reverse the ongoing downward trend in fertility rates (Song Jian & Hu Bo, 2022). However, in the current social environment, young people of childbearing age face multiple practical challenges, including mounting economic pressures, intense career competition, and rising costs of children's education. The uncertainty about future livelihoods stemming from these factors is emerging as a significant subjective factor constraining their willingness to have more children.

2. Literature Review and Theoretical Hypotheses

The topic of fertility intentions has attracted significant attention and research from scholars both domestically and internationally. Existing studies on fertility intentions primarily focus on the following four aspects: First, from the perspective of economic costs, we examine the crowding-out effects of direct costs such as housing, education, and healthcare on fertility decisions, as explored by Jin Yong'ai et al. (2016). and Becker (1976); Second, from the perspective of social support, analyze how the availability and quality of family caregiving resources and childcare services constrain reproductive choices, as explored by Peng Xiaohui et al. (2022) and Luo Mingzhong et al. (2023); Third, focusing on shifts in individual values, as the pace of social modernization accelerates, young people of childbearing age are

increasingly becoming self-aware. Their reproductive attitudes are transitioning from traditional to modern perspectives, as demonstrated by studies by Zhu Mingbao et al. (2017) and Petra et al. (2014). Fourth, from the perspective of social policy, research explores the impact of social policies on fertility intentions, as exemplified by studies by Chen Wei (2021), Yang Juhua and others (2017).

A review of the literature reveals that while scholars have conducted extensive research on fertility intentions, most analyses adopt a static perspective or focus solely on current conditions. They often fail to fully integrate young people's expectations regarding future economic circumstances, career development, and social security. There is also limited exploration of the complex effects of future expectations interacting with subjective class identity and social security policies on the desire for multiple children. As a key mediating variable linking individuals' real-life challenges to reproductive decisions, the degree of uncertainty in future expectations directly shapes the reproductive preferences of young adults of childbearing age. This study focuses on young adults of childbearing age, examining future expectations from three dimensions: asset expectations, subjective class expectations, and social security expectations. By constructing a multidimensional analytical model, it systematically investigates the mechanisms through which future expectations influence the willingness to have multiple children. This research provides more precise theoretical foundations and practical references for optimizing fertility support policies and enhancing the reproductive intentions of young adults of childbearing age.

2.1 The Impact of Asset Expectations on the Desire for Multiple Children among Young Adults of Childbearing Age

Asset expectations refer to young adults' subjective assessments of the stability or appreciation potential of their future household's disposable assets, serving as a key indicator of family economic security. A crucial factor enabling childbearing is material foundation. As a key resource determining quality of life, financial resources (Zhang Lei & Chen Deshan, 2025) and other material foundations become critical when lacking such support. Most groups will choose to reduce the number of children they have or opt not to have children at all to maintain their current standard of living. Existing research indicates that homeownership and perceived property value exert a significant positive influence on fertility intentions. Huang Jing et al. (2022) also note that household housing assets and investment properties exert a significant positive wealth effect on families' willingness to have multiple children. Personal and household income also provide a material foundation for childbearing to some extent. Stable asset expectations make families more willing to allocate resources toward child rearing, thereby increasing their willingness to have multiple children. Based on the above analysis, this paper proposes Hypothesis H1: Asset expectations positively influence the willingness of young adults of childbearing age to have multiple children. The more optimistic young adults of childbearing age are about their asset prospects, the higher their willingness to have multiple children.

2.2 The Impact of Subjective Class Expectations on the Desire for Multiple Children among Young Adults of Childbearing Age

Subjective class expectations refer to young adults of childbearing age's subjective perceptions and judgments regarding future shifts in their position within the social class structure. This encompasses expectations about career development prospects, potential for social status advancement, and possibilities for class mobility, serving as a core indicator reflecting individuals' sense of security regarding their social standing. Li Lulu et al. (2019) proposed the theoretical model of "social mobility expectations and fertility decisions," which indicates that when individuals perceive upward mobility, their willingness to have children increases, whereas when they perceive downward mobility, their fertility intentions are suppressed. Overall, individuals perceive higher social strata as offering stronger material foundations and greater access to various parenting resources. When people anticipate belonging to a higher social stratum, they exhibit greater confidence in engaging in childbearing and are more inclined to have multiple children. Based on the above analysis, this paper proposes Hypothesis H2: Subjective class expectations positively influence young adults' willingness to have multiple children. Specifically, the more optimistic young adults are about their future upward social mobility, the higher their willingness to have multiple children.

2.3 The Impact of Social Security Expectations on the Desire for Multiple Children among Young Adults of Childbearing Age

Social security expectations refer to the subjective assessments of young adults of childbearing age regarding the coverage scope, benefit levels, and policy stability of the future social security system. They constitute a crucial dimension reflecting households' sense of security in risk resilience. The traditional Chinese belief that "children are the foundation of old age" is deeply ingrained in society. This concept essentially means building a network of economic support and daily care in old age through childbearing, serving as an informal social security strategy at the household level to address risks such as aging and healthcare. Based on this, many groups choose to have children or multiple children with the motivation that their offspring will provide for them in their later years, ensuring security in their old age. Existing research indicates that when young adults of childbearing age anticipate a future social security system characterized by broad coverage, high levels of protection, and policy stability, their concerns about old-age risks significantly diminish. This inevitably raises questions about the establishment and improvement of the social security system, as well as whether individuals' perception of the social security they currently possess—including healthcare and pension benefits—might suppress their willingness to have children. If the social security system can provide support for individuals in their old age, would they still choose to have children or have more children? Based on the above analysis, this paper proposes Hypothesis H3: Expectations regarding social security negatively influence young adults' willingness to have multiple children. Specifically, the more optimistic young adults are about the future social security system—anticipating broader coverage, higher levels of protection, and greater policy stability—the weaker their willingness to have multiple children becomes.

