

Fertility Intention of Urban Youth: the Impact of Family Stress and Social Welfare Perception on Their Plans for Having Children

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Abstract: With the background of continuous low birth rates around the world, the population structure and social development are facing severe problems. This trend is visible in developed countries that have finished the demographic transition, as well as in many developing countries in China. In China, the consistently low intention to have children among young urban people has become a serious problem of demographic change. Based on the literature review method, this paper takes the two main variables of family role stress and social welfare perception to explore how they affect the fertility intentions of young people in cities. Based on the above research results, it is found that the several types of family role stress are gender role conflict, intergenerational conflict and work-family conflict, while social welfare perception refers to how young people evaluate the accessibility, sufficiency and credibility of policy support. The two forces work together to provide both the push and pull factors for people's decisions; at the same time, they are closely related and change over time during the process of fertility intention formation and realisation. Based on the analysis above, this paper proposes a general framework for the stress-perception-plan model, points out shortcomings in the current research, such as a lack of progress in mechanism studies, the absence of dynamic process capture and cultural integration, etc., and put forward suggestions for future research and related policies.

Keywords: Fertility Intention; Urban Youth; Family Role Stress; Social Welfare Perception

1. Introduction

With the beginning of the third decade in the 21st century, China's population development

has entered a new stage of the triple overlap of low birth rates, population aging and negative population growth. According to the data from the seventh national population census, the total fertility rate in China is now 1.3 and has entered the range of extremely low fertility. Since 2022, China's total population has started to decrease and has been officially in a declining stage. Low birth rates and an ageing population will reduce the labour force in the future and thus harm the economy and the stability of the social security system. As the primary childbearing group, urban young people have been persistently low in their intention to have children, and this is one of the reasons for the low birth rate. China has successively introduced the universal two-child and three-child policies, but their effect has been small, and the intention of urban youth to have children has not increased significantly. Statistics show that the ideal number of children for young people in cities nowadays is generally lower than the replacement rate, and the actual birth rate is even lower. Late marriage, late childbirth, fewer children and non-marital childlessness have become more frequent trends. The low fertility intention of young people in cities is not arbitrary; it is the result of many reasons. At the family level, economic pressure, childcare responsibilities, intergenerational conflicts and work-family conflict have all risen sharply. At the level of society, the main welfare deficiencies are a lack of childcare services, insufficient fertility protection, housing pressure and high costs for education and medical care. Family pressure is a main "push factor" inhibiting childbirth, and the lack of sufficient social security makes it even more difficult to have children. Together, they create the fertility problem of urban young people. Given the above reasons, in-depth studies should be conducted to explore how family pressure and social welfare influence the fertility intentions of urban young people; at the same time, practical solutions can

be offered to address the problem of low fertility and motivate more people to have children, thereby promoting healthy long-term development of the population.

2. Research Significance and Methodology

Most of the existing studies on fertility intention are quantitative in nature, focus on a single factor, or examine the effects of policies; they do not have systematic and qualitative integrated research from both sides of family pressure and social security. Based on the theories of family stress, social support, self-determination and the second demographic transition, a qualitative analysis framework of "family pressure - social welfare - fertility intention" has been established in this paper to address the shortcomings of previous studies, enrich the theoretical system of research on fertility intention, and provide a new path for the analysis of future studies. The low fertility intentions of young people in urban areas are a persistent problem in the population development of China. Through qualitative research, this paper will investigate the profound effects of family pressure and social security on the desire for children and find specific reasons for low fertility and inadequate welfare. The results can provide an empirical basis for the government to optimize fertility support policies, improve the social security system, reduce family pressure, create a pro-natalist environment, increase the intention of young people in urban areas to have children, and promote stable development of the population.

The method used in this paper is literature research. Organised retrieval, organisation and critical analysis of domestic and foreign empirical and theoretical studies on fertility intention will be carried out, paying special attention to research by scholars in different areas, to achieve the following goals: First, to clarify the basic concepts, dimensions and measurement systems of family role stress and social welfare perception. Second, systematically explain the independent reasons for urban youth's desire to have children. Third, show how they interact with each other and change in the process of forming family plans. Fourth, construct a general analysis system and determine the direction of the next study based on the deficiencies in the current research. In addition, this paper will introduce some relevant literature and provide theoretical discussion to better comprehend how to solve the problem of

low fertility intentions among young urban people in China.

