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ORIGINAL ARTICLE

Gaps between de jure entitlements and de facto benefits: Institutional drift and non-take-up in China's maternity benefit system

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Abstract

Chinese female workers have a de jure right to maternity benefits, enshrined in law and policy since the 1950s. Using the concept of institutional drift, this article examines why entitlements are not awarded as legally stipulated. It finds that the transition from a command to a market economy undermined the effectiveness of maternity benefit entitlements. Although maternity insurance was introduced in 1994 to alleviate drift, employer non-compliance and lax enforcement resulted in non-take-up of benefits. The non-contributory design of the insurance makes employers both contributors to and distributors of the maternity benefits to which formally employed workers are entitled. Combining historical research, interviews and quantitative data, this article documents the historical evolution of maternity benefits in China, identifies drift as the mechanism underlying uneven insurance coverage and declining benefit levels, and argues that a comprehensive understanding of non-take-up must go beyond the individual worker level to include the role of employers and local governments.

KEYWORDS

employers, institutional drift, maternity benefit entitlements, non-take-up, policy implementation, social insurance

INTRODUCTION

Facing a significant drop in population growth, the People's Republic of China (PRC) is using maternity benefits as a way of encouraging families to have more children. Maternity benefits in China comprise provisions for maternity leave, benefits during this period and reimbursement of associated costs for medical care and hospital stay (Gabel et al., 2019; Hu, 1997). In particular, paid maternity leave enhances the ability of employed women to sustain breastfeeding, which has many health benefits

for both infants and mothers (Jia et al., 2018). Therefore, maternity benefits are clearly set out in legal and policy documents as legal entitlements or individual rights of female workers. However, the main financial mechanism to guarantee these rights is a non-contributory maternity insurance scheme which relies heavily on employers to both finance and distribute the benefits. For example, the maternity allowance female workers receive during maternity leave is first applied for through the employer, then paid by the insurance fund and finally distributed to recipients—also by the employer. The present article

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analyses the implications of this system and finds substantial gaps between *de jure* entitlements and *de facto* benefits.

Maternity entitlements for female workers in urban China were originally introduced in the 1950s. In the 1980s, under marketisation, they became less and less effective (Zheng, 2002, p. 280). To counteract this, the party-state introduced maternity insurance in 1994. We draw on the concepts of drift (Béland et al., 2016; Hacker, 2005) and non-take-up (van Oorschot, 1991) in order to analyse the long-term dynamics of *de jure* maternity entitlements, employers' behaviour towards this institution and the *de facto* distributive consequences of this behaviour. Drift refers to cases of institutional change that result from the failure of policies or institutions to adapt to shifting external circumstances (Béland et al., 2016; Galvin & Hacker, 2020). Consequently, non-take-up becomes a serious policy problem when individuals do not receive the social benefits to which they are entitled (Daigneault, 2023). To trace the historical evolution of the maternity benefit system, its implementation and its effects on consolidating women's rights, our study combines historical research and interviews with quantitative data from statistical yearbooks and the China Labour Dynamics Survey (CLDS).

We find that, in order to minimise social insurance costs, employers, especially small private enterprises, sometimes choose not to enrol female workers in maternity insurance. Even when female workers are covered, employers frequently expect them to contribute a part of the insurance premium. In addition, employers influence the generosity of the maternity benefit by under-reporting workers' wages, on the basis of which maternity allowance is calculated. Although employers are legally required to both enrol workers in social insurance and pay full premiums, local government enforcement can be lax because (a) maternity has not been perceived as a threat to social stability and has therefore received little political support at the national level (Müller & ten Brink, 2022) and (b) local governments may tolerate employer non-compliance for the sake of local economic development (Frazier, 2015; Zhang & Zhang, 2023). Both the decentralisation of policy implementation and converging interests of state and non-state actors contribute to institutional drift.

With our study, first, we contribute new insights to the research on maternity insurance and benefits in China by discussing the implementation of benefits and its outcomes. This literature has so far focused on *de jure* entitlements, such as the development and regional variation of maternity leave policy (Chung et al., 2021; Gabel et al., 2019; Liu & Sun, 2015; Liu et al., 2020; but see UNHRC, 2014, which presents anecdotal evidence that

employers in the PRC often evade their obligation to provide maternity benefits; and Zhou, 2019, who found that employers ask women about their marital status during the recruitment process). Second, to the best of our knowledge, this is the first study to apply the concept of drift in explaining the gendered outcomes of social policy in a non-Western society. Going beyond the prevailing trend of state-centred analyses in research on Chinese welfare, third, we add to the literature on employer non-compliance and non-take-up by showing the subtle forms of active exploitation engaged in by employers in undermining female workers' *de jure* entitlements (Gao & Rickne, 2014; Giles et al., 2013; Jiang et al., 2018; Nyland et al., 2011).

The article is organised as follows. In the next section, we introduce our conceptual framework. We argue that the legal rights of female workers have been affected by a process of drift, the consequence of which is non-take-up of benefits. We then present the method of analysis. In our results section, we first analyse the uneven expansion of maternity insurance among different types of employers and the gradually declining level of benefits as two core features of non-take-up. We then go on to explain how individual workers, employers and local governments are responsible for non-take-up in the process of benefit implementation. The final section concludes.

CONCEPTUAL FRAMEWORK

The emergence of drift during economic transition

Mahoney and Thelen (2010, p. 16) define drift as 'the changed impact of existing rules due to shifts in the environment'. They go on to clarify that this involves the persistence of old rules (these are not removed and nor are new rules introduced), which are neglected and have a changed impact on actors. What animates change is the power-distributional implications of institutions (for example, many formal institutions are specifically intended to distribute resources to some kinds of actors and not to others). Drift can occur when a gap opens up between rules and enforcement as rules are not merely designed but also have to be enforced by actors (Mahoney & Thelen, 2010, p. 13). Therefore, institutional outcomes may be the result of 'ambiguous compromises' among actors, and ambiguities in the implementation of existing rules provide the space for actors to redeploy these rules in ways unanticipated by their designers (ibid, p. 27).

Drift has been applied to a range of welfare domains, including pensions, health and long-term care (Béland

et al., 2016; Gildiner, 2007; Needham & Hall, 2023; Rocco, 2017), but it is underexplored in the context of China's social insurance programmes (see Frazier, 2024, for an exception). Hacker (2005) and Béland et al. (2016) promote the concept for analysing (a) gradual changes in the distributive effects of an institution over time and (b) reforms intended to alleviate the consequences of drift. In the following, we will examine both these dimensions.

We study female workers' *de jure* entitlement to maternity benefits, an institution intended to provide protection during pregnancy, childbirth and the postpartum period. In China, the so-called Labour Insurance Programme first enforced such legal entitlements for female workers in 1951. The programme was non-contributory and companies participating in the scheme contributed to a labour insurance fund, which was administered partly by the enterprises themselves and partly by the trade unions. About 30% of the contributions were transferred to a higher-level union organisation to allow for some redistribution among enterprises with different financial obligations (Chow, 1988, p. 40). Notably, the programme only applied to industrial workers in China's state-owned and collective enterprises, which meant it had a relatively small number of beneficiaries (Tang & Ngan, 2001).