3. Data Samples and Variable Introduction

3.1 Sample and Data Introduction

The empirical analysis section of this study utilizes relevant data from the Chinese General Social Survey (CGSS) database. This dataset possesses strong credibility and authenticity, as the survey project features extensive coverage of respondents and encompasses a broad range of topics. It provides a genuine reflection of China's social realities and serves as a crucial data source for understanding the current state of China's social development.

This study utilizes the latest publicly available CGSS 2023 data from the Chinese General Social Survey database, ensuring strong timeliness. The survey collected 11,326 valid samples nationwide through in-person household visits and telephone interviews. The questionnaire covered multiple dimensions including family structure, economic status, class identity, and social security, with sections on fertility attitudes providing reliable data sources for this research. Considering that fertility intentions can translate into actual fertility behavior under certain conditions, and that fertility behavior primarily involves young adults aged 18-49, this study focuses on the impact of future expectations on their willingness to have multiple children. Therefore, the research subjects are defined as young adults of childbearing age, specifically males and females aged 18-49. The database samples were screened accordingly, ultimately yielding 5,631 valid samples for this empirical investigation into factors influencing reproductive intentions among reproductive-age youth.

3.2 Key Variable Descriptions

3.2.1 Dependent variable

Desire for multiple children. Fertility preference refers to an individual's inclination toward having children and the expressed desire to do so after considering various constraints. This concept primarily encompasses the desired number of children, their gender, timing of births, and birth spacing (Gu Baochang, 2011). Fertility intentions encompass multiple dimensions. Based on their relevance to reproductive behavior, they are categorized into three levels: desired number of children, expected number of children, and planned number of children. Research has revealed that among numerous studies on fertility intentions both domestically and internationally, the majority focus on the ideal number of children. Drawing on the research of Ren Yuan and Jin Yan, this paper focuses on “multi-child fertility intentions,” specifically referring to the propensity of young people of childbearing age to have two or more children (Ren Yuan & Jin Yan, 2022). The dependent variable selected for this study—desire for multiple children—is also defined based on the ideal number of children among young people of childbearing age. An ideal number of children less than 2 is classified as having no desire for multiple children and assigned a value of “0,” while an ideal number of children greater than or equal to 2 is classified as having a desire for multiple children and assigned a value of “1.”

3.2.2 Explanatory Variables

Future outlook. Based on the multidimensional factors of future expectations and the questionnaire itself, the explanatory variable “future expectations” is divided into three dimensions: First, asset expectations,

which include current personal income, a portion of household income that can be converted into financial assets to some extent, while housing area serves as a key consideration for fixed assets. Given the relative stability of these three indicators—which are unlikely to change significantly in the short term—they exert substantial influence on the future asset expectations of young adults of childbearing age. Therefore, annual personal income, annual household income, and housing area were selected as metrics for measuring asset expectations. Logarithmic transformations were applied to both annual personal income and annual household income to optimize data distribution characteristics, enhance model fitting effectiveness and the rationality of result interpretations, and reduce data interference. Second is subjective class expectations. The questionnaire included a section on class identity, employing the internationally recognized MacArthur Scale of Subjective Social Status to measure class identification. This scale comprises three progressive questions comprehensively covering class perceptions across three dimensions: personal, familial, and future. This study selected the future dimension of class cognition, using the question "Where do you think you will be on the scale in 10 years?" as an indicator of subjective class expectations. The response options were set on a 1-10 scale, with 1 representing the lowest social stratum and 10 the highest. The response options were set on a 1-10 scale, where 1 represents the lowest social stratum and 10 the highest. Respondents' answers were directly quantified as subjective class expectation values, with higher numbers indicating more positive expectations for upward social mobility in the future. Third, social security expectations. The sophistication of the social security system is a key factor in alleviating the concerns of young people of childbearing age about having children. Their subjective expectations regarding future social security directly influence their perception of risk in fertility decisions. Drawing from the core content of the social security module in the CGSS2023 questionnaire, we selected four specific items from the question "Do you currently participate in the following social security programs?"—covering basic medical insurance, basic pension insurance, commercial medical insurance, and commercial pension insurance—as indicators to measure social security expectations. This captures young people's perceptions of future social security, providing concrete dimensions to analyze its association with their willingness to have multiple children.

3.2.3 Control Variables

This study references literature by Hou Jianming and Zhu Kefei (2025), Liang Lixia and Huang Yan (2026), and others to select additional factors potentially influencing sample respondents' willingness to have multiple children. These factors—including age, gender, ethnicity, religious beliefs, and political affiliation—serve as control variables in this research. The age variable employs categorical coding, dividing young adults of childbearing age into two segments: 18–34 years and 35–49 years, assigned values 1 and 2 respectively. Gender is a binary categorical variable, with males assigned a value of 1 and females assigned a value of 2.Ethnicity variable, assigning a value of 1 to Han ethnicity and 0 to minority ethnicities; The religious belief variable is assigned based on whether an individual holds religious beliefs: those with religious beliefs are assigned a value of 0, while those without religious beliefs are assigned

a value of 1.The political affiliation variable is categorized into four types: ordinary citizens, Communist Youth League members, members of democratic parties, and Communist Party members, assigned values of 1, 2, 3, and 4 respectively. The selection and assignment of the above control variables were both based on the actual survey items in the CGSS2023 dataset. This approach aims to eliminate the interference of individual basic characteristics on the willingness to have multiple children, thereby ensuring the accuracy and reliability of the regression results.