3. Theoretical Background and Basic Concepts

The Two Fundamental Factors That Will Be Explored In This Paper Are The Role Stress Experienced By Parents After Having Children And Their Perception Of Social Security.

Theories of fertility intention have received support from various schools in demography, sociology and economics. The first school of classical thought introduced the cost-benefit analysis in Leibenstein's and Becker's work; thus, the focus has been on how to make an economic choice among having children by comparing the costs (direct economic expenses and opportunity costs) and benefits (economic contribution, emotional satisfaction, old-age security). Although the above view can be used to learn about the economic constraints on fertility, it does not consider the influence of social norms, culture and institutions. Lesthaeghe and Surkyn developed the Second Demographic Transition Theory later, and it has since been widely used. This theory believes that with the rise of modernisation, individualisation and post-materialist values, people now prioritise their own realisation, quality of life and freedom to choose over traditional family norms and the continuation of the family line; thus, they have postponed having children and reduced their birth rates. Therefore, the change in culture and ideology is to be expected. In recent years, more and more scholars have put forward an institution-culture-behaviour interaction framework and believe that fertility intention and behaviour are not only driven by economic rationality and values but are also constrained by certain institutional arrangements (such as welfare systems, labour markets, education systems) and cultural scripts (such as gender roles and family ethics). Given the constraints and empowerment from the above structural factors, people's choices are a combination of reason and emotions. The above inclusive view can provide the basis for this study to focus on the stress in family roles (which is related to cultural scripts and micro-interactions) and social welfare perception (the subjective experience of the institutional environment).

The Family Role Stress Model has many facets. It is the subjective stress, anxiety and other emotions experienced by a person when bearing

the multiple roles of family members (such as spouse, parent, child) due to expectations for these roles, role conflict or role overload [1]. At present, in the background of urban China, these three are related. First, gender role stress: Although gender equality has been gradually promoted, the traditional division of labour between men and women as breadwinners and homemakers has not changed and conflicts with the modern dual-earner family model. Women often face a "motherhood penalty", and due to giving birth and raising children, they experience systematic disadvantages in their careers, income and promotions, and are also required to take on the responsibility of mothering. Men are responsible for supporting the family economically in traditional times, and now they feel lost and stressed by the expectations of the new fatherhood role, which requires more emotional participation and childcare involvement. Therefore, there is considerable family discord over the division of labour according to gender. Secondly, there is a problem in the intergenerational relationship; although the system of intergenerational cooperative childcare in Chinese families offers support, it also causes friction between generations. Differences in the childcare concepts (such as science-based feeding and traditional experience), life circumstances and family boundaries will increase the coordination cost and emotional pressure of young parents. Third, work-family conflict: The severe and long-hour work culture (such as the "996" phenomenon) does not align with the concept of responsibility and companionship for modern parents. The overlap between the critical period of career development and the main years for raising children makes young people feel caught in a dilemma. Work encroachment on family time and the risk of career penalty due to family responsibility are two-way conflicts between the areas of work and family.

Social Welfare Perception: Objective Provision and Subjective Experience. It refers to the subjective thoughts, judgments and trust people have in all sorts of policies, services, facilities and financial subsidies provided by the state, society and their work units to support family birth and raising children. It is more about the will of the people than the goal of improving living standards. Its first characteristic is the perception of affordability; that is, how much economic cost one will have from conception, to

childbirth and raising a child. It includes the direct expenses for childcare and education, housing costs, as well as the anxiety of losing or decreasing income because of having children (opportunity cost). Even with the subsidy, they will not be motivated if they do not believe it. Second, Perceived accessibility and quality: People's evaluation of how convenient and good the public childcare services and facilities are. Most people believe that kindergarten admission is difficult and expensive, and childcare places are scarce; thus, they are less likely to have children. Third, perceived institutional security and trust: How stable, fair and effective one believes the relevant welfare policies in society are. Doubtful implementation of policies on maternity leave, parental leave and paternity leave, lack of confidence in the long-term stability of fertility allowances, etc., can weaken the actual benefits of welfare policies.

4. Literature Review: the Network of Relationships among Stress, Perception and Fertility Plans

This section will present the experimental results and theoretical explanations of how family role stress and social welfare perception individually and together affect the fertility intention of young people in urban areas.

