BEIJING — After three decades of a Chinese policy that limits most families to one child, many families say they will not take advantage of a major change allowing a second child because of the rising cost of child-rearing.

“With two kids you have less money to give them the best,” said Mao Xiaodan, 27, a Beijing lawyer seven weeks into her first pregnancy who has dismissed the prospect of a second child. She said she was concerned about stratospheric housing prices and the high cost of schooling. “My husband’s co-worker has twins,” she said, “and just paying for elementary school has nearly bankrupted him.”

Under the new policy, the most significant overhaul of China’s family planning rules in 30 years, married couples in which just one parent is an only child can also have a second baby. The previous rules allowed two children for couples in which both parents are only children. The old policy also made exceptions for China’s officially recognized ethnic minorities and rural couples whose first child was a girl or disabled.

The government estimates that the change will allow an additional 15 million to 20 million couples to expand their families, helping to stem a plunging birthrate that experts say has left China with a dangerous demographic imbalance in both age and sex. But only about half of those couples are willing to have two children, according to research by the National Health and Family Planning Commission cited in state news media.

In interviews, many couples blamed the rising cost of living for their reluctance to have more than one child. Some cited a persistent cultural norm that requires husbands to provide an apartment, a car and other material riches.
to a bride, demands that can push an extended family deep into debt.

Maggie Ding, 36, a university lecturer with an infant son, incorporated those costs into her reproductive calculus and decided that a second child would be potentially ruinous. “I would run the risk of having two boys,” she said. “That means double the mortgage and the pressure. It’s too overwhelming to even think about.”

Such sentiments are likely to conspire against government efforts to correct the demographic imbalance that led to the new policy.

The imbalance is a result of Chinese using various sex selection methods to have a son under the so-called one-child policy.

Since its inception in 1979, the one-child policy has been credited with helping foster China’s surging economy by slowing population growth. But the family planning restrictions have produced an array of unintended consequences. In 2012, there were about 40 million more men than women, including 18 million more boys than girls under the age of 15. By 2020, the government estimates that 30 million eligible bachelors will be unable to find a wife.

Beyond a surplus of single men, some economists have warned of an impending elder-care crisis, noting that China’s working-age population peaked in 2012, leaving fewer gainfully employed people on hand to take care of their parents and older relatives. Last year, there were 194 million people over the age of 60 in China, the largest population of that age group in the world.

The state news media has praised the latest overhauls as necessary for addressing the looming crisis. “In the long run, the new policy is expected to help facilitate family development, promote happiness and increase the ability of families to care for the elderly,” the official Xinhua news service said in December. The changes, which were announced late last year, have been introduced in six provinces and regions, including Beijing, on Friday, with another 20 expected by the end of 2014.

But there are concerns over how effective the changes will be. On Monday, The Qianjiang Evening News, a state-run newspaper in the coastal province of Zhejiang, reported that one month after the province began a trial period for the new policy in three cities, only 300 applications for a second child had been received, far lower than expected.

There are, of course, many parents eager to take advantage of the newly
relaxed rules. As she waited her turn to see a doctor one recent morning, Sun Li, a 35-year-old television station executive nearly nine months pregnant, griped about her aching hips while bemoaning the capital’s toxic air. But asked if she would do it all again, she nodded enthusiastically. “We’re already planning on having another baby,” she said. “An only child is too lonely. It’s better to have two.”

But Ms. Sun will have to wait to benefit from the overhauls. According to the Beijing government, a second child must be born at least four years after the first, and only to mothers over the age of 28.

Family-planning overhauls are unlikely to address what many critics say is the lasting trauma that countless families, and especially women, endured over the past three decades. They include crushing fines for those who violated the rules, soaring rates of female infanticide, involuntary sterilizations and forced abortions. According to government figures, 24 Chinese provinces and other regions in 2012 collected about $3.29 billion in fines, with little accounting for where the money went.

Despite the most recent regulatory changes, China’s baby bureaucracy remains invasive, evidence of the state’s grip on all aspects of life, beginning in the womb.

To ensure their baby is born legally, Chinese couples still need a government-issued “family planning service certificate,” which often takes months to obtain. “Just getting the birth permit is so much trouble,” said Natalie Wong, 27, who is six months pregnant and works for a television station in the eastern coastal city of Xiamen.

The process requires prospective parents to collect over a dozen official stamps from neighborhood committees, family-planning departments and other agencies in their official hometowns, even if they have long since moved away.

“You’d better start applying the minute your baby is conceived, otherwise you might not get the permit before it’s born,” said David Chen, 30, an Internet technology developer in Beijing whose wife was pregnant with their second child.

The quest for such documents allows employers, bureaucrats and neighbors to peer deep into a couple’s private life. Mr. Chen and his wife, both only children, had to provide their marriage license, birth certificates and residency permits before they could get the green light for a second child.

Each of their parents also had to get stamps from their work units and
several government departments proving that the expectant couple was legally eligible. Although Mr. Chen sent the documents by express mail, approval still took months.

“Local officials don’t always know how to handle the procedures, so that really stalled the process,” he said.

Sitting in the beige-color prenatal waiting area at Chaoyang Hospital in central Beijing, Wang Xueyan, 32, fiddled with his smartphone alongside scores of other expectant fathers awaiting the latest update from the doctor. Because he has no siblings, but his wife does, the policy change will help fulfill his dream of a larger nuclear family. “We’re hoping the more children we have, the more they’ll support us when we’re old,” he said.

Strangely, at least for China, Mr. Wang’s mother-in-law has been lobbying against the prospect of two grandchildren. “She’s worried that siblings will fight over the inheritance,” he said.

Lucy Chen contributed research.

A version of this article appears in print on February 26, 2014, on page A4 of the New York edition with the headline: Many in China Can Now Have a Second Child, but Say No.

© 2014 The New York Times Company