The selection of variables, along with detailed descriptions and assignments, is shown in Table 1 below:

Table 1. Variable Descriptions and Assignments

Variable Type	Variable Name		Variable Meaning and Assignment
Dependent variable	Desire to have multiple children		"0" = No desire to have more children = fewer than two ideal children; "1" = Desire to have more children = two or more ideal children.
Explanatory variable	Asset Forecast	Annual personal income	Continuous variable
		Annual household income	Continuous variable
		Living space	Continuous variable
	Subjective Class Expectations	Future Class Identity	1-10 points, from lowest to highest
	Social Security Projections	Urban or Rural Basic Medical Insurance	"0" = Did not participate "1" = Participated
		Urban or Rural Basic Old-Age Insurance	"0" = Did not participate "1" = Participated
		Commercial health insurance	"0" = Did not participate "1" = Participated
		Commercial Pension Insurance	"0" = Did not participate "1" = Participated
Control variables	Age		Continuous variable: 18–49
	Gender		"1" = Male, "2" = Female
	ethnic group		"0" = Other "1" = Han Chinese
	Religious Beliefs		"0" = Religious Believer "1" = Non-Religious Believer
	Political Landscape		"1" = General public

	"2" = Communist Youth League members "3" = Members of democratic parties "4" = Communist Party members

3.3 Descriptive Statistics of the Sample

To visually present the fundamental characteristics of the sample and the distribution patterns of variables, this study conducted descriptive statistical analyses on all dependent variables, independent variables, and control variables included in the analysis. The results are shown in Table 2:

Regarding the explained variable of desire for multiple children, its mean value is 0.63. This indicates that approximately 63% of young people of childbearing age in the sample express a desire to have two or more children. However, 37% of young people still do not wish to have multiple children, revealing a significant disparity in reproductive preferences within the group. At the level of explanatory variables, individual differences in asset-related indicators are notably pronounced. The mean logarithm of annual personal income is 8.6187, the mean logarithm of household annual income was 12.1897, and the mean housing area was 115 square meters. The standard deviations for all three indicators were relatively high, indicating substantial variation in economic resources among the sample. This disparity may influence the decision-making of childbearing-age populations regarding having multiple children. Regarding subjective class expectations, young adults of childbearing age reported an average future class identification score of 5.19, placing them at the midpoint of a 10-point class evaluation scale. With a standard deviation of 2.386, this indicates significant variation in their expectations for upward social mobility. Statistical results on social security coverage indicate that the enrollment rate for basic medical insurance in both urban and rural areas reaches 92%, while the basic pension insurance enrollment rate stands at 71%. This demonstrates that China's basic social security system provides extensive coverage for the young population of childbearing age. However, the enrollment rates for commercial medical insurance and commercial pension insurance are only 34% and 14% respectively, indicating a relatively low participation rate in supplementary social security programs. The statistical characteristics of the control variables are as follows: The mean age of the sample is 34.73 years, placing the group squarely within the core stage of the childbearing age range. The mean gender ratio is 1.43, indicating that female participants slightly outnumber males. Ethnic composition showed 91% Han Chinese, aligning with China's overall demographic makeup. Regarding religious affiliation, 91% of participants identified as non-religious. Political affiliations were predominantly ordinary citizens and Communist Youth League members, with a corresponding mean of 1.66, consistent with the political identity distribution typical of young adults of childbearing age.

In summary, the descriptive statistics presented above not only provide an intuitive overview of the sample's fundamental characteristics but also lay the groundwork for subsequent model specification and

empirical analysis. They further support the exploration of the intrinsic relationships between various variables and the willingness to have multiple children.

Table 2. Descriptive Statistics for Sample 2

Variable Name	Mean	Standard Deviation	Minimum Value	Maximum Value
Desire to have multiple children	0.63	0.482	0	1
Annual personal income (log)	8.6187	5.7801	-4.61	16.12
Household annual income (log)	12.1897	2.69906	-4.61	16.12
Living space	115	96.49	-3	2000
Future Class Identity	5.19	2.386	-3	10
Urban or Rural Basic Medical Insurance	0.92	0.264	0	1
Urban or Rural Basic Old-Age Insurance	0.71	0.455	0	1
Commercial health insurance	0.34	0.474	0	1
Commercial Pension Insurance	0.14	0.346	0	1
Age	34.73	8.67	18	49
Gender	1.43	0.496	1	2
Ethnic group	0.91	0.288	0	1
Religious Beliefs	0.91	0.287	0	1
Political affiliation	1.66	1.139	-3	4

4. Model Specification for Future Projected Impacts on Multi-Child Fertility Intentions Among Young Adults of Childbearing Age

4.1 Binary Logistic Regression Model

Since the dependent variable “desire for multiple children” in this study is a binary categorical variable—where 0 indicates no desire for multiple children and 1 indicates such desire—it meets the applicability criteria for a binary logistic regression model. Therefore, this model is employed to examine the effects of various dimensions of future expectations and control variables on the desire for multiple children among young people of childbearing age. The specific model is as follows:

$$\ln\left(\frac{P(Y=1)}{1-P(Y=1)}\right)=\beta_0+\sum_{i=1}^{m}\beta_i X_i$$

Among them:

Y : Indicates the explained variable “desire to have multiple children,” it is a dichotomous variable, (Y =1 indicating a desire to have multiple children, Y =0 indicating “no desire to have more children”);

P (Y =1): The probability of an event occurring, the probability of having the intention to have multiple children;

1- P (Y =1): The probability that the event does not occur, i.e., the probability of "no desire to have multiple children";

β_0 : Intercept term (constant term), the baseline value of the log-logistic ratio when all independent variables X_i are 0;

β_i : The regression coefficient for each variable represents the change in the log odds ratio of the "desire to have more children" when the independent variable changes by one unit, holding all other variables constant, when β_i >0, this indicates that the variable is positively correlated with the "desire to have multiple children." when β_i <0, then negatively correlated;

X_i : The i independent variable (independent variable/control variable).

