

## Article

# Effect of Work–Family Conflict on Three-Child Fertility Intention of Working Women of Reproductive Age under the Background of Active Reproductive Support: The Moderating and Mediating Effects of Anxiety Disorders and Life Stress

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**Abstract:** The declining fertility rate has become an important social problem. The main purpose of this study was to investigate the potential relationship between work–family conflict (WFC), life stress (LS), generalized anxiety disorders (GAD) and three-child fertility intention (FI) in working women of reproductive age. The data comes from the survey of the 2021 China Family Health Index Survey. The Mplus8.3 software was used to analyze the selected cases of 1103 female workers of childbearing age between 19 and 35 years old, and they all answered the relevant questions about the willingness to have three children. The results showed that work–family conflict had a significant negative impact on three-child fertility intention of working women of reproductive age ( $\beta = -0.188$ ,  $p < 0.001$ ). The mediating effect found that anxiety disorder had a significant mediating effect between work–family conflict and three-child fertility intention of working women of childbearing age. In addition, the effect between work–family conflict and the three-child fertility intention of working women of reproductive age can be mediated through the chain-mediated effect of Life stress and anxiety disorders. At the same time, the regulating effect also found that life stress can effectively regulate the effect of work–family conflict on anxiety disorders. Therefore, it is necessary to alleviate the conflict between work and family to a certain extent, including employers giving women more understanding and care and reducing gender discrimination. In addition, relatives should also provide substantial labor support in family life. They can also rely on the community to establish childcare services, improve student night care services, and reduce the time cost of female education. Thereby alleviating the life stress and anxiety of female employees of childbearing age and improving their willingness to bear children.

**Keywords:** work–family conflict; life stress; anxiety disorders; three-child fertility intention; working women of childbearing age; chain mediation

## 1. Introduction

In the past ten years, China's total birth rate has been on a downward trend, and China is gradually entering a low-fertility country [1]. Demographic changes have a profound impact on the country's economic development, including pension burden and demographic dividend [2]. To this end, the Chinese government has made major adjustments to the fertility policy and successively introduced separate two-child and comprehensive two-child policies, but with little success [3]. Then, in August 2021, a comprehensive three-child policy was introduced. The comprehensive three-child policy means that the state encourages age-appropriate marriage and childbirth and prenatal

and postnatal care. A couple has the right to freedom of reproduction but can have up to three children. At the same time, support measures such as finance, taxation, insurance, education, housing, and employment should be adopted to reduce the burden of family birth, rearing, and education [4]. As the main body of reproductive behavior, women are also vulnerable groups in the whole process of childbearing and child-rearing. They not only need to bear the responsibility of raising and educating children in the family but also need to undertake the task of work [5]. Therefore, discussing the impact of work–family conflict and the willingness of female employees of childbearing age to have three children can not only protect women’s employment rights but also enhance women’s employability and promote a fertility-friendly society. In addition, it can effectively increase the national fertility rate, ease the pressure of aging, and increase the demographic dividend. This study uses the structural equation model to verify the impact mechanism of work–family conflict on the reproductive willingness of working women of childbearing age and provides a reference for improving fertility rate and promoting the development of positive social functions.

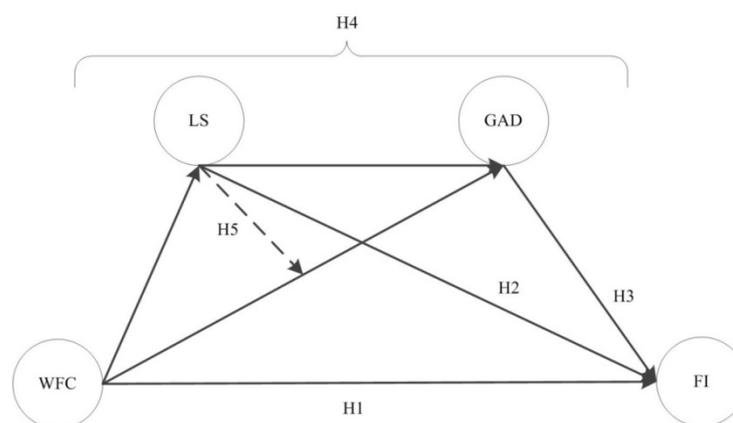
Work–family conflict refers to individuals playing different societal roles but with limited time and energy. When meeting the needs of one role, it will inevitably lead to the exclusion of another role, resulting in conflict [6,7]. With the development of society and economy, China has changed from the traditional men going out to work and women presiding over family activities to the fact that both men and women are expected to go out to work. The current working women of childbearing age may have just entered the workplace or are in the rising stage of their careers. When there is a conflict between having children and accompanying them with their career development, they will weigh the pros and cons and may reduce the chance of having children. Number, even choosing not to have children [8]. The rational consumption theory of family reproductive behavior also shows that individuals follow a rational balance between utility and cost in reproductive behavior [9]. As far as the cost of childbirth is concerned, it includes not only direct economic costs but also indirect costs such as time, energy, and quality of life. Although the economic costs can be borne by husbands and wives, However, under the influence of traditional Chinese culture, women often need to spend more time and responsibilities in the care of their children, which makes the individual lose more opportunity cost at work. In addition, the utility of having children is diminishing, long-term, and implicit, while the cost is current and explicit [10,11]. In addition, China’s economic and cultural characteristics are unique. Female employees’ retirement age is ten years less than that of male employees. Compared with men, women have less time in their entire careers, and because of multiple births, female employees cannot have more time to devote to work. At work, this will inevitably lead to “income penalties” and even “sex discrimination” in the job market [12]. Therefore, some people choose to marry later and have children later, or get pregnant without getting pregnant, in order to pursue their careers [13]. In addition, with the development of society and the improvement of the quality of life, the cost of parenting for children has also increased accordingly. The cost of parenting includes not only economic but also emotional companionship, the establishment of family life values, and the cultivation of personal interests and hobbies. This makes it impossible for workers of childbearing age to find a balance between work and family and reduces their willingness to bear children, especially their willingness to bear multiple children [14]. Therefore, this study will explore the relationship between work–family conflict and the three-child fertility intention of working women of reproductive age.