In the case of drift, the trigger for change is *context discontinuity*, in other words, the occurrence of environmental shifts that existing institutions are poorly adapted to handle (Hacker et al., 2015). An initial discontinuity occurred in 1969 when the Ministry of Finance issued a regulation that ended social pooling of labour insurance and required enterprises to pay 'labour insurance expenses' directly to eligible workers (Lee, 2000, p. 58; Selden & You, 1997). The end of social pooling represented an important discontinuity for maternity benefits, although the effects did not become apparent until the 1980s.

The decisive context discontinuity, however, occurred in the 1980s with the marketisation of the economy (ten Brink, 2019). First, enterprises in the public sector increasingly had to bear the economic risks and the costs of social protection. These risks were very unevenly distributed among the companies, depending on the demographic structure of their workforce. In the absence of social pooling, some companies faced high costs, forcing them to minimise welfare expenditures, which frequently led to shortfalls in social benefits. Many state-owned enterprises (SOEs) even avoided recruiting women or cut their salaries (Gabel et al., 2019; Zheng, 2002, p. 280). Second, companies in the emerging private sector, driven by incentives of profit maximisation, exhibited even lower compliance than public enterprises, as studies by

Jiang et al. (2018) or Nyland et al. (2011) show. Thus, on the one hand, *de jure* entitlements to maternity benefits remained in place under marketisation to protect female workers during and after pregnancy. On the other hand, employers used various tactics to evade their responsibility to provide these benefits, as they saw them as a financial burden. The distributive consequence of this development has been an erosion of the *de facto* benefits enjoyed by female workers.

In 1988, the State Council of the PRC issued new regulations confirming female workers' entitlement to maternity benefits, which applied to all government entities, mass organisations, companies and public service units (State Council, 1988, Section 2). The same document extended the duration of maternity leave from 56 to 90 days. However, the regulations did not specify how the funding of those benefits was to be ensured, thus further increasing economic pressure on enterprises. In this context, the Ministry of Labour (MoL) began to promote the reintroduction of social pooling for maternity benefits. To this end, it launched an insurance experiment in Jiangsu Province. Subsequently, several cities launched similar experiments (Zheng, 2002, p. 280), some of which maintained the non-contributory model, with others also piloting a contributory model or trialling sharing maternity costs between the employers of both the husband and the wife (Zhuang, 2019, p. 110).

These experiments were part of the preparations for a wider reform of the social insurance system in the 1990s. Faced with changing circumstances (i.e. marketisation) around the institution (i.e. female workers' maternity benefit entitlements), the state introduced maternity insurance in 1994 to alleviate drift. However, a lack of political consensus in the central government prevented it from expanding rapidly. This lack of consensus is evident in the key reform documents enacted in the 1990s. The 1993 Socialist Market Economy Strategy outlined a basic structure for urban social insurance but omitted maternity insurance, mentioning only the other four branches: pensions, unemployment, healthcare and work accidents (Central Committee, 1993, Section 27). The 1994 Labour Law listed maternity as a basis for social insurance benefits, along with retirement, sickness, work accidents and unemployment. Thus, there was consensus about the existence of the entitlement as an insurance benefit, but not about creating a separate insurance programme. The MoL issued ministerial regulations for a non-contributory maternity insurance system in 1994 ('Trial Employee Maternity Insurance Regulation', hereafter 'the 1994 document'), but these were less authoritative than regulations issued by the Central Committee or the State Council (MoL, 1994, Section 2), making implementation at local government levels challenging. The

MoL's attempts to have the State Council enact regulations on maternity insurance failed both in 1997/1998 and in 2002/2003.¹ No State Council regulations on maternity insurance were ever issued (Hu, 2009, 394f; Zheng, 2002, p. 283).

The lack of political consensus on institutionalising the insurance scheme was a liability for the implementation and expansion of maternity insurance—and thereby weakened the capacity to alleviate drift. Although both the Labour Law (1994) and the Social Insurance Law (2010) legally require employers to provide maternity benefits to reflect new economic conditions, interest convergence between local governments and businesses² has become a de facto 'veto point' to prevent proper benefit implementation, ensuring the status quo is preserved (see also: Galvin & Hacker, 2020).

Coverage and non-take-up of maternity benefits

We define coverage in terms of potential beneficiaries who are enrolled in maternity insurance by their employers and who have a legal right to claim compensation once the risk occurs. However, women need to be covered *and* eligible to actually receive benefits (for instance, full and timely contribution; being pregnant).³ By design, maternity insurance in China excludes many female workers. This primarily applies to those working in the informal sector (flexible employment, workers without employment contracts and the self-employed) (Jiang et al., 2018; Qian et al., 2024). Maternity leave provisions and financial compensation (i.e. maternity allowance) apply only to workers in formal employment. Despite legislation to expand coverage, maternity insurance disadvantages unemployed and underemployed women whose low-income status impedes access to social insurance schemes (Lambin & Nyssölä, 2024). Although maternity insurance included the non-working spouses of male workers in the benefit pool in 2010, these individuals are only entitled to reimbursement of childbirth-related medical expenses and do not receive a maternity allowance. Moreover, this makes women's entitlement to maternity benefits dependent on the enrolment status of male workers.

Those who are covered and eligible for benefits do not always receive those benefits or they receive them at a lower rate (van Oorschot, 1998). This reflects non-take-up in the specific context of maternity insurance coverage. Non-take-up refers to the phenomenon that people or households do not receive the (full amount of) benefits to which they are legally entitled and it implies ineffectiveness and/or injustice in the implementation of a social security scheme (Eurofound, 2015; van Oorschot, 1991). Based on the pioneering work of van Oorschot, the literature has identified three types of non-take-up: (1) non-knowledge, when eligible individuals and households are not aware that certain public services and social benefits exist; (2) non-demand, when they are aware the benefits exist but choose not to apply for them; and (3) non-receipt, when they apply for public services and social benefits but do not receive them (Daigneault, 2023; Warin, 2016).⁴ The analytical typology thus distinguishes between voluntary and involuntary forms of non-take-up (Eurofound, 2015).

Most studies, especially those rooted in rational choice and focusing on the trade-off between the costs and benefits of claiming, have concentrated solely on the beneficiary level. This is understandable, as the notion of non-take-up can suggest individual responsibility given that it is the individual that has decided not to claim (Janssens & Van Mechelen, 2022). However, other factors (for example, policymakers, stigma of benefits, discrimination against population groups) can also be responsible for non-take-up (Eurofound, 2015), and different contexts may make different combinations of factors relevant for non-take-up when examined empirically.

In our case, since employers are responsible for enrolling their staff, claiming maternity benefits (i.e. maternity allowance) on their behalf and then distributing those benefits, we examine non-knowledge and non-demand at the beneficiary level and non-receipt at the employer level. Thus, we understand non-receipt to mean an individual not receiving (the full amount of) benefits specifically due to employer non-compliance. Since research on non-take-up in the Chinese context is still limited, with one recent study using an administrative burden perspective to explain the non-take-up of a public service programme in a Chinese city (Wang et al., 2023), we extend the existing literature on

¹These attempts were strategically timed to coincide with government transition. The content of the proposed regulations is unknown.