4.2 Multicollinearity Test

To ensure the stability of the regression model and the reliability of estimation results, multicollinearity tests must be conducted for all explanatory variables and control variables included in the model. Specific details are presented in Table 3. This study employs the variance inflation factor (VIF) as the core diagnostic metric. Generally, a VIF value exceeding 10 indicates severe multicollinearity issues, while a tolerance below 0.1 also signifies significant collinearity risk. After calculating the VIF values for all independent variables in this study's model, the mean VIF across all variables was 1.158. The maximum value was 1.36 (corresponding to the age variable), and the minimum value was 1.021 (corresponding to the religious belief variable), both well below the critical threshold of 10. Additionally, the tolerance of all variables exceeded 0.5, indicating no severe multicollinearity issues in the model. The linear correlations among variables were relatively weak and unlikely to significantly interfere with the accuracy of subsequent regression results. Therefore, the binary logistic regression analysis can proceed.

Table 3. VIF Test Results

Variable Name	Tolerance	VIF
Annual personal income (log)	0.809	1.237
Household annual income (log)	0.88	1.136
Living space	0.973	1.028
Future Class Identity	0.936	1.069
Urban or Rural Basic Medical Insurance	0.901	1.11
Urban or Rural Basic Old-Age Insurance	0.774	1.293
Commercial health insurance	0.746	1.34
Commercial Pension Insurance	0.761	1.313
Age	0.735	1.36
Gender	0.948	1.055
Ethnic group	0.977	1.024
Religious Belief	0.98	1.021

Political affiliation	0.939	1.065
Mean		1.158

4.3 Related Relationships

Additionally, to further validate the degree of linear correlation among variables, this study calculated the Pearson correlation coefficient matrix for each variable. Detailed results are presented in Table 4 below. The matrix indicates that the absolute values of correlation coefficients between all independent variables are less than 0.5, with no instances of high correlation. This aligns with the VIF test results, further substantiating the conclusion that the model does not exhibit severe multicollinearity. Therefore, the subsequent results of the binary logistic regression analysis possess high reliability and can be used to explore the impact effects of each variable on the desire for multiple births among young people of childbearing age.

Table 4. Linear Correlation Relationships

		Desire to have multiple children	Annual personal income (log)	Household annual income (log)	Living space	Future Class Identity	Urban or Rural Basic Medical Insurance	Urban or Rural Basic Old-Age Insurance	Commercial health insurance	Commercial Pension Insurance
Desire to have multiple children	Relevance	1	0.076**	-0.107**	0.128**	0.044**	0.049**	0.089**	-0.066**	-0.005
	Significance		<0.001	<0.001	<0.001	<0.001	<0.001	<0.001	<0.001	0.699
Annual personal income (log)	Relevance	0.076**	1	0.132**	-0.049**	-0.016	0.107**	0.285**	0.133**	0.111**
	Significance	<0.001		<0.001	0.009	0.232	<0.001	<0.001	<0.001	<0.001
Household annual income (log)	Relevance	-0.107**	0.132**	1	-0.036	0.110**	-0.046**	-0.011	0.089**	0.059**
	Significance	<0.001	<0.001		0.055	<0.001	<0.001	0.412	<0.001	<0.001
Living space	Relevance	0.128**	-0.049**	-0.036	1	0.046*	0.058**	0.025	-0.075**	-0.031
	Significance	<0.001	0.009	0.055		0.015	0.002	0.19	<0.001	0.1
Future Class Identity	Relevance	0.044**	-0.016	0.110**	0.046*	1	0.017	0	0.066**	0.060**
	Significance	<0.001	0.232	<0.001	0.015		0.207	0.977	<0.001	<0.001
Urban or Rural Basic Medical Insurance	Relevance	0.049**	0.107**	-0.046**	0.058**	0.017	1	0.331**	0.074**	0.064**
	Significance	<0.001	<0.001	<0.001	0.002	0.207		<0.001	<0.001	<0.001
	Relevance	0.089**	0.285**	-0.011	0.025	0	0.331**	1	0.148**	0.171**

Urban or Rural Basic Old-Age Insurance	Significance	<0.001	<0.001	0.412	0.19	0.977	<0.001		<0.001	<0.001
Commercial health insurance	Relevance	-0.066**	0.133**	0.089**	-0.075**	0.066**	0.074**	0.148**	1	0.440**
	Significance	<0.001	<0.001	<0.001	<0.001	<0.001	<0.001	<0.001		<0.001
Commercial Pension Insurance	Relevance	-0.005	0.111**	0.059**	-0.031	0.060**	0.064**	0.171**	0.440**	1
	Significance	0.699	<0.001	<0.001	0.1	<0.001	<0.001	<0.001	<0.001	
Number of cases		5631	5631	5631	2805	5631	5631	5631	5631	5631

**At the 0.01 level (two-tailed), the correlation is significant;

*At the 0.05 level (two-tailed), the correlation is significant.

4.4 Analysis of Regression Results

This paper categorizes future expectations into three dimensions: asset expectations (personal annual income, household annual income, housing area), subjective class expectations (future class identity), and social security expectations (urban or rural basic medical insurance, urban or rural basic pension insurance, commercial medical insurance, commercial pension insurance). To gain a clearer understanding of how each dimension individually influences the willingness of young people of childbearing age to have multiple children, each dimension was separately incorporated into a binary logistic regression model for analysis, while controlling for variables such as age, gender, ethnicity, religious beliefs, and political affiliation. Details are presented in Table 5 below:

As shown in Table 5, Model 1 examines the impact of asset expectations on the willingness of young adults of childbearing age to have multiple children. Among the three variables—individual annual income, household annual income, and housing area—the regression result for household annual income (log) is significantly negative. This finding diverges from the conventional assumption that "higher income correlates with stronger fertility intentions." This may stem from higher-income households often facing more intense career competition and longer working hours, significantly increasing the opportunity cost of having multiple children. Simultaneously, this group tends to prioritize "high-quality nurturing" for their children, demonstrating stronger willingness to invest in educational resources and personalized development. Consequently, they favor a "fewer but better" childbearing model over quantitative expansion. The regression results for the housing area variable showed a significant positive correlation, consistent with theoretical expectations. Larger living spaces provide more comfortable environments for families with multiple children, reducing crowding issues caused by increased offspring numbers and thereby positively incentivizing fertility intentions. Surprisingly, however, there is no significant relationship between personal annual income and the willingness of young people of

childbearing age to have multiple children. This may be because, with the development of the times and social progress, individual needs have evolved into higher-level demands. Increases in personal annual income are more likely to be invested in personal career development (such as continuing education, vocational skills training, etc.) rather than serving as a direct driver of family fertility decisions. Simultaneously, some high-income individuals may prioritize personal quality of life and freedom, exhibiting a strong tendency to avoid the time and energy demands of multiple children, thereby offsetting the potential positive impact of income growth. Furthermore, household income already captures the core economic support effect within the model, diminishing the marginal contribution of individual income and leading to its association with multiple-child desire failing to pass significance tests. Overall, the household income variable contradicts Hypothesis 1, while the housing area variable supports it.

Model 2 focuses on the subjective class expectation dimension, examining how future class identity influences the willingness of young people of childbearing age to have multiple children. As shown in the table, the regression result for future class identity is significantly positive, indicating that individuals with stronger confidence in their future upward social mobility exhibit higher willingness to have multiple children. The underlying reason is that individuals with clear expectations for future class advancement are more confident in their ability to provide their children with high-quality educational resources, growth environments, and development opportunities. This reduces their concerns about the risks of raising multiple children, making them more inclined to choose to have more children. This reflects the positive influence of a proactive mindset and self-confidence on the willingness to have multiple children. Model 2 validates the correctness of Hypothesis 2.

Model 3 examines the impact of social security expectations on young adults' willingness to have multiple children. As shown in the table, among the four variables, only commercial health insurance exhibits a statistically significant negative regression result. while the other three variables show no significant relationship with the desire for multiple children. This indicates that holding commercial health insurance is significantly negatively correlated with young people's desire for multiple children, whereas the effects of urban and rural basic medical insurance, urban and rural basic pension insurance, and commercial pension insurance on fertility intentions did not pass statistical significance tests. Specifically, individuals who purchase commercial health insurance tend to have stronger risk awareness. They often exhibit heightened sensitivity and avoidance tendencies toward future medical risks, including health issues during childbirth and child development. They are more inclined to reduce potential medical expenditure uncertainties by limiting the number of children they have. Alternatively, the premium payments for commercial health insurance may divert family resources allocated for child-rearing, thereby suppressing the desire for multiple children. From another perspective, this indicates that China's established basic social security system has become a universal social safety net for its citizens. As the foundational protection for most families, its marginal effects are relatively weak, making it difficult to significantly influence fertility decisions. Overall, in Model 3, only the commercial health

insurance variable showed a significant negative impact supporting Hypothesis 3, while the other variables did not support Hypothesis 3. Therefore, Hypothesis 3 was not fully validated.

Model 4 incorporates asset expectations, subjective class expectations, and social security expectations into the regression model while controlling for variables. As shown in the table below, its results are largely consistent with Models 1, 2, and 3, indicating no significant divergence. This demonstrates that the impact of each dimensional variable on the willingness to have multiple children exhibits strong robustness, remaining substantially unchanged despite the simultaneous inclusion of multiple variable dimensions. Specifically, the significant negative effect of annual household income, the significant positive effect of housing area, the significant positive effect of future class identity, and the significant negative effect of commercial health insurance are all maintained in Model 4. This further validates the reliability of the conclusions drawn from the previous dimensional analysis.

Table 5. Benchmark Regression on the Impact of Future Expectations on Multi-Child Fertility Intentions among Young Adults of Childbearing Age (N=5631)

	Model One	Model Two	Model Three	Model Four
Constant	-0.657	-1.334***	-0.664**	-1.265**
	（0.379）	（0.215）	（0.214）	（0.409）
Annual personal	-0.014			-0.013
income (log)	（0.007）			（0.008）
Household annual	-0.043*			-0.044*
income (log)	（0.018）			（0.018）
Living space	0.003***			0.003***
	（0.001）			（0.001）
Future Class Identity		0.104***		0.112***
		（0.013）		（0.019）
Urban or Rural Basic			0.084	0.014
Medical Insurance			（0.115）	（0.164）
Urban or Rural Basic			0.013	0.018
Old-Age Insurance			（0.072）	（0.101）
Commercial health			-0.383***	-0.383***
insurance			（0.068）	（0.107）
Commercial Pension			0.034	-0.041
Insurance			（0.093）	（0.146）
Age	0.067***	0.077***	0.072***	0.073***
	（0.005）	（0.004）	（0.004）	（0.006）
Gender	-0.302***	-0.504***	-0.477***	-0.383***

	（0.085）	（0.059）	（0.059）	（0.086）
Ethnic group	-0.124	-0.289**	-0.276**	-0.088
	（0.146）	（0.105）	（0.105）	（0.148）
Religious Belief	-0.208	-0.253*	-0.279**	-0.182
	（0.161）	（0.108）	（0.108）	（0.162）
Political affiliation	-0.032	-0.034	0.005	-0.033
	（0.039）	（0.026）	（0.026）	（0.04）

Note. The dependent variable is the desire to have multiple children, defined as the ideal number of children being ≥2.