4.1 Inhibitory Effect of Family Role Stress on the Fertility Intention of Urban Youth.

The basic and long-lasting reason for the negative impact of family role stress on urban youth's intention to have children is gender role pressure. The old model of division of labour has put constraints on women's pursuit of self-actualisation and has become impossible. Women are naturally responsible for the primary care of children after childbirth and are typically unable to work or face slower career advancement and lower wages; this is known as the motherhood penalty. This greatly increases the opportunity cost of having children and reduces one's own desire to have children (Zheng, 2025)[2]. Most studies have generally agreed that gender inequality is one of the reasons for the low birth rate, but they are mostly at a macro-institutional level and do not discuss the micro-mechanisms of young people's career-family trade-offs. Zheng (2025) has pointed out from the perspective of youth that there is real pain caused by gender role conflict, and he reveals the transmission process of

gender pressure from institutional constraints to individuals' psychological burdens by filling this gap.

Intergenerational stress is a major reason for the inhibition of having children under the pressure of gender roles. Different childcare philosophies have had different aims for intergenerational care; when combined with the need to take care of older family members, young people feel both that they desire to have children and that they are under considerable pressure. Zhao and others (2023) believe that parents are responsible for reproduction and maintaining the family line; young people are worried about raising children, caring for aging parents, etc., which causes them significant psychological stress. It shows the problem of intergenerational value conflict due to changes in the generation [3]. Xu (2025) has added that tension between parents and children is also a problem, and intergenerational stress stems from gender inequality, thus it is not an isolated issue. The combination of the two has moved young people's concerns about having children from daily life to psychology and is therefore both noticeable and significant[4].

Work-family conflict is the most direct and obvious form of family role stress that impedes the decision to have children. Intense competition in the workplace, normalisation of overtime, and a lack of flexible systems make it difficult for young people to balance their careers with childcare responsibilities, and women are more likely to face a "career or family" choice. Wang et al. (2026) confirmed the inhibitory effect of work pressure on migrant youth from their perspective; Dong et al. (2025) focused on women's policy perception and pointed out that workplace discrimination and insufficient support directly affect the intention to have children [5-6]. Together, these studies show that work-family conflict is not a secondary problem but an independent restraining factor at the same level as gender and intergenerational pressure, and it is one of the most direct and widespread influences on young people today. According to the theory of self-determination, a combination of various pressures has reduced the sense of autonomy, competence and relatedness in young people's decision to have children, thereby forming a systematic inhibition (Zhang et al., 2022; Li, 2023)[7-8]. To sum up, gender role stress is the foundation, intergenerational stress aggravates it, and work-family conflict is a direct reason for it.

The three are placed one after another and interconnected to form an entire chain of family role stress that hinders the wish for children among urban young people.

4.2 Driving and Regulating Effects of Social Welfare Perception.

4.2.1 Perceived Economic Support: the Basic Reason for Having Children

The first reason that urban young people do not want to have children is that they do not expect to be economically supported. Accessibility, universality and stability of economic welfare, such as fertility allowance, childcare subsidy, housing benefit and tax deduction, are all included in the list of young people's self-assessment of the economic burden of childbirth. When young people feel that there is good economic support for life, they will be less anxious about childbirth and thus be more willing to have children (Dong, 2025). Dong's research is on young urban women, and she believes that the perceived economic support is not only about the amount of subsidies but also related to the fairness and accessibility of policies; thus, she has addressed the lack of focus in previous studies on only objective subsidy amounts and pointed out the key role of subjective perception in fertility decision-making. Zeng (2025) also notes that, from the perspective of social security, economic well-being can ease the burden of elderly care and free up fertility resources, thus confirming that a sense of economic support has a basic impact on the intention to have children [9].

4.2.2 Perceived Service Support: the Main Determinant of Fertility Intention

The key regulating factor for working-life balance and family life is perceived support from the company; it affects whether women choose to have children after marriage. The quality and availability of public services, such as inclusive childcare, flexible work arrangements, parenting guidance and maternal and infant care, need to be improved to help young people share their caregiving responsibilities better and reduce work-family conflict. Service support can help young people meet both their demand for high-quality childcare and career development; it is to solve the problem of "wanting children but being unable to have them". Zheng has systematically studied foreign experience and put forward the idea that childcare services and flexible work systems are necessary to balance family and

career; thus, she has filled a gap in domestic research by focusing on services rather than economics and uncovered the indispensable role of perceived service support in controlling the intention to have children.