²This was the period when the Party made legal, even constitutional changes to incorporate the growing private sector.

³For a detailed discussion of the intricate relationships between coverage, eligibility and non-take-up, see Nelson and Nieuwenhuis (2021).

⁴Warin (2016) adds non-proposition to this list, defined as a situation in which the provider does not propose a benefit to a potential claimant. However, non-proposition is not at the same level of analysis as non-knowledge and non-demand, though it can be one of the reasons behind a lack of programme awareness and the decision not to apply. Following Daigneault (2023), we understand non-knowledge, non-demand and non-receipt as mutually exclusive and collectively exhaustive types of non-take-up.

non-take-up by mobilising the analytical typology to explain the drivers of non-take-up of maternity benefits.

In sum, institutional drift often occurs at precisely the time when problems of rule interpretation and enforcement open up space for actors to implement existing rules in new ways (Mahoney & Thelen, 2010), such as when rules of maternity benefits are not strictly enforced. This then leads to non-take-up. Since this phenomenon is a serious policy problem and indicates programme ineffectiveness, it is important to understand why it continues to exist and explore ways to reduce it. Going beyond the existing literature's dominant focus on Western countries when studying non-take-up (Daigneault & Macé, 2020; Rode, 2024; Warin, 2012), we document the historical evolution of maternity benefits in China, identify drift as the mechanism underlying uneven insurance coverage and declining benefit levels and argue that a comprehensive understanding of non-take-up in this case must go beyond the beneficiary level to consider the role of employers and local governments.

METHOD

First, we conducted a macro-level process analysis. The quantitative data collected comprised longitudinal statistical indicators on insurance coverage, rate of beneficiaries and replacement rates from various years of the China Statistical Yearbook and the China Labour Statistical Yearbook (MoHRSS, 2003–2020), and cross-sectional coverage data from the 2016 CLDS. To measure the level of benefits, we calculated a replacement rate for maternity insurance by dividing the average benefit by the average monthly wage in the public and semi-public sector.⁵ We calculated the rate of beneficiaries by dividing the number of beneficiaries by the number of insured persons to suggest benefit usage. As the validity of time series in official statistics is sometimes called into question, we contrasted our coverage data with corresponding data from the CLDS. This survey provides fine-grained occupational categories, which allowed us to reconstruct the indicators from the statistical yearbooks. Overall, the two data sources depict similar coverage while displaying some minor but notable differences. The data provide a nationally representative picture of coverage and benefit

levels, showing that the public sector outperforms the private sector in terms of coverage.⁶

Second, to examine implementation in more depth, we used snowball sampling to recruit participants for interviews (Noy, 2008). Although qualitative methods cannot provide sound estimates of non-take-up because they are not based on a census or a representative sample of the population, interviews can help identify the drivers of non-take-up and their significance for participants (Daigneault, 2023). Importantly, to minimise bias in the sampling strategy, when recruiting participants, we sought to encompass the diversity of existing institutional settings in terms of employment type/sector, education level, gender and place of residence. However, since maternity insurance mostly covers workers in formal employment, it is unsurprising that the majority of participants we recruited were from urban areas and had a college degree (Shi & Wang, 2024). We also conducted expert interviews with three researchers studying maternity benefits and insurance in mainland China. The interviews were semi-structured and focused on coverage, conditionality and level of benefits, attitudes towards the benefit and the process of claiming benefits. Guiding interview questions included: How did you apply for maternity insurance benefits? Did you encounter any difficulties or receive any help from your employer in obtaining benefits? How satisfied are you with the benefits you received? How would you like to see the system improved? For the expert interviews, we posed additional questions about the role of the government and employers in implementing the policy and creating barriers to implementation. Interviews lasted between 30 and 120 min and were recorded with consent. In total, we conducted 39 interviews between September 2023 and January 2024. We informed participants that confidentiality and anonymity would be protected during and after the study, and that they had the right to refuse to answer any question or to withdraw from the study without negative consequences. A detailed list of interviewees can be found in the Appendix A.

We transcribed each interview verbatim immediately after the interview. We open-coded all transcripts using line-by-line coding techniques. Codes were grouped together in categories when they described similar expressions, events and feelings related to interviewees' perceptions of maternity benefits and the process of receiving benefits (Corbin & Strauss, 2008). For example, we coded mentions of informal cost sharing and under-reporting of wages as employers deliberately seeking ways to

⁵The data situation only allowed us to calculate an indicator that includes income replacement during maternity leave and medical benefits. However, as couples would have to pay for medical services out-of-pocket in the absence of the medical benefits, we consider this to be a minor distortion justified by the added value of the indicator.

⁶Quantitative estimation of non-take-up poses significant statistical challenges, most of which apply to all the main methodologies used (difficulties related to data sources, measurement errors, eligibility estimation, etc.; Daigneault, 2023; Goedemé & Janssens, 2020).