Stress comes from the conflict between the individual and the external environment. A stressful state of adapting to the environment due to the mismatch between the individual’s internal and external needs and the environmental resources in which he lives [15]. The environment that generates stress basically includes stressors, sensing stress, coping with stress, and regulating feedback stress [16]. In the environment of the comprehensive opening of the three-child policy, working women of childbearing age may feel the psychological or spiritual tension brought about by the cost of living and the external policy environment,

and these stresses are mainly derived from family structure and parenting costs. Conflict with the social division of labor for women under the gender division of labor [17,18]. The results of Li and Jiang's research found that there has been a major breakthrough in the social status of women in China, but there has been no substantial change in the social division of labor based on gender. The traditional family concept still hopes that women will have more children or have both children. Due to family stress, Professional women of childbearing age have increased willingness to bear children [19]. Bongaarts et al. also believe that modern women not only undertake the heavy responsibility of raising children and practicing the main labor of the family but also need to enter the labor market to share the stress of family housing and life stress. As a result, professional women have become a vulnerable group to the negative impact of the comprehensive opening of the three-child policy [20]. The stress of meticulous parenting of children and the cost of family living has led to a decrease in the willingness of working women of childbearing age to bear children [21,22]. Zhang et al. pointed out that family support, especially the help of elders to take care of their children, can alleviate the work–family conflict of working women, thereby enhancing their willingness to bear children [23]. The study by Zerle et al. also found that relieving life stress can effectively regulate the relationship between work–family conflict and anxiety among working women, thereby helping to improve working women's fertility willingness [24]. Therefore, whether life stress can directly affect the fertility intention of working women and whether it has a potential mediating effect between work–family conflict and fertility intention needs further verification.

The concept of anxiety disorder comes from psychology. At present, more and more sociologists have introduced anxiety disorder into the field of sociology, thinking that individuals react to a social phenomenon or social environment with anxiety [25]. On the one hand, in the context of the comprehensive opening of the three-child policy, when an individual's subjective fertility wishes would contradict their objective fertility behaviors, it is very likely that anxiety will arise. The specific manifestation is that when the individual has a great willingness to bear children but is restricted by environmental, economic, and family reasons and has to give up the desire to bear multiple children, anxiety will arise [26,27]. On the other hand, anxiety, as a negative emotion of an individual, is affected by personality traits. Studies have found that for individuals with anxiety, the fewer children they have, the more likely they are to be infertile. In addition, the possibility of unintended pregnancy is higher [28,29]. At the same time, the results of River et al. also found that when female employees perceive that work and family conflicts are too frequent, they are more likely to fall into anxiety disorders, which will reduce their willingness to have more children [30]. White et al. explored the relationship between life stress and anxiety disorders and found that the greater the perceived stress, the more frequent anxiety and even depression, thereby reducing fertility behavior [31]. Anxiety disorder, as a kind of emotion, often affects individual behavior and decision-making. How anxiety disorder affects the reproductive willingness of female employees of childbearing age through work–family conflict and life stress is worthy of further verification.

