



The Housing Perspective of the New Generation Dual-Income Families: Changes in Young People's Attitudes Toward Marriage and Homeownership

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ABSTRACT

China's young dual-income families are reshaping traditional views on marriage and homeownership due to rising property prices, evolving gender roles, and shifting career priorities. While homeownership was once a prerequisite for marriage, many couples now favor renting, co-ownership, or investing in second-tier cities. Delayed marriage and a growing Dual Income, No Kids trend further challenge conventional family structures. Despite these shifts, cultural expectations and parental pressures persist, influencing housing decisions. Government policies, such as first-time buyer incentives and rental housing programs, aim to address these trends but struggle to fully align with young people's changing priorities. This study explores the interplay of economic realities, social expectations, and policy interventions in shaping modern housing and marital decisions in China.

KEYWORDS

dual-income families; homeownership; gender roles; social expectations

1. Introduction

China's rapid urbanization and economic transformation have significantly altered societal norms, especially concerning marriage, family structures, and homeownership. For decades, marriage and homeownership were

closely intertwined in Chinese culture, where owning a home was seen as a prerequisite for stability, social status, and family formation. Traditionally, men were expected to provide a house as part of the marital foundation, often with financial assistance from their parents. However, with shifting economic realities,

changing gender dynamics, and evolving personal aspirations, young people's attitudes toward both marriage and homeownership have become increasingly fluid and pragmatic.

The emergence of dual-income households, including DINK (Dual Income, No Kids) and DIWK (Dual Income, With Kids) families, reflects broader societal shifts where both partners actively contribute to financial decision-making. Unlike past generations who adhered to rigid gender roles and prioritized securing property before marriage, today's young professionals are redefining their priorities. Many prioritize career growth, financial independence, and personal fulfillment over traditional markers of success, such as early marriage and immediate homeownership. Consequently, housing decisions among young couples are increasingly influenced by lifestyle preferences, economic conditions, and long-term investment potential rather than cultural expectations alone.

Economic pressures also play a critical role in reshaping homeownership perspectives. Rising property prices in China's megacities, stringent mortgage policies, and the high cost of living have made homeownership less attainable for many young couples. In response, a growing number of them opt to rent instead of buy, co-own property with their spouses, or invest in real estate in second-tier cities rather than committing to expensive urban housing markets. Simultaneously, shifting gender roles and the increasing financial independence of women mean that homeownership is no longer solely a male responsibility, leading to new patterns of co-ownership and joint financial planning.

This paper explores the evolving attitudes of young dual-income families toward marriage and homeownership in China, examining how economic factors, gender equality, social expectations, and policy changes are reshaping their housing perspectives.

2. Changing Attitudes Toward Marriage in China's New Generation

Marriage in China has long been regarded as a crucial milestone in an individual's life, symbolizing not only personal commitment but also fulfilling deep-rooted familial and societal

expectations. Traditionally, marriage was closely tied to economic stability, with homeownership being a fundamental prerequisite. However, contemporary young adults, especially those in urban areas and dual-income households, are increasingly reshaping the conventional outlook on marriage. This shift is driven by a combination of changing economic conditions, evolving gender roles, personal aspirations, and broader social transformations.

One of the most significant changes is the delayed approach to marriage, particularly among well-educated young professionals. Unlike previous generations who often married in their mid-20s, today's youth are choosing to postpone marriage in favor of personal and career development. Higher education attainment rates, particularly among women, have expanded career opportunities, making financial independence a priority before considering marriage. As a result, marriage is no longer seen as an immediate necessity but rather as a choice that must align with individual goals and life circumstances. The traditional notion that people must marry early to secure a stable future is gradually losing its hold, particularly in urban settings where professional success is often valued more highly than early family formation.

In addition to delaying marriage, shifting gender roles have also contributed to a transformation in marital expectations. Historically, marriage was built on a patriarchal structure where men were expected to be the primary financial providers, while women assumed domestic and child-rearing responsibilities. However, the rise of dual-income families has challenged this traditional model, fostering more egalitarian relationships. Today, women are not only financially independent but also play a decisive role in marital and housing decisions. Many now seek partners who value mutual respect and shared responsibilities rather than simply providing financial security. This shift has led to an increasing number of couples approaching marriage as a partnership of equals, with decisions about homeownership, career, and

family planning made jointly rather than being dictated by traditional gender norms.