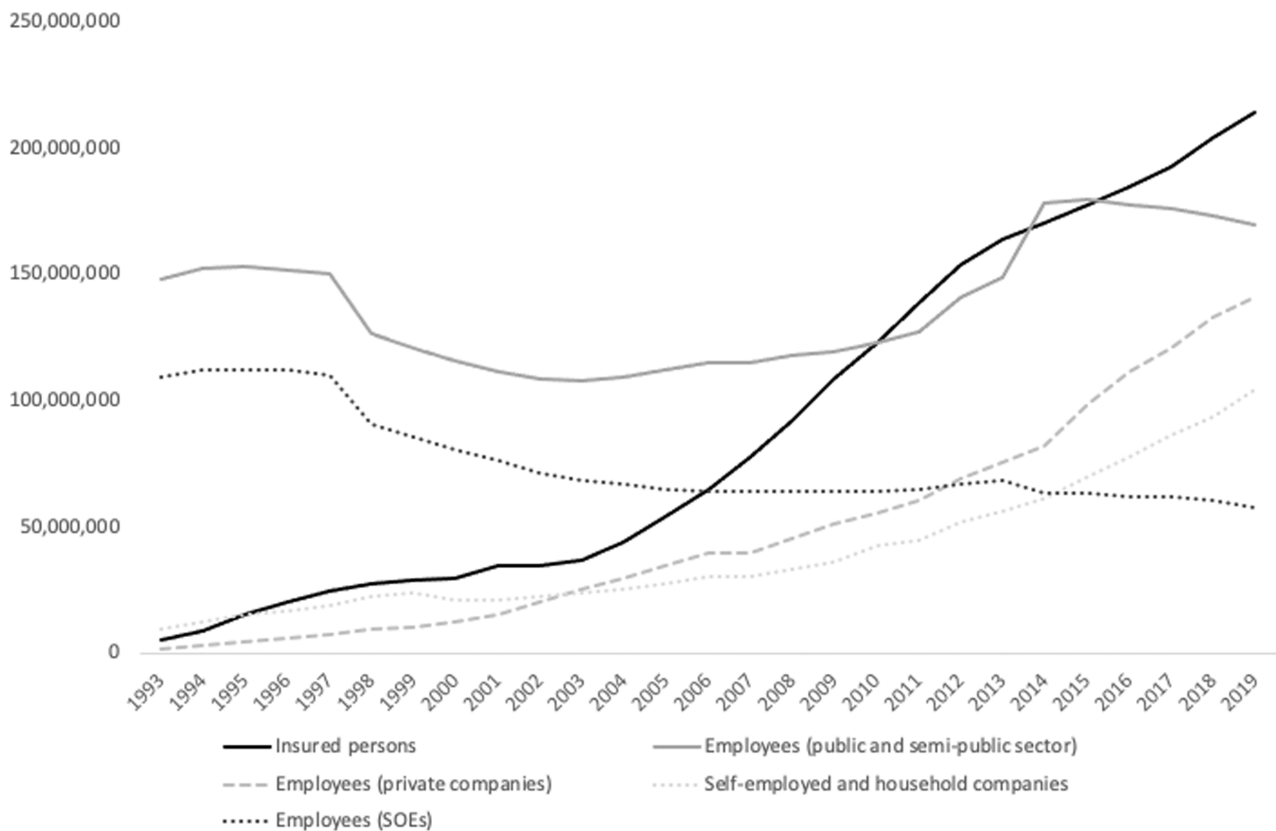


FIGURE 1 Employment and maternity insurance coverage. Source: China Statistical Yearbook 2009, 2011, 2016, 2020; China Labour Statistical Yearbook 2018, 2020. Public and semi-public refers to the Chinese category of urban, non-private enterprises (*chengzhen fei siying danwei*), which is commonly associated with formal employment. In addition to state-owned and collective enterprises, the category includes a range of mixed and foreign ownership types, including foreign private companies. Domestic private enterprises, by contrast, are a separate category and commonly associated with informal employment. Employment in private companies was no longer reported in 2018, so the figures for 2018 and 2019 were reconstructed based on other categories. They should therefore be interpreted with an appropriate margin of error.

circumvent the rules. This helped us form the category of employer non-compliance. To create themes, we discussed these categories and their interrelationships extensively. The themes we present in this article include the following: uneven expansion of maternity insurance coverage, decreasing level of maternity benefits and non-take-up of maternity benefits. These themes capture both the characteristics of maternity insurance development and experiences of maternity insurance beneficiaries. To write up our findings, we translated all the themes and salient quotations into English (see also: Creswell & Poth, 2017).

RESULTS

The uneven expansion of maternity insurance

We define coverage as potential beneficiaries who are enrolled in maternity insurance. Figure 1 illustrates the

number of insured persons, along with the size of different groups of employees in the labour market over time. In 1994, the number of people covered was very small, even relative to SOE workers and it only grew slowly in the subsequent years. The lack of political consensus facilitated provincial governments' non-compliance with the 1994 document. For example, the provincial jurisdictions of Beijing, Tianjin and Tibet reported zero enrolment in maternity insurance before 2005. Coverage in the 1990s and into the 2000s remained comparatively low in northern China and some provinces of central China (China Labour Statistical Yearbook, various years). Further, several SOEs refused to pay into the social pooling funds usually set up by county or prefectural city governments (see also: Eaton & Kostka, 2017).

Where maternity insurance was not implemented, the status quo of the 1980s remained unchanged, with women's maternity benefits depending on the financial situation of the company when it came to state-owned and collective enterprises, and private companies mostly

TABLE 1 Maternity insurance and urban basic medical insurance coverage (2016).

Ownership	Employer type	Maternity	Health insurance	Sample
Public and semi-public	SOEs	45.39%	73.92%	564
	Public service units	51.84%	74.68%	841
	Collective enterprises	24.60%	47.37%	126
	Foreign-invested & joint ventures	55.24%	54.80%	248
Private companies		22.72%	30.54%	2791
Self-employed & household companies	Individual & household companies	4.26%	9.64%	1454
	Self-employed	2.29%	5.40%	1355

Source: China Labour Dynamics Survey 2016. Percentages represent the coverage of the respective insurance among employees of the respective employer type. Absolute values refer to the number of respondents sampled from the respective employer type.

not providing any benefits at all (Liu, 2010). Over the course of the 1990s, the number of insured persons gradually increased, while the number of SOE workers declined dramatically. More generally, the 1990s were characterised by a severe fiscal crisis, an overall reluctance to spend on social protection and, as a result, a shift of risk from the state to households. Consequently, maternity insurance coverage remained low throughout the 1990s.

The Hu-Wen administration (2003–2013) placed greater emphasis on expanding social protection than the previous government. This was linked to a constellation of factors: the fiscal crisis of the 1990s had been overcome, SOE reforms had largely been completed and the economy was booming. The 2010 Social Insurance Law extended coverage of maternity insurance to all employees of both public and private enterprises. This saw coverage increase substantially, with the number of insured workers exceeding the number of SOE employees in 2006 and the number of urban public and semi-public sector employees in 2010 (see Figure 1). Coverage was also expanding in the private sector. In the 2010s, China faced a general slowdown in economic growth and a decline in public and semi-public sector employment. However, maternity insurance coverage continued to grow, albeit at a slower pace. By 2019, the number of insured persons significantly exceeded the number of employees in the public and semi-public sector and included a growing share of employees in private companies. In the same year, the State Council issued a recommendation to integrate maternity insurance with health insurance for urban employees.⁷

Using data from the CLDS, Table 1 provides a more disaggregated view of coverage. It illustrates that there is

a strong but not deterministic relationship between employer type and coverage and also shows the limits of maternity insurance coverage despite two decades of growth. Overall, maternity insurance coverage in the 2016 sample averaged at 22.5% of employees (including the self-employed),⁸ ranging from 13.0% in the private sector to 45.8% in the public and semi-public sector. Coverage was highest in foreign-invested enterprises and joint ventures, and lowest in the private and self-employed sectors. Notably, most people now work in the private sector, as the size of the 2016 survey sample indicates. It is also worth pointing out that the majority of new mothers did not have coverage or receive maternity benefits in 2015, with only 6.4 million recipients for 16.6 million births (National Bureau of Statistics, 2016).

The outcomes of the 2019 merger of maternity insurance and urban health insurance are ambiguous. Officially, the pooling funds of the two insurances have been merged, yet premiums for maternity insurance continue to be calculated separately and are still called maternity insurance benefits (Zheng, 2022, p. 60). However, reported coverage only increased gradually, from 214.1 million in 2019 to 246.2 million in 2022 (China Statistical Yearbook of Health Protection, NHSA, 2023). Our interviewees also continued to see maternity insurance as an independent programme. Table 1 presents potential coverage increases, should employers be required to always pay premiums for both programmes, indicating that coverage would increase markedly in all company types except foreign-invested and joint-venture companies.⁹ Urban health insurance coverage was 33.3% on average:

⁷Integrating maternity benefits into health insurance is a common international practice and is an approach that is also taken in China's rural health insurance system (Müller, 2016).

⁸Using figures from the National Bureau of Statistics, Zhuang (2019) estimated coverage of 45% in the same year. These differences may be connected to the survey sampling strategy. One potential issue is the existence of proxy companies focusing on maternity insurance, which are included in the NBS data but not in the CLDS survey.

⁹A plausible explanation for this could be the greater prevalence of commercial insurance in such companies.