*P<0.05, **P<0.01, ***P<0.001

To further explore the interactive relationships among variables, this study will sequentially incorporate variables from three dimensions—asset expectations (personal annual income, household annual income, housing area), subjective class expectations (future class identity), and social security expectations (urban or rural basic medical insurance, urban or rural basic pension insurance, commercial medical insurance, commercial pension insurance) into the model one by one, analyzing how these factors mutually influence young adults' willingness to have multiple children. The regression results are shown in Table 6 below:

Regression results indicate that when only variables related to the asset expectation dimension are included in the model analysis, the variable of individual annual income (log) does not significantly influence the willingness to have multiple children. However, when the variable of future class identity from the subjective class expectation dimension is added to the model for analysis, the individual annual income (log) variable exhibits negative significance, and the negative significance of the household annual income (log) variable is also enhanced. This indicates that future class identity exerts a significant interactive moderating effect on the relationship between income variables and the desire for multiple children. Specifically, when individuals hold strong expectations for upward class mobility, increases in personal annual income cease to be a neutral factor in reproductive decisions and instead become a force inhibiting the desire for multiple children. This may occur because this group views personal income growth as a core resource for achieving class advancement, preferring to allocate more funds toward “investment expenditures” for class mobility—such as enhancing professional skills and accumulating social capital—rather than “consumption expenditures” for raising multiple children. Concurrently, the intensified negative effect of household annual income reflects that families with high incomes and upward mobility expectations adhere more firmly to a “fewer but better” child-rearing strategy. They worry that having multiple children would dilute the high-quality resources—such as education and healthcare—allocated to each child, thereby undermining their offspring's future ability to inherit social status. This interaction further reveals the synergistic effect of economic factors and subjective expectations: fertility decisions depend not only on current economic status but also on individuals' value

judgments regarding the allocation of economic resources, with subjective class expectations serving as the core anchor for such judgments. Notably, when social security expectations were incorporated into the model for analysis, the significance of the variable “individual annual income (log)” disappeared, and the negative significance of “household annual income (log)” diminished to some extent. This indicates that social security expectations exert a further moderating effect on the relationship between asset expectations and the willingness to have multiple children. Specifically, the anticipated social security benefits may interact with income variables to produce overlapping or offsetting effects at the risk perception level. When individuals simultaneously consider their asset status and social security expectations, the risk-averse tendencies reflected in commercial health insurance directly influence fertility decisions. This causes the marginal impact of annual income—originally driven by occupational investment or quality-of-life preferences—to be overshadowed by the dominant risk-aversion effect, thereby losing statistical significance. The weakening of the negative significance of household annual income may stem from the basic social security system (though urban-rural basic medical insurance and pension insurance failed to pass significance tests). As a universal safety net, it partially alleviates high-income households' anxiety over rigid expenditures like education and healthcare during raising multiple children, easing the path dependency toward the “fewer but better” child-rearing model. This, in turn, weakens the negative inhibitory effect of household income on fertility intentions. This finding further illustrates that fertility decisions involve a complex interplay of multidimensional factors including asset status, subjective class expectations, and social security expectations. Effects from a single dimension may be amplified, weakened, or offset through multidimensional interactions. This provides a crucial direction for subsequent heterogeneity analyses exploring fertility intention differences among distinct social security participant groups.

Table 6. Benchmark Regression on the Impact of Future Expectations on Multi-Child Fertility Intentions among Young Adults of Childbearing Age (N=5631)

	Model One	Model Two	Model Three	Probit
Constant	-0.657	-1.255**	-1.265**	-1.702***
	（0.379）	（0.395）	（0.409）	（0.196）
Annual personal income (log)	-0.014	-0.016*	-0.013	0.004
	（0.007）	（0.008）	（0.008）	（0.004）
Household annual income (log)	-0.043*	-0.049**	-0.044*	-0.021*
	（0.018）	（0.018）	（0.018）	（0.009）
Living space	0.003***	0.003***	0.003***	0*
	（0.001）	（0.001）	（0.001）	（0）
Future Class Identity		0.107***	0.112***	0.027**
		（0.018）	（0.019）	（0.009）

Urban or Rural Basic Medical Insurance			0.014 （0.164）	0.054 （0.089）
Urban or Rural Basic Old-Age Insurance			0.018 （0.101）	0.011 （0.051）
Commercial health insurance			-0.383*** （0.107）	-0.163** （0.059）
Commercial Pension Insurance			-0.041 （0.146）	0.028 （0.081）
Age	0.067*** （0.005）	0.073*** （0.005）	0.073*** （0.006）	0.027*** （0.003）
Gender	-0.302*** （0.085）	-0.353*** （0.086）	-0.383*** （0.086）	-0.128** （0.044）
Ethnic group	-0.124 （0.146）	-0.111 （0.147）	-0.088 （0.148）	1.428*** （0.049）
Religious Belief	-0.208 （0.161）	-0.177 （0.162）	-0.182 （0.162）	-0.167* （0.076）
Political affiliation	-0.032 （0.039）	-0.052 （0.04）	-0.033 （0.04）	-0.003 （0.021）
Sample size	5631	5631	5631	5631
R2	0.099	0.109	0.115	
Adjustment R2	0.135	0.150	0.158	

Note. The dependent variable is the desire to have multiple children, defined as the ideal number of children being ≥2.

*P<0.05, **P<0.01, ***P<0.001

4.5 Robustness Test

To test the robustness of the aforementioned research conclusions, this paper re-examines the current findings by changing the model. Considering that the dependent variable is related to characteristics of having a desire for multiple children, a Probit model consistent with the logic of the binary logistic model was selected for secondary regression. Through Probit regression, the impact of three dimensions—asset expectations, subjective class expectations, and social security expectations—on the desire for multiple children among young people of childbearing age was further explored to verify the above results. The results are presented in Column (5) of Table 6: The effects of the three dimensions of future expectations—asset expectations, subjective class expectations, and social security expectations—on young people of childbearing age's willingness to have multiple children are largely consistent with the benchmark regression results. This passes the robustness test, validating the robustness of the empirical conclusions.