Another notable trend is the declining social pressure to marry, particularly in first-tier cities like Beijing, Shanghai, and Shenzhen, where fast-paced urban life and high living costs have contributed to changing priorities. Although traditional expectations from family members still exist—especially in rural areas where parental influence remains strong—urban youth are more likely to resist pressure to marry solely to conform to societal norms. Many prioritize self-fulfillment over external approval, leading to a growing acceptance of alternative lifestyles such as long-term cohabitation without marriage or even remaining single indefinitely. This shift reflects a broader movement toward individualism, where personal happiness and autonomy outweigh rigid social expectations.

The emergence of the DINK trend further illustrates changing perspectives on marriage. Many young couples, even after getting married, are choosing not to have children due to financial constraints, work pressures, and changing values. Raising a child in urban China has become increasingly expensive, with costs associated with education, healthcare, and housing rising rapidly. As a result, some couples opt for a child-free lifestyle to maintain financial stability, career progression, and personal freedom. This trend challenges traditional Chinese notions of marriage, which have long been associated with continuing family lineage and fulfilling filial duties.

Despite these shifting attitudes, cultural traditions and family expectations continue to exert some influence. Many parents still consider marriage an essential life event and actively participate in the process, sometimes even pressuring their children to settle down by a certain age. The social stigma surrounding unmarried individuals, particularly women over 30—often labeled as “leftover women”—still exists, although it is gradually diminishing as societal norms evolve. However, young people today are more assertive in prioritizing their own happiness and making decisions based on their own values rather than solely adhering to family expectations.

In conclusion, the new generation in China is reshaping the traditional concept of marriage by prioritizing personal aspirations, career advancement, and financial independence over conventional norms. The once-unquestioned link between marriage and homeownership is weakening as young adults embrace flexibility, gender equality, and alternative family structures. While social and parental expectations still play a role in shaping decisions, the increasing autonomy of young people is redefining what marriage means in modern China.

3. Homeownership in a Shifting Economic Landscape

Homeownership has long been regarded as a symbol of financial security and social status in China, particularly in the context of marriage and family stability. However, the new generation of young, dual-income families is experiencing a profound shift in their attitudes toward property ownership. While owning a home remains a cultural ideal, rising real estate prices, evolving gender roles, changing financial priorities, and government policies have led many young couples to reconsider their approach to buying property. Unlike their parents' generation, which prioritized securing a home as early as possible, many young professionals are choosing more flexible and pragmatic housing strategies, including renting, co-ownership, or investing in properties in lower-cost regions.

3.1 The Challenge of Housing Affordability

One of the most significant factors influencing homeownership decisions is the skyrocketing price of real estate in China's major urban centers. Cities like Beijing, Shanghai, and Shenzhen have witnessed unprecedented property price increases over the past two decades, making homeownership increasingly difficult for young couples. The average price per square meter in these first-tier cities often exceeds the annual income of an average worker, forcing many to either delay homeownership or seek alternative solutions. Even in second-tier cities, where prices are lower than in

metropolises, the financial burden of purchasing a home remains considerable due to down payment requirements and long-term mortgage commitments.

China's mortgage policies and lending regulations add another layer of complexity. First-time buyers may receive preferential loan terms, but strict lending requirements mean that dual-income families must still prove substantial financial stability before obtaining a mortgage. Interest rates, down payment requirements, and restrictions on purchasing additional properties further complicate the decision-making process. For many young couples, the financial pressure of taking on a large mortgage limits their ability to pursue other life goals, such as career advancement, travel, or having children. As a result, some opt to delay homeownership until they have achieved a more stable financial position.

3.2 Renting as a Preferred Alternative

Unlike previous generations who viewed renting as a temporary solution before purchasing a home, an increasing number of young dual-income couples now see renting as a long-term, viable alternative to homeownership. Renting provides flexibility in a fast-paced job market, where career opportunities often require relocation to different cities or even abroad. It also eliminates the financial strain of saving for a large down payment and servicing a long-term mortgage. The preference for renting is particularly evident in China's first-tier cities, where housing prices are prohibitive, and rental markets are well-developed.

China's government has been promoting rental housing as part of a broader effort to stabilize the real estate market and address affordability concerns. Cities like Shanghai and Shenzhen have introduced policies encouraging the development of long-term rental apartments, making renting a more attractive option for young professionals. Some couples also opt to live in co-living spaces, which provide affordable housing with shared amenities, allowing them to maintain a high quality of life without the financial burden of purchasing property. Renting also enables couples to invest their savings in other assets, such as stocks,

businesses, or overseas properties, rather than tying up their capital in a single real estate purchase.