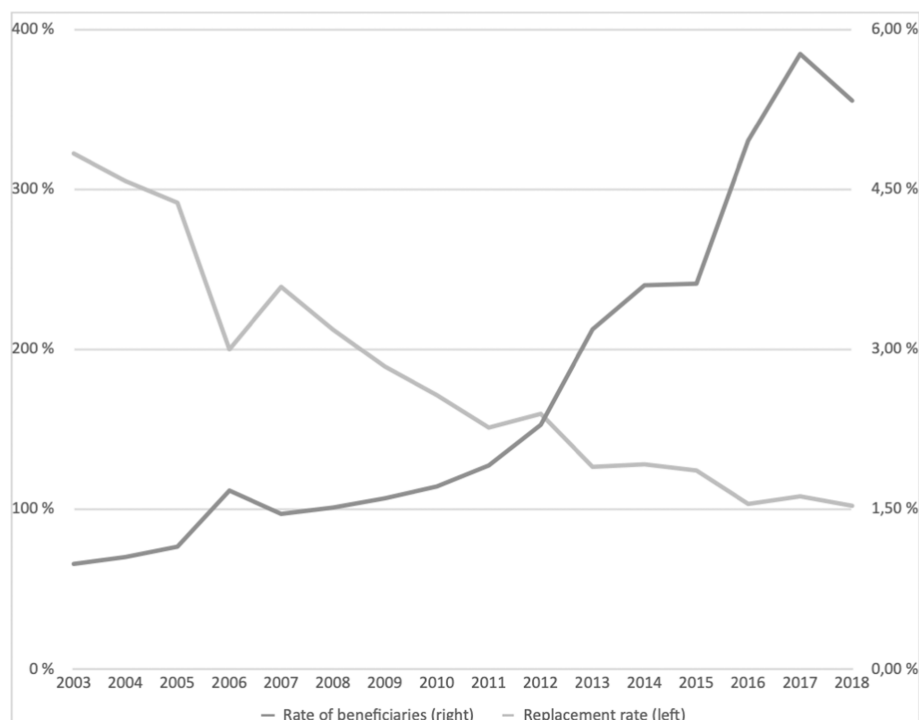


FIGURE 2 Benefit usage and level of maternity insurance benefits. Source: China Labour Statistical Yearbook, various years. The replacement rate was calculated by dividing the average benefit by the average monthly salary in the public and semi-public sector. Salaries in the private sector may differ from the public and semi-public sector, and, as such, the estimates should be interpreted with an appropriate margin of error. The rate of beneficiaries is calculated by dividing the number of beneficiaries by the number of insured persons to suggest benefit usage. Notably, in 40 to 50 out of 333 prefectural-level jurisdictions in China, regulations pertaining to some form of paternity leave have been enacted since the 1990s. This means that in slightly more than 10% of cities and prefectures, men may be included in the beneficiary count if they (a) take paternity leave and (b) receive income replacement (*hulijia jintie*) from the maternity insurance fund, rather than their regular salary during paternity leave. These men may induce a negligible bias. Further, the 2010 Social Insurance Law entitles the non-working spouses (*weijiuye peiou*) of insured men to reimbursement of birth-related medical costs, but not maternity allowance. This arguably contributed to both the rise in the rate of beneficiaries and the declining replacement rate. To our knowledge, there were no precedents of this practice before 2010.

19.2% in the private sector and 67.1% in the public and semi-public sector. However, for workers aged between 21 and 30—the typical childbearing age in China—maternity insurance coverage was only 18.6% and health insurance coverage 20.7%.

Declining level of maternity benefits

In addition to uneven coverage, there is an intricate relationship between benefit usage and the level of benefits. This section shows how benefits have become more widely distributed but also less generous in the 2000s.

Official data on the financial operations of maternity insurance reveal some basic trade-offs that have affected the level of maternity benefits over the years. Figure 2 illustrates the rate of beneficiaries relative to the number of insured persons and the replacement rate, calculated as the

value of the average benefit¹⁰ relative to monthly salary. Overall, the rate of beneficiaries has been increasing since the 2000s, whereas the replacement rate has been decreasing. The primary reason for the rising rate of beneficiaries is the increasing coverage of younger women under the Hu-Wen administration. Moreover, the 2010 Social Insurance Law entitles non-working spouses to insurance benefits as well. In the 2010s, the rate of beneficiaries further increased due to the relaxation of the strict one-child policy, which used to limit the number of times each insured person could claim benefits. Ethnic Han residing in urban areas were particularly affected by this policy. Since this group also makes up the vast majority of the insured, this policy change has significant potential to increase the rate of beneficiaries. Receipt of benefits remains conditional on

¹⁰Benefits mainly include maternity allowance and reimbursement of hospital costs. As the hospital costs would otherwise have to be paid out-of-pocket, we count them as financial benefits here.

adherence to birth planning regulations (Alpermann & Zhan, 2019). Further, some localities have experimented with paternity leave policies. Overall, therefore, maternity insurance benefits are distributed more widely.

Conversely, the level of benefits has been decreasing, as the declining replacement rate in Figure 2 illustrates. In 2003, the average replacement rate exceeded the value of three monthly salaries, which roughly corresponds to the legal entitlement. The replacement then gradually decreased to about one monthly salary in 2018. Crucial drivers of this trend are the increasing number of young women covered by maternity insurance in the 2000s and the growing number of beneficiaries that resulted from this development. Further, the gradual establishment of benefits for non-working spouses and fathers added much lower benefit payments to the equation.

While national regulations now entitle women to 98 days of maternity leave, there is considerable variation in terms of generosity at the local level (Liu et al., 2020). For example, in 2018, the average level of maternity benefits per person (total maternity insurance fund expenditure divided by the number of beneficiaries) in the eastern province of Zhejiang was 9633 RMB—almost 2.5 times higher than in the northeastern province of Liaoning (National Bureau of Statistics, 2019). How can we explain the variation in enterprises' insurance coverage and local policy implementation? We argue that two main factors should be considered: the types of employers and the different financial and administrative capacities of local governments. First, SOEs, public institutions and large private enterprises are more likely to comply because the costs of non-compliance are high (for example, audits and inspections) (Duckett, 2020). Small private enterprises, on the other hand, behave differently. According to the 2017 China Enterprise Social Security White Paper, more than 70% of Chinese private enterprises under-reported their employees' wages to reduce their social insurance contributions (Peng & Wang, 2024).

Second, as the pooling of maternity insurance has been mainly implemented at the municipal level, it is clear that the generosity of maternity benefits largely depends on the economic prosperity and financial capacity of the city responsible. Enterprises located in cities with significant fiscal capacity, or where the local taxation bureau oversees the collection of contributions, are more likely to comply with labour regulations (Qian et al., 2024).

Non-take-up of maternity insurance benefits as a consequence of drift

This section identifies the drivers of non-take-up, addressing the role of individual workers, employers and local

governments in contributing to uneven insurance coverage and declining benefit levels.