4.6 Heterogeneity Analysis

The results from the benchmark regression confirmed the significant negative impact of household annual income (log), the significant positive impact of housing area, the significant positive impact of future class identity, and the significant negative impact of commercial health insurance. The remaining variables showed no significant relationship with young adults' willingness to have multiple children. However, given the differing circumstances and challenges faced by distinct age cohorts and genders, the role of future expectations may vary across heterogeneous groups. Therefore, it is necessary to segment these groups based on natural attributes and further examine how each dimension of future expectations influences the willingness to have multiple children among different natural attribute groups. This study examines the heterogeneous effects of the three dimensions of future expectations on the willingness to have multiple children among reproductive-age populations, based on differences in their natural attributes of age and gender.

4.6.1 Heterogeneity Analysis by Age Group

Distinguishing differences in the desire for multiple children among young people of childbearing age across various age groups takes into account that individuals at different stages face distinct life phases and circumstances. These varying life experiences lead to differing concerns about the same choices under identical conditions, and naturally, future expectations also exert differing influences. Therefore, when examining age heterogeneity, the 18-49 age group was divided into two segments: 18-34 and 35-49. Regression analysis was conducted for each segment, with the specific results presented in Table 7 below:

Table 7 clearly demonstrates that age-based differences lead to a significant divergence in how future expectations influence the willingness to have multiple children. First, regarding the variable of annual household income (log), its negative significance is pronounced among the 18-34 age group, whereas it lacks statistical significance among those aged 35-49. Second, the positive impact of future class identity is significantly stronger among the 18-34 age group than among the 35-49 age group. Additionally, the influence of social security expectations varies considerably across age groups. Among those aged 18-34, social security expectations show no significant correlation with the desire for multiple children. Conversely, among those aged 35-49, the variable of basic medical insurance (urban or rural) exhibits a positive and significant relationship, while commercial health insurance shows a very pronounced negative and significant relationship. This may stem from the fact that the 18-34 age group is predominantly in the early or ascending stages of their careers, harboring more urgent aspirations for future social mobility. Increased household income is more readily perceived as a core resource for achieving upward mobility, leading them to prioritize allocating funds toward “investment-oriented” areas such as professional training and social networking rather than dispersing resources into the “consumption-oriented” expenses of raising multiple children. This results in a pronounced negative effect on annual household income. Simultaneously, this group perceives greater future uncertainty. Enhanced future class identity effectively alleviates their concerns about potential class decline post-

childbirth, making the positive impact more pronounced. In contrast, the 35-49 age group has entered a relatively stable life phase, with career development and family structures becoming more fixed, diminishing the marginal influence of household income on fertility decisions. Additionally, their actual demand for and reliance on social security have significantly increased. Specifically: - The significant positive impact of urban or rural basic medical insurance reflects this group's heightened focus on foundational healthcare coverage during childbirth and child-rearing. Universal healthcare coverage effectively reduces their concerns about medical expense risks, thereby positively promoting the willingness to have multiple children. Conversely, the significant negative impact of commercial health insurance stems from the fact that the 35-49 age group has entered a phase of gradually increasing health risks. Purchasing commercial health insurance often accompanies a stronger risk-averse mindset. They may perceive that having multiple children would further increase the costs and uncertainties of family health management, thereby inhibiting their willingness to have more children. This finding indicates that fertility decision-making logic varies significantly across age groups. Younger cohorts prioritize “developmental” factors in childbearing, while older groups focus more on “security-oriented” support mechanisms. This provides precise demographic insights for tailoring targeted fertility incentive policies.

Table 7. Heterogeneity Analysis by Age Group

Variable Name	18–34 years old	35–49 years old
Constant	1.07*	1.105*
	（0.501）	（0.508）
Annual personal income (log)	0.005	-0.008
	（0.009）	（0.013）
Household annual income (log)	-0.087***	-0.027
	（0.025）	（0.027）
Living space	0.003***	0.004***
	（0.001）	（0.001）
Future Class Identity	0.127***	0.063*
	（0.027）	（0.025）
Urban or Rural Basic Medical Insurance	-0.249	0.672*
	（0.201）	（0.27）
Urban or Rural Basic Old-Age Insurance	0.207	0.048
	（0.134）	（0.152）
Commercial health insurance	-0.198	-0.637***
	（0.149）	（0.149）
Commercial Pension Insurance	0.165	-0.161
	（0.23）	（0.186）

Control variables	Control	Control
Sample size	2684	2947
R2	0.076	0.072

Note. The dependent variable is the desire to have multiple children, defined as the ideal number of children being ≥2.

*P<0.05, **P<0.01, ***P<0.001

4.6.2 Heterogeneity Analysis by Gender

Distinguishing differences in fertility intentions among young adults of childbearing age by gender accounts for the fact that gender, as a natural human attribute, influences individuals' behavioral tendencies and preferences in reproductive decision-making. Particularly in contexts where traditional notions intertwine with modern values, disparities between men and women in family roles, career development, and the sharing of parenting responsibilities may impact their fertility intentions. Therefore, when examining gender heterogeneity, the sample was divided into male and female groups, with regression analysis conducted simultaneously for both groups. The specific results are presented in Table 8:

Table 8 clearly shows that the dimension of asset expectations exhibits significantly higher significance for the female group than for the male group. Specifically, annual personal and household income has a significant negative effect on the female group, whereas no corresponding significant relationship is observed in the male group. Furthermore, the positive significant effect of housing area is stronger for the female group than for the male group. Within the dimension of social security expectations, commercial health insurance also exhibits a more pronounced negative significance for women than for men. This indicates that women's allocation logic for economic resources in reproductive decisions fundamentally differs from men's. Due to the overlap of traditional gender roles and actual childcare responsibilities, women often bear the direct risks of career interruptions, childcare time commitments, and household care pressures associated with childbirth. Consequently, they are more sensitive to the "nurturing efficacy" of economic resources. The negative effect of annual household income is more pronounced among women, reflecting their greater concern that having multiple children would squeeze the quality resources available for each child, thereby impacting their development. Conversely, the positive effect of housing area is stronger, stemming from women's higher demands for a "childcare-friendly" living environment. Larger housing space is viewed as a fundamental safeguard for stable living in multi-child families. Regarding social security expectations, commercial health insurance exerts a more pronounced negative impact on women. This may stem from women's heightened awareness of health risks during pregnancy and child-rearing. Existing gaps in commercial health insurance coverage for maternal and child health exacerbate their anxieties about reproductive risks, thereby reducing fertility intentions. In contrast, men, influenced by their traditional role as the "economic pillar," base their fertility decisions more on macro-level assessments of the household's overall financial strength rather

than on detailed perceptions of resource allocation. Consequently, economic variables show weaker significance for them. These findings on gender heterogeneity reveal that men and women consider different factors and have distinct concerns when contemplating having multiple children. This provides insights for developing policies aimed at enhancing the willingness to have multiple children among both men and women.