3.3 The Rise of Co-Ownership and Financial Equality

Traditionally, homeownership in China was often the sole responsibility of the male partner and his family, with the expectation that a man must own a home before getting married. However, this dynamic is rapidly changing as gender roles evolve and women achieve greater financial independence. More young couples are now embracing co-ownership models, in which both partners contribute financially to the purchase of a home. This shift reflects broader changes in gender equality and economic participation, as women are no longer seen as passive dependents but active financial decision-makers.

Co-ownership has several advantages, including shared financial responsibility and greater negotiating power when purchasing a home. By combining their incomes, dual-income families can afford better housing options, reduce individual financial stress, and ensure both partners have legal ownership rights in case of divorce or separation. However, the rise of co-ownership has also led to legal debates regarding property rights and financial contributions in cases of marital dissolution. Some couples draft legal agreements specifying ownership shares and responsibilities before purchasing property, a practice that was uncommon in previous generations but is gaining acceptance among young professionals.

3.4 Investment-Driven Housing Decisions

For many young couples, purchasing a home is no longer just about having a place to live—it is also about making a smart financial investment. Due to China's fluctuating real estate market and economic uncertainties, some dual-income families strategically invest in properties in second-tier or third-tier cities, where housing prices are more affordable, and appreciation potential is higher. Instead of buying an expensive apartment in a first-tier city, some choose to rent in the city where they work while purchasing investment properties elsewhere.

This approach allows them to benefit from real estate appreciation without taking on the high costs of homeownership in major urban centers. Some young professionals are exploring overseas real estate investment as an alternative to the competitive Chinese market. Countries like Thailand, Japan, and Malaysia have become attractive destinations for Chinese investors due to their relatively lower property prices, stable investment environments, and potential for rental income. Dual-income families with a global outlook see overseas property purchases as a way to diversify their financial portfolios while maintaining the flexibility to move between different locations for work and lifestyle preferences.

3.5 Balancing Tradition with Modern Housing Choices

Despite these evolving perspectives, traditional values still influence homeownership decisions in China. Many parents continue to believe that owning a home is a prerequisite for marriage and are willing to provide financial assistance to help their children buy property. In some cases, parental contributions can significantly ease the financial burden, allowing young couples to enter the housing market earlier than they would on their own. However, this financial support often comes with strings attached, such as parental influence over marriage decisions, location preferences, and even the naming rights on the property deed. For some young couples, homeownership remains a deeply ingrained cultural aspiration, providing a sense of stability, security, and long-term wealth accumulation. While their approach to purchasing property may differ from that of previous generations, the desire to eventually own a home remains strong. The difference lies in the increasing willingness to explore alternative pathways to property ownership, such as renting before buying, co-owning with a partner, or investing strategically rather than purchasing immediately after marriage.

The concept of homeownership among young dual-income families in China is undergoing a significant transformation. While the traditional expectation of owning a home before marriage still holds cultural weight, economic realities,

shifting gender roles, and evolving financial priorities are reshaping housing decisions. The high cost of real estate in major cities, the appeal of renting, the rise of co-ownership models, and the growing trend of investment-driven purchases all reflect the dynamic nature of the modern housing market. As China's urban landscape continues to evolve, so too will the perspectives of young professionals, who are redefining what it means to own a home in a rapidly changing society.

4. The Role of Government Policies and Social Expectations

China's housing market and marriage trends are deeply influenced by a combination of government policies and ingrained social expectations. While economic realities have played a significant role in shifting young people's perspectives on homeownership and marriage, government interventions—such as real estate regulations, mortgage policies, and urban planning strategies—further shape how young couples approach major life decisions. At the same time, traditional cultural values, family pressures, and societal norms continue to exert influence, creating a complex landscape in which the younger generation must navigate their aspirations and responsibilities.

4.1 Real Estate Regulations and Loan Policies

Government policies regarding the real estate market have had a profound impact on young couples' ability to purchase homes. In recent years, China has implemented strict measures to cool down the overheating housing market, prevent speculative buying, and ensure housing remains accessible to first-time buyers. Regulations such as purchase restrictions, higher down payment requirements for second homes, and limits on mortgage lending have directly affected young families' housing choices. For instance, in many major cities, non-local residents face barriers to buying property unless they meet residency requirements, making it difficult for young professionals who have migrated for work to establish long-term housing stability.