4.2.3 Perceived Institutional Trust: Premises for the Effect of Welfare

The Institutional Trust at the higher level is the basic condition for all economic and service support policies to work effectively in boosting welfare consciousness. Young people's trust in the stability, implementation strength and fairness of the fertility policy will affect how stable and continuous their decision to have children will be. Even if economic and service welfare are relatively good, a lack of confidence in the implementation of policies or doubts about the stability of institutions can reduce the promoting effect of welfare perception to a certain extent or even act as an inhibitor. Based on the theory of self-determination, it is proposed that institutional trust can increase young people's sense of autonomy and relatedness in childbearing; thus, it helps to compensate for the lack of psychological mechanisms in previous studies and reveals the key value of institutional trust as the foundation for welfare perception.

4.3 Interactive and Dynamic Effects of Stress and Perception.

Stress and perception are related; thus, they are used together in explanation. A relatively large number of studies have begun to examine the combined effects of family role stress and social welfare perception. They do not work alone but together form the "cognitive context" of individual decisions on having children.

4.3.1 Social Welfare Perception as the Main Buffer Mechanism

The Sense of Social Welfare can mitigate the negative impact of family role stress on people's desire to have children. Young people's own assessments of the fertility support policy, public services and institutional trust will reduce the inhibitory effect of all sorts of stress on their intention to have children. Perceived accessibility and universality of childcare services can reduce young people's anxiety about the burden of raising children and their hesitation to have children by boosting their confidence (Cai et al., 2025)[10]. Under public investment and inclusive policies, the sense of control over family education expenditure can

reduce the crowding-out effect of economic pressure on fertility and make young people more willing to consider having more children (Yang, 2025)[11]. At the same time, risk perception, self-efficacy and values that people have formed on digital platforms are also correlated with their stress levels. Positive media experience can enhance the good image of the fertility support environment among young people (Shi and others, 2025) [12]. Under the influence of materialism, the trade-off between parenting costs and benefits among young people has changed, and their sense of social welfare has been adjusted to balance cost anxiety and reduce the constraining effect of material pressure (Zhang, 2025) [13]. The sense of financial security will help individuals better face all kinds of stress in life and will also improve their risk-taking willingness (Shi, 2025). In addition, people's own views and intentions regarding having children also vary; at the same time, a sense of social welfare support can positively affect people's inclination to have children (Dong et al., 2025)[14]. In general, welfare perception is not just about knowing the policies; it is a general sense of the institutions' reliability, how convenient the services are to use, how high the cost is, etc. Social welfare perception can alleviate the stress of family roles and, through outside help, give people the confidence to have children. An improved economic situation and social security in the country that can guarantee the stability of people's lives will likely reduce economic anxiety and pressure on childcare for individuals, thus reducing their sense of insecurity (Ni, 2025) [15]. Research shows that an optimistic outlook on the economy, job security and childcare expenses will be higher intentions to have children; thus, welfare perception may have a dampening effect. Transparency, the level of implementation and perceived fairness of the fertility support policy are based on institutional trust and thus reduce the phenomenon of fertility avoidance due to distrust in the policy (Dantis & Rizzi, 2020)[16]. Population education and guidance on fertility concepts can also enhance the sense of welfare by increasing the openness of information and stable expectations, thus motivating people to want children (Devedžić et al., 2017)[17]. In short, welfare perception is not only about being aware of policies, but also reflects how accessible and reliable they are; therefore, it helps protect against stress and

intention.

4.3.2. The Amplifying Effect of Family Role Stress

The combination of family role stress, economic pressure and social comparison pressure has reduced the sense of well-being, and thus people have been reluctant to have children. Under the division of labour, intergenerational conflict and work-life conflict have resulted in family-role stress and are now a reason for low fertility. With the rise in education expenses, family funds are squeezed and financial pressure has increased; thus, young people are more likely to postpone marriage and having children. Negative stories and risk amplification on the Internet have increased people's anxiety about parenting costs, loss of income due to work leave, etc. With the strengthening of materialistic values, people's demands for high-quality parenting and social mobility have risen, increasing pressure on parents and forming a collective idea of "not daring or unable to have children". Young people who do not have family capital or childcare resources are more likely to be stressed, and the positive effect of welfare support is reduced (Shi, 2025) [18]. Social comparison and relative deprivation are also causes of stress for women. Gender role conflict, intergenerational differences, and workplace discrimination have also increased the pressure and reduced the birth rate of women. In short, stress is not directly caused by one factor; rather, through the chain of social comparison, media influence, values and family constraints, it has exacerbated itself and reduced the effectiveness of welfare buffers to lower fertility intentions.