Non-knowledge and non-demand in maternity insurance benefits

It is not surprising that most interviewees are aware of the programme because maternity insurance mainly covers workers in formal employment, living in urban areas and with a high level of education (Shi & Wang, 2024). Interestingly, however, we find that non-knowledge is more prevalent among male workers, with these being unaware of their own maternity benefits (for instance, allowance for paternity leave; non-working spouses' entitlement to maternity benefits through their husbands' enrolment). For example, one interviewee (#9) working for an SOE in eastern China associated maternity benefits with social insurance contributions, emphasising the importance of individual contributions in exchange for benefits. The fact that male workers have a different perception of entitlement may lower the chances of non-working women receiving maternity benefits.

I think the benefits I enjoy are closely related to how much I contribute. I don't pay for maternity insurance, it's all paid for by my employer. I didn't even know that maternity insurance also covered male workers. We didn't receive any payments for the birth of our two children, even though my wife wasn't working and could have received some benefits through my insurance. I just didn't sort it out.

The above quote shows that male workers' non-knowledge of maternity benefits can easily lead to non-take-up, despite coverage. It also suggests that the effectiveness of maternity insurance strongly depends on implementation and take-up is impacted by men's awareness and attitudes. Conversely, awareness of the programme helps to increase coverage and reduce non-take-up. One interviewee (#36) shared how she found out about maternity insurance benefits by chance on social media and immediately persuaded her private employer to sign her up for maternity insurance.

It felt like I had won the lottery because I happened to find out about it [maternity allowance] on social media. In order to qualify for receiving maternity allowance after maternity leave, I have to prove that I've

been paying into the system for at least six months.

In addition, many women are reluctant to use up their maternity leave entitlement for fear of receiving a poor appraisal from their employers. In other words, they forgo their full benefits. As mentioned above, the length of maternity leave varies from region to region, with the minimum being 98 days. Some cities, such as Shanghai, Suzhou or Wuhan, have added another 60 days (making a total of 158 days). One interviewee (#35), who works for a private company in central China and recently had her second child, explained why she still only took the minimum 98 days of maternity leave.

My company only gives us 98 days of maternity leave even though female workers are entitled to 158 days of leave now. What can I do? I've worked here for almost ten years. I can't confront my boss and I can't quit. I need the maternity benefits and social insurance from my employer, I need to work, right?

The interviewee's non-demand leads to non-take-up of benefits (i.e. not receiving the legally stipulated number of maternity leave days). However, in contrast to the definition found in the literature, which understands non-demand as eligible individuals being aware of the existence of an insurance programme but choosing not to apply, we employ a broader meaning by showing that non-demand can be involuntary due to the key role played by the employer in both granting coverage and determining the level of maternity insurance benefits.

Non-receipt related to uneven insurance coverage

The non-compliance of employers in fulfilling their legal obligation to enrol female workers featured strongly in our interviews, which reveal that employers frequently violate the rules of the institution and fail to fully adopt the insurance policy. Moreover, our interviewees corroborated the argument that non-compliance differs substantially across different industries and ownership types.

In our sample, all public and semi-public sector employees are covered and satisfied with their coverage, to the extent that one interviewee (#7) employed by a public institution did not immediately apply for maternity benefits after maternity leave until her employer reminded her to do so, indicating proper benefit implementation. This is in sharp contrast to another

interviewee (#3) whose private employer only enrolled her on the condition that she pay the premium out of her own pocket, which de facto compromised the worker's benefit. Although China's Labour Law stipulates that all employers contribute to social insurance funds, companies in the public sector (such as larger SOEs) are more likely to face an audit and more severe sanctions than private enterprises if they violate the law (Giles et al., 2013; Shi & Wang, 2024). Local governments, which implement the law and administer the social insurance funds, focus primarily on compliance among public enterprises as well as foreign-invested enterprises and very large private businesses because these have greater financial capacity to fulfil their obligations (see Duckett, 2020). Moreover, the costs of strict implementation in smaller private enterprises deter local officials since they have limited resources and need to prioritise economic growth (Frazier, 2015).

Lack of implementation by local governments further reduces the capacity to alleviate drift and contributes to non-receipt. One expert we interviewed (#38) commented on the issue of inadequate insurance implementation, stating: 'The government always prioritises (*zhua zhong-dian*) when distributing resources. The important groups are those who work for the government and public institutions, as well as large private enterprises', thus indicating the need to ensure welfare benefits for the state's core support groups. As a result, coverage is uneven across enterprise types, which can be attributed to the interaction between employers and local governments.

First, the private sector employees we interviewed still see exclusion from social insurance as the 'norm', although they are aware of the programme and its benefits. One interviewee (#19), who works as a personal trainer in a private gym in central China, told us that it was normal for her employers not to enrol her for social insurance. Commenting on the issue of coverage, she said:

My impression is that this [insurance] is only for employees with formal jobs or those working for certain large enterprises. It's normal for them to have it. I've also asked my friends about it, and they're in the same situation as me. Maybe it's because we're too ordinary.

Second, another interviewee (#26) pointed out the stark contrast between her current and previous employers when it comes to insurance participation. Her previous employer was a private dental clinic in Shanghai, after which she worked for a public hospital in her home county in southwest China, a position she has

recently resigned from due to pregnancy. For context, it is important to note that as of 2016, even public service units only provided slightly more than half of their employees with maternity insurance coverage (see Table 1).

The director of our hospital said that because the hospital was being upgraded, there was no money for social insurance payments. Only doctors have social insurance. Although I worked in a private dental clinic in Shanghai before coming here [to the hospital], my employer paid for my social insurance.

This shows that non-compliance sometimes goes beyond the public–private divide and differs from region to region (i.e. developed regions outperform less-developed regions).

Non-receipt related to uneven coverage is arguably exacerbated by conservative fund management. For most of the 2000s, maternity insurance funds accumulated high surpluses, as they only spent between 50% and 75% of their annual revenues. In all likelihood, such conservative fund management had detrimental effects on coverage, deterring some companies from registering employees for maternity insurance altogether and driving others to shift to a contributory system in their companies. There have been times under the Xi administration (2013–present) when the share of expenditures has increased to over 100%, pointing to more efficient usage of the funds. But overall, conservative fund management has contributed to uneven coverage (China Labour Statistical Yearbook, various years).

Lastly, our interviews showed that women and couples without coverage often have no way of financing maternity leave and may or may not be entitled to reimbursement of health costs through their public health insurance. This issue was highlighted by one interviewee (#25), a father of a newborn residing in southern China, who would like to see more government intervention and financial support to reduce non-receipt:

My wife works for a public school and the reimbursement we received for the hospital delivery was good. But the other two women my wife shared a room with [...] had less protection because only employees from certain enterprises have maternity insurance. The problem is that maternity benefits are difficult to obtain in private companies, but this is where most workers are employed.

In sum, the government attempted to alleviate drift by consolidating women's legal entitlements through a non-contributory insurance scheme that pools the economic risks of motherhood among employers. However, the process of drift and related employer non-compliance has resulted in uneven coverage increase. Consequently, non-take-up is more pronounced among those who are most in need of maternity protection (such as female workers in small and private enterprises).