Table 8. Heterogeneity Analysis by Gender

Variable Name	Male	Female
Constant	-1.944***	-1.479*
	（0.55）	（0.597）
Annual personal income (log)	0.007	-0.022*
	（0.013）	（0.01）
Household annual income (log)	-0.028	-0.079**
	（0.024）	（0.029）
Living space	0.002**	0.003***
	（0.001）	（0.001）
Future Class Identity	0.131***	0.099***
	（0.027）	（0.026）
Urban or Rural Basic Medical Insurance	-0.031	0.023
	（0.228）	（0.24）
Urban or Rural Basic Old-Age Insurance	-0.024	0.032
	（0.147）	（0.141）
Commercial health insurance	-0.327*	-0.41**
	（0.145）	（0.16）
Commercial Pension Insurance	0.041	-0.196
	（0.198）	（0.221）
Control variables	Control	Control
Sample size	3193	2438
R^2	0.132	0.193

Note. The dependent variable is the desire to have multiple children, defined as the ideal number of children being ≥2.

*P<0.05, **P<0.01, ***P<0.001

5. Conclusions and Recommendations

This study employs data from the Chinese General Social Survey 2023 to conduct an empirical investigation into the impact of future expectations on the willingness of young adults of childbearing

age to have multiple children. Analyzing three dimensions—asset expectations, subjective class expectations, and social security expectations—it examines the impact of variables such as individual annual income, household annual income, housing area, future class identity, urban or rural basic medical insurance, urban or rural basic pension insurance, commercial medical insurance, and commercial pension insurance on young adults' willingness to have multiple children. The study concludes that:

First, within the asset expectations dimension, housing size exerts a highly significant positive influence on the desire for multiple children among young people of childbearing age, while annual household income has a significantly negative impact. Overall, these effects are statistically significant, indicating that asset expectations do influence the desire for multiple children among this demographic. Additionally, the significance of asset expectations is stronger among the 18-34 age group than among those aged 35-49, and stronger among women than among men. This indicates that younger individuals and women are more sensitive to the stability and adequacy of assets in their reproductive decisions. Second, subjective class expectations exert a significant positive influence on young people's willingness to have multiple children, with a stronger effect among those aged 18-34. This reflects that younger groups' confidence in future class advancement is directly linked to their reproductive courage. Third, within the dimension of social security expectations, commercial health insurance exerts a highly significant negative effect on young people's willingness to have multiple children. By age group, commercial health insurance has a stronger negative impact on those aged 35-49 than on those aged 18-34. By gender, the negative effect is stronger among women than men. This suggests that the social security system needs to optimize coverage tailored to different groups.

The above conclusions indicate that relying solely on measures targeting a single aspect or implementing broad, generalized improvements will not effectively enhance the willingness of young people of childbearing age to have multiple children or translate that willingness into actual behavior. Instead, a multidimensional, multi-stakeholder approach is required. Tailored solutions must be developed for different age groups and genders to effectively address the concerns faced by the childbearing population when making decisions about having multiple children. This collaborative effort will foster a favorable environment and conditions for childbearing. Based on this analysis, the following policy recommendations are proposed:

First, precisely strengthen the supportive role of asset expectations by implementing differentiated policies for distinct groups. For the 18-34 age group of young childbearing-age individuals and women, enhance housing security measures. In the allocation of affordable housing, prioritize multi-child families with preferential housing selection rights and increased living space quotas. Specifically, for each additional child, the housing area quota should increase by 10 square meters, ensuring sufficient living space for multi-child families. To counteract the negative impact of household income on fertility intentions, implement a tiered tax reduction policy for families with multiple children. For example, families with two children could receive a 5%-10% reduction in individual income tax based on annual income, while families with three or more children could receive a 15%-20% reduction. These tax

reductions would increase the actual disposable income of families with multiple children, strengthening their motivation to have more children. Additionally, encourage financial institutions to develop low-interest housing loan products for multi-child families, reducing home-buying pressures for young people and boosting their confidence in asset stability, thereby increasing their willingness to have more children. For the 35-49 age group, optimize tax incentives for family asset allocation, such as offering tax deferral benefits for savings-type insurance and education funds for multi-child families, further reinforcing the positive role of asset expectations in fertility decisions. Second, establish tiered career advancement pathways by mandating enterprises above a certain scale to develop clear promotion plans for employees under 35. Create "childbirth-friendly promotion channels" ensuring career progression remains unaffected within two years post-childbirth. This reduces perceived risks of career disruption for working mothers and boosts their confidence in upward mobility. Third, implement a skill enhancement subsidy doubling program. Increase vocational training subsidies for young parents of families with two or more children to bolster human capital accumulation, elevate long-term income expectations, and enhance potential for upward social mobility. Third, implement a mechanism decoupling commercial health insurance from reproductive decisions, prohibiting insurers from using birth count as a negative factor in premium pricing. Establish "birth-friendly" underwriting standards to eliminate concerns about increased insurance costs due to multiple children. Link social security benefits to the number of children born, introducing specialized social security policies for families with multiple children. This will make groups feel the benefits of childbearing and encourage young people of childbearing age to have more children.

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