What is the relationship between work–family conflict, life stress, anxiety disorders, and three-child fertility intention in working women of childbearing age? Do life stress and anxiety disorders have a mediating effect on the relationship between work–family conflict and three-child fertility intention in working women of reproductive age? Does life stress have a moderating role in work–family conflict and anxiety disorders? Based on the existing theoretical basis and literature, the research hypothesis is shown in Figure 1:



**Figure 1.** Hypothesized model of the research framework.

**Hypothesis 1 (H1).** *Work–family conflict will be negatively correlated with the three-child fertility intention of working women of childbearing age.*

**Hypothesis 2 (H2).** *Life stress will have a potential mediating role in the association between work–family conflict and working women of childbearing age three-child fertility.*

**Hypothesis 3 (H3).** *Anxiety disorder there will be a potential mediating role in the association between work–family conflict and the three-child fertility of working women of childbearing age.*

**Hypothesis 4 (H4).** *Life stress and anxiety disorder will have a complex chain mediation in the association between work–family conflict and working women of childbearing age three-child fertility effect.*

**Hypothesis 5 (H5).** *Life stress will have a moderating role in the association between work–family conflict and anxiety disorders.*

## 2. Materials and Methods

### 2.1. Participants

From July to September 2021, the research group adopted multi-stage random sampling. The provincial capitals and 4 municipalities (Peking, Tianjin, Shanghai, and Chongqing) of 22 provinces and 5 autonomous regions in mainland China are directly included (excluding Hong Kong, Macao, and Taiwan), and the random number table method is used in each province and autonomous region. 2 to 6 cities in each of the non-provincial capital and prefecture-level administrative regions are selected, for a total of 120 cities. Based on the data results of the “Results of the Seventh National Population Census in 2021”, a quota sampling was conducted on the selected 120 urban residents (the quota attributes are gender, age, and urban-rural distribution) so that the gender, age, and urban-rural distribution of the obtained samples basically in line with demographic characteristics. Each city recruits at least 1 investigator or 1 investigation team, each investigator is responsible for collecting 30–90 questionnaires, and each investigation team is responsible for collecting 100–200 questionnaires. A total of 11,709 questionnaires were distributed, and 11,031 valid questionnaires were recovered, with an effective recovery rate of 94.21%. In the data, female workers of reproductive age aged 19–35 who have full-time jobs were selected as the research objects, and they answered three-child fertility intention. At the same time, blank or inapplicable samples were excluded, and a total of 1103 valid samples were obtained.

## 2.2. Measures

### 2.2.1. Three-Child Fertility Intention

Three-child fertility intention refers to people's expectations and attitudes to choose to have three children within a specific time [32]. In order to accurately measure the willingness to have children of child-bearing age, the "willingness to have three children" is designed to measure, and there are five answer options: "No will at all", "No will", "Normal", "With a will", "With a strong will", the values are assigned from 1 to 5 from small to large, and the larger the score, the greater the individual's three-child fertility intention.

### 2.2.2. Work–Family Conflict

The scale for measuring work and family conflict was developed by Netemeyer et al. [33]. It mainly includes two aspects: work–family conflict and family–work conflict, to evaluate the interaction between work and family. Each dimension has five questions, including the influence of family getting along, recreational activities, emotional control, work performance, family responsibilities, etc. The answers are based on the Likert 5-level scoring method, with a value of 1 from small to large (very inconsistent) To 5 (very consistent), the total score is 50 points, and the higher the score, the greater the individual feels about the work–family conflict.

### 2.2.3. Subjective Life Stress

The environment generated by reproductive stress of working women of childbearing age generally includes the perception of reproductive stress, coping with reproductive stress, and adjustment and feedback of reproductive stress [12]. Based on this, this study determined the subjective life stress of working women of childbearing age into three aspects: perception of life stress, ability to cope with stress, and ability to regulate stress. By design: "How would you rate the stress in your life (including family and work)?", "How would you rate your ability to handle stress?", "How would you rate your ability to manage stress?". Using the Likert 6-level scoring method, assigning a value from 1 (no stress) to 6 (extreme stress) from small to large, the higher the score, the more the individual feels life stress bigger.

### 2.2.4. Anxiety Disorder

Anxiety disorders were measured using the Generalized Anxiety Disorder, GAD-7 [34], compiled by Williams et al. The scale has 7 items and uses a 4-level scoring method, ranging from no at all to almost every day, with scores ranging from 0 to 3, with the higher the score. It indicates that the more anxious, the score range is 0–21 points, 0–4 points indicate no anxiety state, 5–9 points are mild anxiety, 10–14 are moderate anxiety, and 15–21 are severe anxiety.

The reliability and validity of each dimension of work–family conflict, subjective life stress and generalized anxiety disorder are shown in Table 1. The standardized estimation coefficients of the dimensions and all items are greater than 0.6, the significance of the items is less than 0.001, the reliability of the items is greater than 0.36, the convergent validity is greater than 0.5, and the internal consistency is greater than 0.7, indicating that each dimension of the measurement has a relatively high performance and good reliability.