At the same time, preferential policies for first-time homebuyers, including reduced interest rates and tax incentives, provide some relief to young couples looking to enter the property market. However, these benefits are often offset by high real estate prices and competition for desirable properties in urban centers. As a result, many young dual-income families carefully assess whether purchasing a home aligns with their financial capabilities and long-term plans. Some choose to buy property in second-tier cities where government policies offer greater incentives, while others delay homeownership, opting to rent until economic conditions become more favorable. The Chinese government has increasingly promoted rental housing as a viable alternative to homeownership. In cities like Shanghai and Beijing, policymakers have introduced initiatives to develop long-term rental markets, stabilize rental prices, and encourage developers to invest in rental housing projects. These policies are particularly relevant for young professionals and newlywed couples who may not be ready to commit to buying property but still seek stable housing options. The rise of state-supported rental housing represents a shift in government strategy, acknowledging that traditional homeownership is no longer the only path to housing security in an evolving economy.

4.2 Social Pressures from Family and Cultural Expectations

Despite shifting economic realities and changing personal priorities, deeply ingrained cultural norms continue to shape how young people approach marriage and homeownership. In traditional Chinese culture, homeownership is often seen as an essential prerequisite for marriage, symbolizing financial stability and the ability to provide for a future family. For decades, it was common practice for a man to purchase a home before proposing marriage, often with financial assistance from his parents. While this expectation is gradually loosening, many families still place significant pressure on their children to buy property before settling down. Parental involvement in homeownership decisions remains widespread, with many parents contributing financially to help their

children afford a home. This assistance can be crucial in cities where real estate prices far exceed young people's earning potential. However, it also raises questions about financial independence, marital dynamics, and property ownership rights. In some cases, disputes arise over whether a home should be registered in the husband's name, the wife's name, or both, particularly if one set of parents provides the majority of the financial support. Such issues have led to growing awareness of the need for clear legal agreements on property ownership before marriage, particularly among dual-income couples who seek financial equality.

Societal expectations surrounding marriage and family formation continue to influence young people's housing choices. While attitudes are shifting, there remains a stigma attached to remaining unmarried past a certain age, especially for women. Women in their late 20s and early 30s are sometimes labeled as "leftover women", reinforcing the pressure to marry and settle down, even if homeownership is not financially feasible. Similarly, unmarried men who do not own property may face difficulties in the marriage market, as some potential spouses and their families still prioritize financial security and homeownership in choosing a suitable partner. However, the younger generation is increasingly resisting these social pressures, prioritizing personal happiness and financial prudence over traditional expectations. Many young professionals, especially women, now prefer to establish themselves independently before entering marriage. Some even choose to purchase homes on their own rather than waiting for marriage, challenging the notion that homeownership must be tied to a couple's shared financial future. This shift reflects broader changes in gender roles and economic independence, particularly in urban areas where women have greater career opportunities and financial autonomy.

4.3 Government's Role in Encouraging Marriage and Family Formation

As marriage rates and birth rates decline in China, the government has introduced various measures to encourage young couples to marry

and have children, recognizing the potential economic and demographic challenges posed by an aging population. Policies such as housing subsidies for newlyweds, reduced mortgage rates for families, and incentives for childbirth aim to make marriage and homeownership more appealing to young people. Some cities have also introduced “talent attraction” programs, offering housing benefits to highly educated professionals in an effort to retain young talent and promote family stability. Despite these efforts, many young couples remain hesitant to marry and buy homes due to broader concerns about work-life balance, career pressures, and financial security. Rising living costs, long working hours, and the increasing burden of raising children make it difficult for many to commit to marriage and homeownership simultaneously. The government’s initiatives, while beneficial to some, do not fully address the root causes of these hesitations, particularly in cities where the cost of living continues to rise at a rate that outpaces salary growth. In response, some local governments have begun exploring more flexible housing policies, such as allowing unmarried individuals to access home-buying benefits or encouraging innovative co-living arrangements. These policy shifts indicate a growing recognition that traditional pathways to marriage and homeownership may no longer fit the realities of the younger generation. The challenge for policymakers moving forward will be to balance economic growth, housing affordability, and demographic stability while respecting the evolving values and priorities of young Chinese couples.

The interplay between government policies and social expectations continues to shape how young dual-income families approach marriage and homeownership in China. While regulatory measures influence housing affordability and market stability, deeply ingrained cultural norms still exert considerable pressure on young people’s life choices. The government’s efforts to support first-time homebuyers and encourage family formation reflect broader concerns about economic sustainability and demographic trends. However, as societal values shift toward greater financial independence, gender equality,

and lifestyle flexibility, young people are increasingly challenging traditional expectations and redefining what marriage and homeownership mean in modern China. The future of China’s housing market and family structure will depend on how well policies and cultural attitudes adapt to these ongoing transformations.