Non-receipt related to declining maternity benefit level

Non-receipt is also reflected in the extent to which people receive their full benefit entitlement. In our study of maternity benefits, this aspect of non-receipt is, once again, closely linked to employer non-compliance. Precarious working conditions and unemployment make rule violation easier, which, in turn, can increase maternity insurance coverage—albeit in a problematic way. As a result, workers are covered but at the expense of benefit levels. For example, some people have managed to qualify for maternity benefits by using proxy companies where they are registered as formal employees and pay social insurance premiums out of their own pockets. One interviewee (#5), a self-employed father of two in a rural county in central China, shared how his wife received maternity benefits by means of such an arrangement. The family did this because the private company his wife worked for went bankrupt before she gave birth.

The company went bankrupt while she was still pregnant. We wanted to stay in the social insurance system, so we used a proxy company to act as her employer and we paid her social insurance [out of our own pocket].

The same interviewee described another important evasive tactic used by their employer—informal burden sharing:

Even before the bankruptcy, her employer wasn't paying the full social insurance premium. We had to split the insurance bill with the employer.

This practice of unofficially turning the non-contributory scheme into a contributory one was also described by a small business owner we interviewed (#18). For smaller private companies, maternity insurance (along with other social insurance programmes) can

be a financial burden, which employers may ask their employees to share in exchange for coverage:

Social insurance is an extra burden for small businesses like ours, and it keeps increasing every year. I talk to my employees before signing a contract with them, informing them that they will also have to share the cost of social insurance [my contribution]. By keeping them enrolled, I'm indirectly giving them more money. It's reasonable for them to share the cost.

In addition to the reduction in the level of benefits due to employees' self-contribution to maternity insurance, we find that an important but difficult-to-measure factor is the under-reporting of wages, the impact of which increased with the expansion of the private sector (Lüthje et al., 2013). We illustrate this by juxtaposing descriptions provided by two female interviewees in central China, one employed by a small private company and the other by a large multinational. Inequality of benefits is due in part to differences in salaries and in part to the strategic behaviour of employers:

What I actually receive each month is higher than the amount for which my employer pays my social insurance. The company only pays the lowest level of social insurance. I know that the maternity allowance is calculated based on this figure, so I don't get much. For my first child, I only got about 13,000 RMB. I don't expect it to be much more for my second child (Interviewee #35).

My company is very generous. My maternity allowance was about 60,000 RMB. I also received my basic salary during my maternity leave. This is an extra benefit that my company doesn't have to provide. If I compare this to the situation in some private companies, I realise that I am lucky (Interviewee #4).

This illustrates that employers underreport wages, thereby gaming the system (Peng & Wang, 2024). The urban social insurance contribution, based on the average wage, requires a minimum payment for workers equal to that which would be paid by workers earning 60% of the local average wage and a maximum payment of 300%. If a worker earns less than 60% of the local average annual wage, the worker and employer must make the same contribution as a worker earning exactly 60% of

the average wage (Giles et al., 2013). It is thus no surprise that some employers would rather pay the minimum social insurance contribution. This affects the generosity of the maternity allowance, which varies from enterprise to enterprise because it is calculated according to the average monthly wage of the company's employees in the previous year. Thus, the extent to which employers are willing to pay the full social insurance contribution determines the generosity of the maternity benefit received by individual workers.

Of course, if the income replacement rate of the maternity allowance is low, some women will be forced to work during their maternity leave or until the day before they give birth, which de facto undermines their legal entitlement to a period of rest. One interviewee (#12) from southern China worked during her maternity leave to compensate for the limited maternity benefit she received because a large part of her salary was based on a performance bonus, which was excluded from the maternity allowance calculation.

I work in sales and my salary consists of a base salary and a bonus. I've been working during my maternity leave so my income is not too different from before, as I don't want to lose my clients. I'm just grateful that my private employer enrolled me for social insurance.

Under-reporting of wages and high shares of variable payments or bonuses (for more information on this critical part of Chinese labour relations, see, for example, Lüthje et al., 2013; ten Brink, 2019) have similar effects here. The pervasive role of employers in securing female workers' entitlement to maternity benefits led one interviewee (#14) in southern China to suggest decoupling maternity benefits from employers, as this would help improve both the coverage and level of benefits.

If you really want to improve the welfare of mothers like us, the maternity allowance should be based on the average regional wage [not the average wage of an individual company] and delivered directly to us through the government, not via companies. That way, companies won't find ways of firing women or reducing their social insurance contributions to a minimum.

In sum, in a context of weak employer compliance and poor enforcement by local governments, mothers and fathers cannot truly benefit from the protection mandated by law. In light of this, the above-mentioned

interviewee expected more government intervention to improve benefit implementation and reduce non-take-up. Arguably, the use of maternity insurance to ensure female workers' entitlements has not proved to be very effective in alleviating the drift induced by the marketisation of the economy. This is because, under the current system, both local governments and employers have an incentive not to strictly implement a form of maternity insurance that links the realisation of women's legal rights to premium contributions *solely* from employers.

DISCUSSION AND CONCLUSION

Analysing the entitlements of female workers as an institution and tracing the drift induced by marketisation over time, we look at why these entitlements are not fully guaranteed as per the legislation and what the outcomes are. Drawing on a diverse set of data sources, we trace the development trajectory of maternity benefits from the 1950s until the present. In doing so, we identify drift as the main mechanism perpetuating gaps between *de jure* entitlements and *de facto* benefits. To alleviate drift and consolidate maternity benefits, the government introduced maternity insurance in 1994. However, its implementation did not initially lead to the rapid expansion of coverage, and, since the 2000s, expansion has been uneven and accompanied by a decreasing level of benefits.

We argue that the direct consequence of drift in maternity benefit entitlements is non-take-up, which manifests itself in both uneven insurance coverage and declining benefit levels. These outcomes are associated with persistent employer non-compliance, suggesting that the enactment of new social legislation in and of itself may not be sufficient to reduce drift because what actually matters is whether such legislation is properly implemented (Béland et al., 2016). We highlight the need to address non-take-up at both the individual level (non-knowledge and non-demand) and the employer level (non-receipt). Individual workers need to be informed about their entitlements to reduce the risk of non-take-up. The risk also relates to the existing arrangement whereby a woman's right to maternity benefits is fulfilled through maternity insurance, in which employers play a central role. Employers may view maternity benefits as a burden or discriminate against female workers (Lucas, 2024). From a policy design perspective, research shows that the degree to which public provision targets specific groups affects non-take-up, and that selective social programmes are associated with higher degrees of non-take-up than universal programmes (Janssens & Van Mechelen, 2022; van Oorschot, 2002). Our study is

consistent with the existing evidence. Moreover, similar to social assistance benefits, non-contributory maternity insurance tends to have lower social acceptance (with one interviewee seeing benefits as being linked to personal contributions, for instance) than contributory social insurance programmes (van Oorschot & Roosma, 2015). Therefore, we suggest decoupling maternity insurance from full reliance on employers and introducing a co-payment system to harmonise employer–employee relations. Another approach would be to change the structure of the benefit system by universalising maternity benefits through public taxation. This requires the determination of and enforcement by central and local governments. The fundamental challenge of any social policy is to create a universal infrastructure based on which selective provision can target services with the minimum risk of stigma in favour of those whose needs are greatest (Baumberg, 2016; Titmuss, 1968).