**Table 1.** Reliability and convergent validity table.

Dim	Item	Parameters of Significant Test				Item Reliability	Composite Reliability	Convergence Validity	
		Estimate	S.E.	Z	p	R-Square	CR	AVE	
Work-family conflict	work-family conflict	wfc11	0.854	0.011	79.976	<0.001	0.729	0.894	0.630
		wfc12	0.803	0.013	62.945	<0.001	0.645		
		wfc13	0.870	0.010	86.665	<0.001	0.758		
		wfc14	0.759	0.015	50.077	<0.001	0.577		
		wfc15	0.667	0.019	35.267	<0.001	0.445		
	family-work conflict	wfc21	0.820	0.012	70.312	<0.001	0.672	0.917	0.689
		wfc22	0.860	0.010	88.319	<0.001	0.740		
		wfc23	0.695	0.017	41.216	<0.001	0.483		
		wfc24	0.881	0.009	101.207	<0.001	0.777		
		wfc25	0.880	0.009	100.644	<0.001	0.775		
Subjective life stress	ls1	0.779	0.014	53.728	<0.001	0.606	0.880	0.710	
	ls2	0.882	0.012	76.253	<0.001	0.778			
	ls3	0.863	0.012	71.846	<0.001	0.745			
Anxiety disorder	gad1	0.818	0.011	75.383	<0.001	0.669	0.950	0.732	
	gad2	0.876	0.008	109.373	<0.001	0.767			
	gad3	0.865	0.009	101.118	<0.001	0.748			
	gad4	0.857	0.009	95.528	<0.001	0.734			
	gad5	0.857	0.009	95.245	<0.001	0.735			
	gad6	0.851	0.009	92.238	<0.001	0.725			
	gad7	0.863	0.009	99.353	<0.001	0.745			

### 2.3. Data Analysis

Excel software was used for real-time statistical input of data, SPSS22 and Mplus8.3 software were used for statistical analysis, SPSS was used to analyze the correlation between variables, Cronbach alpha coefficient was used to evaluate the internal consistency of the scale, and Mplus was used to construct a chain structure equation. In the measurement data, the mean and standard deviation were used to describe, and the structural equation model was used to test the mediation effect. The test criterion was  $p < 0.05$ .

## 3. Results

### 3.1. Descriptive Data

The results of the study showed that there were 152 (13.78%) women aged 19–25, 534 (48.41%) women aged 26–30, and 417 (37.81%) women aged 31–36; 262 of them had a monthly income of less than 3000 yuan (23.75%), 478 people (43.34%) with 3000–6000 yuan, and 363 (32.91%) with more than 6000 yuan. The results of correlation analysis showed that work–family conflict, life stress, and anxiety disorders were all significantly positively correlated, and work–family conflict, life stress, and anxiety disorders were significantly negatively correlated with three-child fertility intention. The score of work–family conflict was  $25.842 \pm 7.873$ , the score of subjective life stress was  $9.836 \pm 3.712$ , and the score of generalized anxiety disorder was  $6.877 \pm 4.716$ , indicating that female employees had entered a state of mild anxiety, and the score of three-child fertility intention was  $1.835 \pm 0.964$ , indicating that female employees are not very willing to bear children (Table 2).

**Table 2.** Descriptive statistics and correlation analysis results.

	WFC	LS	GAD	FI
WFC	1			
LS	0.382 ***	1		
GAD	0.498 ***	0.548 ***	1	
FI	−0.211 ***	−0.093 ***	−0.225 ***	1
Mean	25.842	9.836	6.877	1.835
SD	7.873	3.712	4.716	0.964

Note: \*\*\*  $p < 0.001$ .

### 3.2. Mediation Analyses

The structural equation model was constructed by Mplus software, and the results showed that the model fit was good.  $\chi^2/df = 2.336$ , CFI = 0.932, TLI = 0.922, RMSEA = 0.069, SRMR = 0.049 (Table 3).