4.3.3 Dynamic Trade-off of Stress and Perception.

The formation of fertility intention is in fact the result of continuous dynamic trade-offs between family pressure and social welfare perception; young people constantly assess the strength of economic, caregiving, career and intergenerational pressures and evaluate how accessible welfare support such as childcare, education, housing and subsidies is. The perceived cost of family education and public education support are in a reverse relationship; as the former rises, the latter falls, thus reducing people's will to study. Digital media has changed people's sense of risk and values; the emphasis of stress and support is also different. Materialism is a sense of deficiency, so we have a wish for living. Family wealth and economic

prospects have provided a foundation, and high wealth is not stressful. Social comparison and the mentality of the group are continuously changing the balance, reducing stress in women and increasing it in men. There is a difference between men and women in this way; women are more sensitive to pressure and need support. Therefore, the intent to have children is a change in the process of stress amplification, welfare buffering and re-evaluation.

5. Conclusion and Discussion

Based on a general study of the existing literature, this paper presents the complicated generation logic of fertility intention among young people in cities. Decisions about having children are affected by various economic reasons, but under the pressure of multiple roles in family life, such as gender role conflict, intergenerational conflict, and work-life balance, an individual's perception of social welfare - that is, how appealing economic aid is, how easy to access public services are, and how trustworthy institutional security is - is also concerned, and these are in different institutional and cultural environments. Family role stress and social welfare perception are not isolated factors; rather, they are related and influence each other dynamically to form a chain of decision-making that drives people to switch from the desire to have children to the actual plan for having children.

Based on the current research results, it has been concluded that relying solely on financial subsidies will fail to motivate the desire for childbirth. In the future, support policies for fertility will need a new governance mode and cooperation among many departments. On the one hand, many efforts need to be made to reduce the stress of family roles; therefore, an equal culture of division of household labour and cultivation of shared responsibility should be promoted by means such as institutional arrangements, for instance, mandatory paternity leave. At the same time, to improve social welfare awareness, an inclusive, high-quality and affordable childcare system for children under three years old needs to be constructed, labour institutions need to reform in order to promote flexible and humanised work arrangements, and stability, fairness and effective implementation of all fertility support policies should be guaranteed. Only through effective systematic governance can the fertility

anxiety and uncertainty of young people be reduced, and a truly fertility-friendly society can be built.

The general "stress-perception-plan" analysis system put forward in this paper will serve as the foundation for future research and application. To truly understand the reasons behind urban youth's intention to have children, research needs to be based on their daily lives, address the real dilemmas they face, and be made rationally under conflicting expectations of roles and insufficient institutional support. It will offer a body of knowledge with humanistic concern and practical significance to address the problem of low birth rates.

First, based on a systematic review of the literature, the following major deficiencies in the current research have been found:

5.1 The "Black Box" of Mechanism Research

Although many studies have confirmed a relationship between stress, perception and the intention to have children, little attention has been paid to the specific mediating and moderating mechanisms. For example, how stress affects fertility decisions by influencing people's mental health, sense of life and future outlook has not been studied much.

5.2 No Enthusiasm or Sense of Process.

Most studies are cross-sectional in nature and consider fertility intention to be a fixed point in time; they do not consider that it is actually a dynamic process that constantly changes and adapts over a person's life. Changes in marital status, career development, parents' health, peers' behaviour, etc., can all alter people's perception of stress and their plans for having children.

5.3 Lack of Deep Embedding of Cultural Context

There has been no study on how the particular cultural factors in China, such as recent changes to the inheritance of the family line and filial piety, interact with institutional pressure to affect people's desire to have children. For example, how "involutional" educational competition changes parents' ideas about the "ideal child" and their sense of the cost of raising children is yet to be fully explored.

5.4 Oversimplification of the Complexity of Subjective Construction

In the measurement of "social welfare

perception", there is too much emphasis on awareness of policy provisions and satisfaction ratings; at the same time, how individuals actively construct and interpret "support" and "stress" in their daily lives and within terms of meaning-making frameworks has not been fully explored.

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