Our study of China's maternity benefit system aligns with the existing literature which argues that the implementation of drift-correcting policies can falter when it occurs over a long period of time and involves multiple actors at different levels of government, who may have different incentives and may undermine the goals of the insurance programme (Béland et al., 2016). This primarily concerns the role of employers (who contribute to the insurance) and local governments (who ensure that policies are implemented). On the employer side, we find that non-compliance is reflected in active exploitation, that is employers deliberately finding ways of circumventing the rules. It demonstrates that welfare programmes based on social insurance models impose additional costs on businesses and increase government authority over business owners, which generates opposition (Frazier, 2015; Mares, 2003). Employers either refused to pay maternity insurance premiums or stopped hiring female workers, facilitating a process of drift. This process continued despite the introduction of maternity insurance in 1994, as employers did not always pay the statutory maternity insurance contributions, behaviour that was tolerated by promotion-seeking local officials who prioritised local economic growth and their individual career opportunities over worker welfare (Zhang & Zhang, 2023).

This brings us to the role of local governments in the implementation process. While maternity insurance is pooled at the municipal level and regional benefit levels vary, it is reasonable to assume that employer non-compliance is associated with the strategic use of policy ambiguity and selective enforcement by local governments (Duckett, 2020). The latter's tolerance of employer non-compliance is not merely a passive act, but an active strategy within China's governance model, as this tacit

approval of non-compliance serves broader state interests in maintaining economic growth and social stability (for instance, better policy implementation for core support groups in the public sector and large private enterprises). In other words, the gaps between de jure entitlements and de facto benefits are not just outcomes of active exploitation by employers, but also reflect deliberate state strategies in managing social policy in a market-oriented authoritarian system. In contexts where policy implementation is relatively decentralised and the interests of local officials converge with those of employers, problematic policy enforcement is more likely to be found (Shi, 2017) as a result of ambiguous compromises (Mahoney & Thelen, 2010). Thus, we extend the discussion of institutional change in non-Western settings by suggesting that drift depends on interactions between state and non-state actors and may be a result of their collaborative coping strategies (Tsai, 2006) in the less-studied area of maternity protection.

Moving forward, the state's supervisory role in the implementation of maternity benefits could be strengthened, helping to narrow the gap between de jure entitlements and de facto benefits. As mentioned above, China integrated maternity insurance into its health insurance programme in 2019 to guarantee workers' insurance benefits and improve insurance fund risk sharing (State Council, 2019). Moreover, strategic reallocation of enforcement authority to local tax agencies might deter private enterprises from providing deliberately inaccurate information on their employees' wages and improve benefit levels, as studies on pension insurance suggest (Peng & Wang, 2024).

This article is not without its limitations. First, given the differences in local governments' fiscal and administrative capacities, people's experience may vary. A thorough examination of regional differences in the implementation of maternity insurance is beyond the scope of our article. Nonetheless, such a comparative regional analysis would generate new insights on the disparities in maternity benefit implementation and allow for interregional welfare comparison and, as such, may be a worthwhile endeavour for the future. Second, since maternity insurance mainly covers female workers in formal employment, we caution against making generalisations based on our findings and applying them to other contexts, as very few countries have an independent maternity insurance scheme with benefits contingent on employer contributions (Müller & ten Brink, 2022). We also encourage future work to examine maternity protection in the informal sector (for instance, platform workers) and to identify the administrative burden of claiming benefits. Third, although our findings suggest that gender-specific maternity protection policies are

particularly susceptible to implementation gaps in the Chinese context, more work is needed to produce a comprehensive analysis of gender and social policy, as women are expected to help mitigate China's fertility crisis through the current three-child policy.

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DATA AVAILABILITY STATEMENT

The data that support the findings of this study are available from the corresponding author upon reasonable request.


ETHICS STATEMENT

Ethical standards in research were guaranteed by following the recommendations of the German Research Foundation (DFG) for conducting research in risk environments and safeguarding good research practice.

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APPENDIX A: Information on interviewees

Interviewee	Age	Gender	Residence	Education	Employment	Maternity insurance
#1	33	Female	Urban/east	Master's	Private/business owner	Insured
#2	33	Female	Urban/east	Master's	Semi-public/school teacher	Insured
#3	28	Female	Urban/central	Bachelor's	Semi-public/kindergarten	Insured (proxy company)
#4	32	Female	Urban/central	Bachelor's	Foreign company	Insured
#5	31	Male	Rural/central	Vocational college	Self-employed	Not insured, wife insured (proxy company)
#6	33	Female	Urban/northeast	Bachelor's	Unemployed	Not insured, husband insured
#7	31	Female	Urban/north	Master's	Public/research institution	Insured
#8	30	Female	Urban/north	Bachelor's	Public/hospital nurse	Insured
#9	33	Male	Urban/east	Bachelor's	Public/SOE	Insured, non-working wife not insured
#10	31	Female	Urban/south	Bachelor's	Public/SOE	Insured
#11	32	Female	Urban/central	Bachelor's	Public/SOE	Insured
#12	32	Female	Urban/south	Bachelor's	Private/sales	Insured
#13	29	Female	Urban/south	Master's	Public/school teacher	Insured
#14	28	Female	Urban/south	Bachelor's	Private	Insured
#15	32	Female	Urban/east	Master's	Public/SOE	Insured
#16	34	Female	Urban/east	Bachelor's	Public/hospital nurse	Insured
#17	30	Male	Urban/central	PhD	Public/university lecturer	Insured
#18	33	Female	Urban/central	Bachelor's	Private/business owner	Insured
#19	28	Female	Urban/central	Bachelor's	Private/fitness trainer	Insured (proxy company)
#20	34	Female	Rural/east	High school	Unemployed	Not insured
#21	28	Female	Rural/southwest	Junior high school	Unemployed	Previously insured
#22	31	Female	Urban/east	Vocational college	Public/hospital nurse	Insured
#23	32	Female	Urban/east	Master's	Public/school teacher	Insured
#24	27	Female	Rural/southwest	Junior high school	Unemployed	Not insured
#25	31	Male	Rural/east	Master's	Self-employed	Not insured, wife insured
#26	29	Female	Rural/southwest	Vocational college	Unemployed	Previously insured
#27	40	Female	Urban/central	PhD	Public/university professor	Insured
#28	35	Female	Urban/east	Master's	Public/civil servant	Insured
#29	27	Female	Rural/north	Bachelor's	Private/part-time worker	Not insured
#30	28	Female	Urban/north	Bachelor's	Public/SOE	Insured

(Continues)

Interviewee	Age	Gender	Residence	Education	Employment	Maternity insurance
#31	30	Female	Rural/north	Vocational college	Unemployed	Not insured
#32	32	Female	Urban/north	Bachelor's	Private/accountant	Insured
#33	33	Female	Urban/north	Bachelor's	Public/hospital doctor	Insured
#34	31	Female	Urban/east	Master's	Semi-public/editor	Insured
#35	33	Female	Urban/central	Bachelor's	Private/trade company	Insured
#36	32	Female	Urban/central	Bachelor's	Private	Insured
Expert interview				Location		Date of interview
#37 (Local researcher)				Shanghai		15.09.2023
#38 (University professor)				Jiangsu		21.09.2023
#39 (Local researcher)				Shanghai		25.09.2023