**Table 3.** Model fit index.

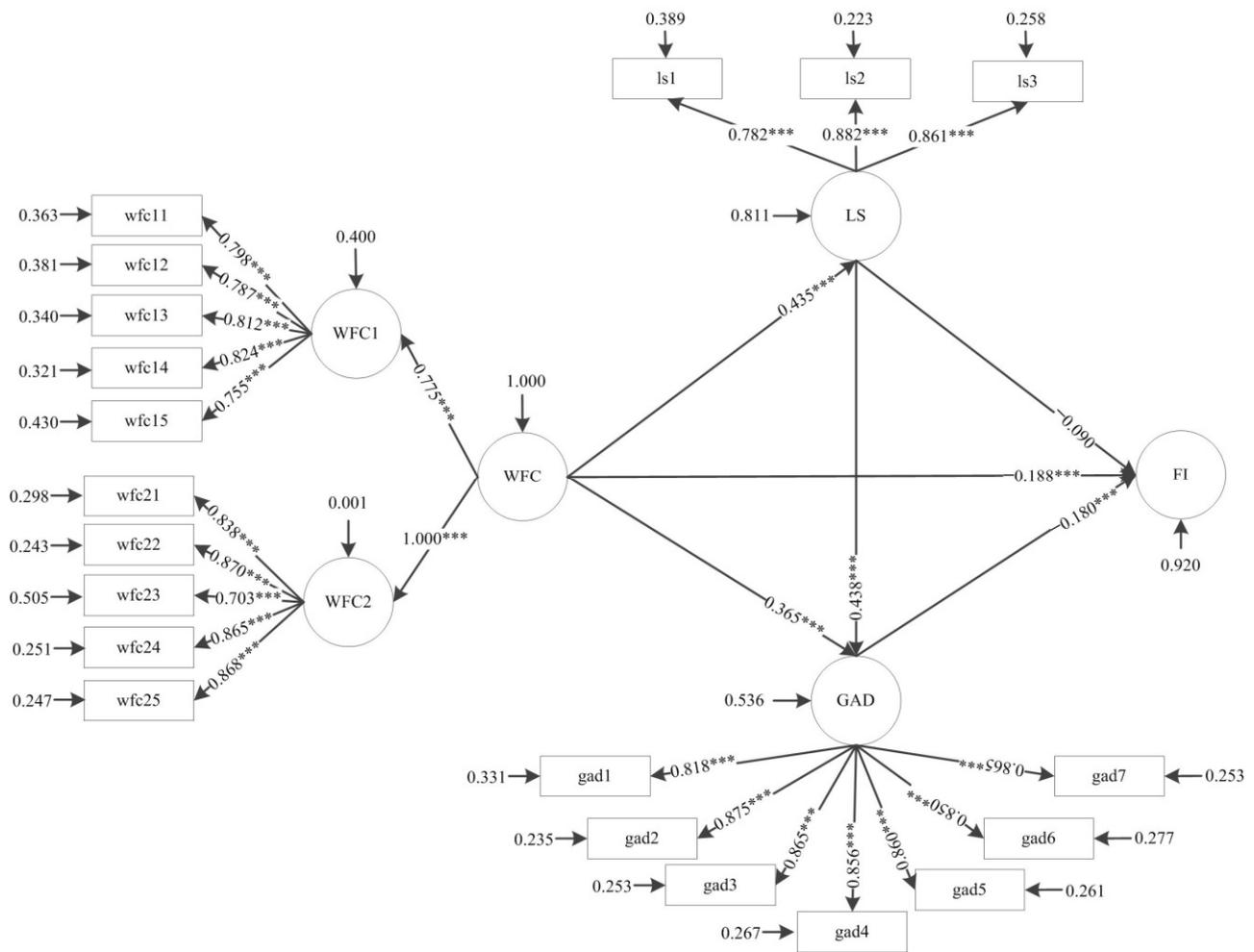
Fit	Key Figures (Recommended Values)	Model Metrics	Degree of Compliance
ML $\chi^2$	The smaller the better	425.232	-
DF	The bigger the better	182	-
$\chi^2/df$ (Normed Chi-sqr)	$1 < \chi^2/df < 3$	2.336	satisfy
CFI	>0.90	0.932	satisfy
TLI	>0.90	0.922	satisfy
RMSEA	<0.08	0.069	satisfy
SRMR	<0.08	0.049	satisfy

According to the results of the study, the direct effect (DE) is  $-0.285$  (95%CI =  $-0.404 \sim -0.157$ ), The total indirect effect (TIE) is  $-0.092$  (95%CI =  $-0.169 \sim -0.018$ ), The total effect (TE) is  $-0.378$  (95%CI =  $-0.490 \sim -0.260$ ),  $p < 0.05$  for both; it shows that the mediation effect is significant, and the model has a partial mediation effect. The mediation model also found that anxiety disorder has a direct mediating effect between work–family conflict and the three-child fertility intention of female employees, and life stress and anxiety disorder have a significant chain mediating effect between work–family conflict and three-child fertility intention of female employees (Table 4).

**Table 4.** Analysis and comparison of specific indirect effects.

	Point Estimate	Product of Coefficients			BOOTSTRAP1000 TIMES 95%CI			
					Bias Corrected		Percentile	
					Estimate	S.E.	Est./S.E.	<i>p</i> -Value
ST-GAD	−0.052	0.015	−3.360	0.001	−0.024	−0.048	−0.024	−0.084
ST	−0.059	0.032	−1.875	0.061	−0.122	−0.002	−0.124	−0.003
GAD	−0.099	0.031	−3.221	0.001	−0.042	−0.162	−0.043	−0.163
DE	−0.285	0.063	−4.567	<0.001	−0.410	−0.163	−0.404	−0.157
TIE	−0.092	0.039	−2.398	0.016	−0.169	−0.017	−0.169	−0.018
TE	−0.378	0.057	−6.631	<0.001	−0.496	−0.267	−0.490	−0.260