5. Conclusion

The housing perspective of young dual-income families in China is undergoing a profound transformation, reflecting the intersection of economic realities, shifting social norms, and evolving personal aspirations. While homeownership continues to hold significant cultural and financial value, it is no longer the rigid prerequisite for marriage and family life that it once was. Instead, young couples are adopting more flexible, pragmatic approaches to housing that align with their financial independence, career goals, and personal values. This shift marks a departure from previous generations’ expectations, where owning a home was an essential milestone before marriage and was often facilitated by parental financial support.

One of the most significant drivers of this change is China’s rapidly evolving economic landscape, particularly the soaring real estate prices in major cities. For many young professionals, homeownership in first-tier cities like Beijing, Shanghai, and Shenzhen is financially unattainable without substantial family assistance or long-term mortgage commitments. Faced with these challenges, young couples are reconsidering whether homeownership should dictate their life choices. Renting, once considered a temporary solution, is increasingly seen as a viable long-term alternative that offers flexibility and financial freedom. This mindset shift allows couples to prioritize other investments, career mobility, and quality of life instead of tying themselves to a high-cost mortgage in a single location. At the same time, the shifting dynamics of gender roles and financial independence are reshaping both marriage and homeownership patterns. In the past, men were traditionally expected to provide a home before marriage, reinforcing a financial

hierarchy in relationships. Today, with the rise of dual-income households, women are not only active participants in financial decision-making but also increasingly purchasing homes independently before marriage. This trend reflects broader societal changes, where young women place greater emphasis on career advancement, personal security, and autonomy, rather than conforming to traditional expectations of relying on a spouse for financial stability. As a result, the co-ownership model is gaining traction, symbolizing a move toward equal financial contributions and joint decision-making in relationships. The role of marriage itself is being redefined among young Chinese professionals. Many couples are postponing marriage or opting for non-traditional relationship structures, such as long-term cohabitation without legal marriage, which challenges historical norms. For some, marriage is no longer viewed as an essential life milestone but rather as an option that must align with personal and financial readiness. The declining birth rate and increasing preference for a DINK lifestyle further illustrate this shift. Young couples are weighing the economic burden of raising children against their desire for career growth, travel, and personal fulfillment, leading to a reevaluation of what family life should look like in the modern era. Despite these transformations, cultural traditions and family expectations still exert a strong influence on housing and marriage decisions. Many parents continue to insist that their children own property before marriage, often providing financial assistance to make homeownership possible. While this practice eases the burden for young couples, it also creates intergenerational financial dependencies and, at times, tensions over property ownership rights and marital responsibilities. The lingering societal pressure to conform to traditional family structures remains particularly strong in smaller cities and rural areas, where social norms evolve more slowly than in urban centers. The Chinese government's role in shaping marriage and homeownership trends cannot be overlooked. Faced with declining marriage and birth rates, policymakers have introduced incentives such as tax benefits for first-time homebuyers,

housing subsidies for young couples, and initiatives to expand rental housing options. However, the effectiveness of these policies remains mixed, as many young people remain hesitant to commit to marriage and homeownership due to broader concerns about work-life balance, economic uncertainty, and the rising costs of living. Moving forward, government policies will need to evolve further to accommodate the changing aspirations of the younger generation, ensuring that housing remains both accessible and aligned with modern lifestyles.

Looking ahead, the future of marriage and homeownership in China will likely continue to diverge from traditional expectations. Young dual-income families will prioritize financial independence, lifestyle flexibility, and long-term investment potential over rigid societal norms. Homeownership will remain desirable, but it will no longer be a singular, definitive measure of success or marital readiness. Instead, couples will explore diverse housing strategies, including renting, co-ownership, property investments outside major urban centers, and even international real estate opportunities. As societal attitudes shift, new forms of relationships and family structures will emerge, further challenging conventional notions of marriage, homeownership, and financial security. China's young professionals are redefining what stability and success mean in the 21st century, balancing personal fulfillment, economic pragmatism, and cultural expectations. While homeownership and marriage will remain important aspects of life for many, they will no longer be seen as absolute prerequisites for happiness and success. Instead, young couples will craft their own pathways, choosing what aligns best with their aspirations, financial realities, and vision for the future. As these trends continue to unfold, China's social and economic landscape will need to adapt, fostering a more inclusive, flexible environment that accommodates the evolving perspectives of its younger generation.

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