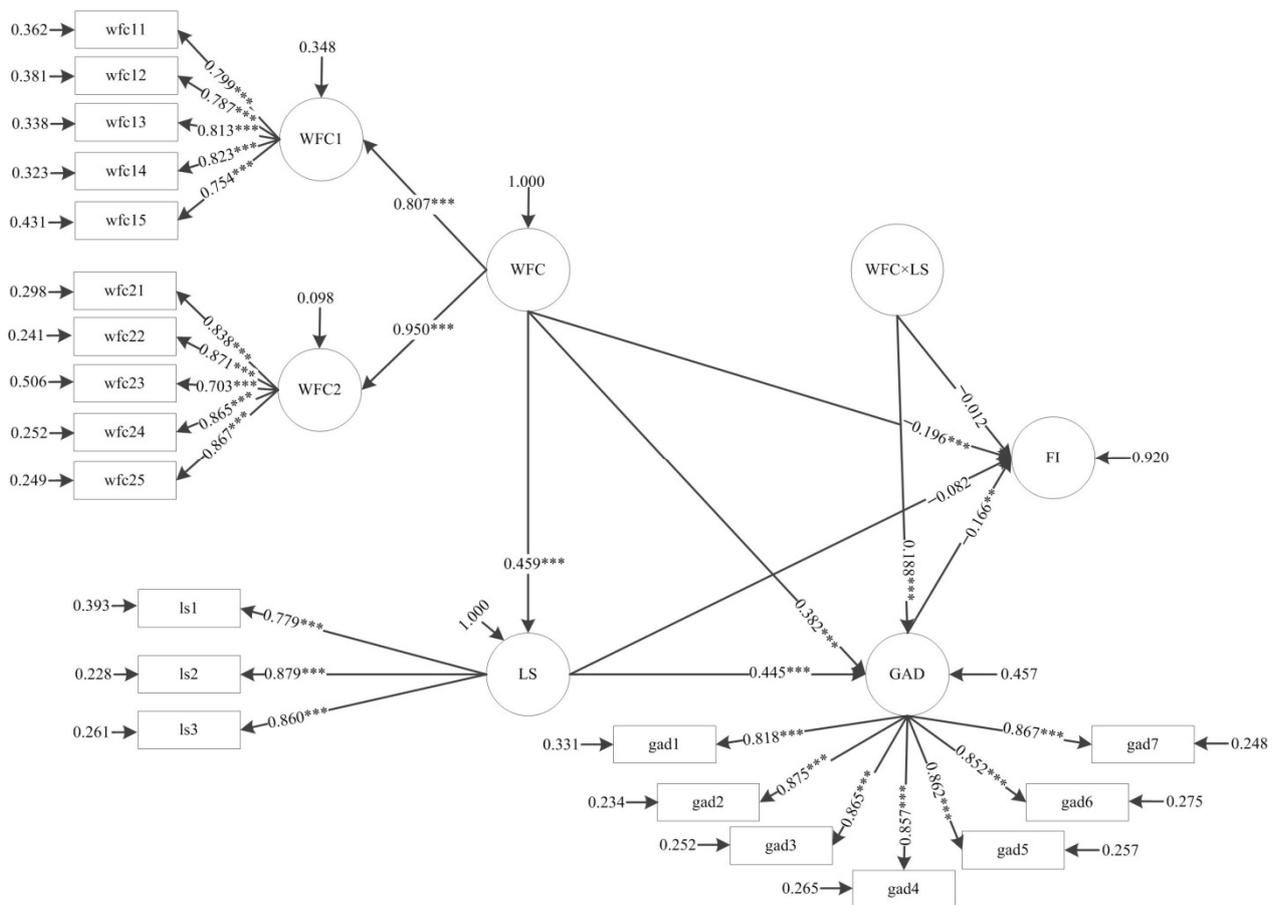
Figure 2 shows the impact path of work–family conflict on the three-child fertility intention of female workers of childbearing age. The study found that work–family conflict has a significant impact on the three-child fertility intention of female workers of childbearing age. The standardization coefficient is  $-0.188$  ( $p < 0.001$ ). Hypothesis 1 (H1) is supported by the data. Life stress has no direct effect on three-child fertility intention, and Table 4 also shows that life stress does not play a direct mediating role between work–family conflict and three-child fertility intention of female employees ( $p = 0.061$ ). Hypothesis 2 (H2) is not confirmed. Work–family conflict can directly affect anxiety disorders ( $\beta = 0.356$ ,  $p < 0.001$ ), and anxiety disorders were significantly negatively correlated with the three-child fertility intention of female workers of childbearing age ( $\beta = -0.180$ ,  $p < 0.001$ ). Hypothesis 3 (H3) is supported to some extent. In addition, work–family conflict can also affect the anxiety disorder of female workers of childbearing age by increasing life stress. The last three-child fertility intention was lowered, and Hypothesis 4 (H4) is supported to some extent.



**Figure 2.** Structural equation model of the impact of work–family conflict on three-child fertility. Note: \*\*\*  $p < 0.001$ .

### 3.3. Moderation Analysis

From the results of the adjustment analysis, it was found that an increase of one standard deviation on the life stress scale corresponds to an increase of 0.188 standard deviations on the anxiety scale. Therefore, it can be concluded that life stress plays an important regulatory role in the work–family conflict and anxiety disorders of female workers of childbearing age. Alleviating the life stress of women of childbearing age can effectively reduce the impact of work–family conflict on anxiety disorders. However, the interaction between work–family conflict and life stress had no direct effect on the three-child fertility intention of female workers of childbearing age but could indirectly affect the three-child fertility intention through anxiety disorders. Therefore, Hypothesis 5 (H5) is partially supported (Figure 3).



**Figure 3.** Adjustment analysis of the effect of life stress on work–family conflict and three-child fertility intention of female workers of childbearing age. Note: \*\*\*  $p < 0.001$ .

#### 4. Discussion

This study used a chain mediation and moderation model to examine the effect of work–family conflict on the three-child fertility intention of working women of reproductive age. The results showed that work–family conflict had a significant negative impact on three-child fertility intention of working women of childbearing age. The mediating effect found that anxiety disorder had a significant mediating effect between work–family conflict and three-child fertility intention of working women of childbearing age. In addition, the influence between work–family conflict and the three-child fertility intention of working women of reproductive age can be mediated through the chain-mediated effect of life stress and anxiety disorders. At the same time, the regulating effect also found that life stress can effectively regulate the effect of work–family conflict on anxiety disorders.

##### 4.1. Three-Child Fertility Intention of Working Women of Childbearing Age Is Low

The results of the study found that the three-child fertility intention of working women of childbearing age is relatively low, which is consistent with the view put forward by some scholars that the implementation of the two-child policy and even the implementation of the three-child policy cannot significantly increase the fertility rate [35]. This is due to the mismatch between the cost of parenting and the benefits. Influenced by Chinese political culture, childbirth is not only a woman's personal behavior but also a family decision. The childbirth and parenting of multiple children will not only bring burdens in terms of time and economic costs but will also change the original family structure, making the family relationship more complicated, and women often face greater pressure in the face of family life and career work and need to make greater sacrifices [21]. Secondly, related scholars also pointed out that gender inequality will also reduce the fertility willingness of professional

women to a certain extent [36]. Overloaded housework activities, the burden of educating children, and unfair career development are all important factors that reduce the three-child fertility intention of working women [37]. Therefore, to enhance the reproductive willingness of working women of childbearing age, we must first break the inherent gender-based social division of labor; secondly, in the job market, we must reduce employment discrimination against women and increase women's employment opportunities. Provide special education services to reduce the parenting burden of female employees.

#### *4.2. Work–Family Conflict Is an Important Factor Affecting the Three-Child Fertility Intention of Working Women of Reproductive Age*

The study confirmed that the more serious the work–family conflict, the lower the three-child fertility intention of working women of childbearing age, which is consistent with the research results of many scholars [13,38]. Among them, the social and economic theory proposes that in the reality that the labor market tends to be relatively fair, childbearing behavior will consume not only direct costs such as parenting, education, and medical care but also indirect costs such as emotion and time, making it easier to face occupational costs. Risks such as reduced room for promotion, damaged career and even exit from the labor market [39]. The work–family conflict has a greater impact on the childbearing costs of Chinese female workers of childbearing age. Compared with European and American countries, the social welfare and economic development level of developing countries are still at a disadvantage, and the supporting schemes of fertility policies are still not perfect, which inevitably affects the willingness of female employees of childbearing age to bear children [40]. In addition, the current employment of women is not only an individual's subjective will but also a realistic need, which is already contrary to the traditional Chinese culture of "men farming and women weaving". Giving birth may be a rational and helpless choice for professional women [41]. Therefore, in order to improve the three-child fertility intention of female employees of childbearing age, it is necessary to alleviate the conflict between their work and family to a certain extent, including employers should give women more understanding and care, reduce gender discrimination, At the same time, relatives should also provide substantial labor support in family life, so as to reduce the role conflict and tension caused by "time poverty" for working women of childbearing age.

#### *4.3. Life Stress Can Effectively Regulate the Effect of Work–Family Conflict on Anxiety Disorders*

The study further confirmed that life stress plays an important role in regulating the relationship between work–family conflict and anxiety disorders of female workers of childbearing age; that is, the greater the life stress, the greater the impact of work–family conflict on anxiety disorders of female workers of childbearing age. Life stress generally includes economic stress, emotional stress, children's education stress, etc. Influenced by China's economy and culture, buying a house has become a financial product. In addition, with the rapid development of the real estate market, it has gradually become one of the pillar industries driving economic growth. At the same time, housing prices are also soaring. Workers of childbearing age in China are in the initial stage of work, and most of them have taken or are about to take on mortgages and car loans. Heavy debts inevitably lead to work–family conflicts and anxiety [42]. Secondly, China still implements exam-oriented education. Therefore, the educational pressure of children and the emotional pressure of complex family relationships will also directly cause female workers of childbearing age to have anxiety due to work–family conflict, which will reduce the number of female workers of childbearing age and desire to have three children [43]. In order to improve the reproductive willingness of women of childbearing age, it is very important to reduce their anxiety and reduce their life stress, which can be relieved through various channels. On the one hand, it can reduce the living costs of female workers of childbearing age, such as the pressure of mortgages, the cost of education for children, etc. On the other hand, it can also play the role of "intergenerational parenting", allowing grandparents to help take care of children, clean housework, etc. In addition, women of childbearing age also

need to develop stress resistance, coordinate the relationship between work and family, and avoid anxiety.

#### *4.4. The Complex Chain Mediating Effect of Life Stress and Anxiety Disorders*

According to the textual content analysis, we found that the work–family conflict of female employees of childbearing age can affect the willingness to have three children by affecting anxiety and can also affect anxiety through life stress, thereby affecting the willingness to have three children. The greater the work–family conflict, the greater the life stress and the greater the anxiety disorder. First of all, the main reason for the conflict between work and family is the lack of time and energy, and time and energy are precisely the important factors that affect the individual's stress [44]. Secondly, the greater the conflict between work and family, it will inevitably affect work efficiency, and the relationship between colleagues and bosses can also affect family relationships and cause negative emotions [45]. However, professional women with anxiety disorders feel the conflict between the external policy environment and internal life stress, which to a certain extent produces psychological or spiritual tension, and they are more reluctant to have more children [46]. Therefore, alleviating the life stress and anxiety disorders of female employees of childbearing age is an important way to increase the fertility rate. On the one hand, employers need to understand the dual roles of female employees' work and family and implement maternity insurance and maternity protection. On the other hand, family support is also crucial importantly. In the family division of labor, men should also undertake part of the housework activities, and if necessary, they can also reduce the reproductive pressure on female workers through intergenerational parenting. Secondly, it can also rely on the community to establish childcare services, improve student night care services, and reduce the time cost of female education, thereby alleviating the anxiety of female workers of childbearing age. In addition, women of childbearing age also need to do a good job of psychological counseling in a timely manner, self-regulate their emotions, and feel the spiritual happiness brought by female companionship.

## **5. Conclusions**

In the context of declining global fertility rates, more attention should be paid to the reproductive willingness of female workers of childbearing age. This study found that work–family conflict had a significant negative impact on the three-child fertility intention of working women of childbearing age. The mediating effect found that anxiety disorder had a significant mediating effect between work–family conflict and the three-child fertility intention of working women of childbearing age. In addition, the influence between work–family conflict and the three-child fertility intention of working women of reproductive age can be mediated through the chain-mediated effect of life stress and anxiety disorders. At the same time, the regulating effect also found that life stress can effectively regulate the effect of work–family conflict on anxiety disorders.

## **6. Limitations and Future Research**

Some limitations to this study warrant consideration. First, being a cross-sectional study, it is very difficult to determine directionality. For instance, generalized anxiety disorder has floating borders with life stress and work–family conflict. The questions are close to one another to the extent that there is overlap in the contents. This would lead to particular cautiousness since correlations become inflated. In addition, can be further validated using longitudinal data in the future. Second, since the information was gathered from the participants in the study, self-report/recall bias may have existed. However, it is not easy to achieve continued participation among cohorts of female workers of childbearing age in a cohort study, and the sample size should not be ignored. As a result, our findings with acceptable goodness-of-fit indices deserve to pay more attention. In addition, this study only explored the impact of work–family conflict, stress, and anxiety on the childbearing willingness of female workers of childbearing age to have three children,

which can only explain a small part of the variance that affects the childbearing willingness of women of childbearing age. Subsequent studies can include more variables to explore the path that affects the childbearing willingness of women of childbearing age, and anxiety, as a part of individual psychological characteristics, will also change with the change of the external environment. Subsequent research can also be measured in multiple stages to improve the scientificity of anxiety indicators. Finally, the education level, industry and position of female employees have an important impact on their willingness to have three children. The current survey does not cover this part. From this perspective, we can more comprehensively explore the factors that affect the willingness of female employees of childbearing age to have three children in the future.

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**Informed Consent Statement:** Informed consent was obtained from all the subjects involved in the study.

**Data Availability Statement:** This study used questionnaire data issued to enterprises, which cannot be publicly posted on the Internet because of data privacy concerns.

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