

Contesting individualization and individualism in marriage in East Asia: Dual-income couples' monetary practices

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Abstract

This study uncovers Taiwanese dual-earner couples' monetary practices and explores how the marriage institution is conceived of in the context of East Asian familism and the sweeping trend of individualism. Ample cross-national research has investigated household finances and money management among couples over time, yielding mostly Western-oriented insights. It is nevertheless matched with little evidence from East Asian societies that share similar trends of individualization. Drawing from interviews with 22 couples and 3 married individuals ($N = 47$) in Taiwan, who are at least university-educated, middle-class, and on average in their mid-30s, this paper analyzes couples' monetary practices from a relationship constellation perspective that factors in resources from intergenerational transfer, as well as individual spouses' interpretation of their practices. Individualized management was found to be exceedingly prevalent among Taiwanese couples, unlike couples elsewhere that predominantly adopt pooling. Institutionalized individualization, on the one hand, posed higher hurdles for joint management and pooling. On the other, most interviewees showed an individualistic orientation in their practices, which can be seen as a strategy to anticipate and manage risks—marriage dissolution among others—in a highly uncertain world. Embedding monetary practices in the 'individualization without individualism' debate, this study unveils how the traditional marriage institution is

implicitly challenged by not only increasing institutionalized individualization but also an ideational shift towards individualism, often assumed to not have taken root in East Asia. The empirical evidence from Taiwan sheds new light on both resource management in marriage and on how intimate relationships are constrained by institutional and socio-cultural contexts.

KEYWORDS

dual-income couples, individualism, institutionalized individualization, marriage institution, monetary practices, risk management

1 | INTRODUCTION

Money management and financial allocation among couples have been much investigated primarily across the United States and European countries. From early studies in the UK (Burgoyne, 1990; McRae, 1987; Pahl, 1980, 1983, 1990; Vogler, 1998; Vogler and Pahl, 1993, 1994) to later cross-cultural comparisons, these Western-originated insights (Bennett, 2013; Evertsson & Nyman, 2021; Nyman, et al., 2013; Stocks, et al., 2007; Çinel, 2020, 2022) emphasize the role of institutional, cultural, and social factors and contexts in different countries (Lauer & Yodanis, 2011, p. 671) and converge on pooling being the most common practice for couples to integrate resources. Recent scholarship, recognizing a surge in independent management, has further embedded relevant discussions in the context of individualized marriage (Beck & Beck-Gernsheim, 2001; Giddens, 1992; Lauer & Yodanis, 2011).

These findings and development, however, are not matched with evidence from East Asia, where family attitudes and ideologies have remained potent in comparison to the West (Chen & Li, 2014; Raymo, et al., 2015; Yeung, et al., 2018; Yeung & Jones, 2023). Ample studies have been devoted to how relationship status and the institutionalization of alternatives to marriage (Hamplová, et al., 2014; Hamplová & Le Bourdais, 2009; Heimdal & Houseknecht, 2003; Lauer & Yodanis, 2011) and gender ideologies and beliefs (Heimdal & Houseknecht, 2003; Yodanis & Lauer, 2007; Çinel, 2020, 2022) across countries affect couples' financial arrangements. The panoply of research available substantiated the pattern of joint management among married couples and trends of individual management among cohabiters. It also illuminated between-country variations because of fundamental institutional and ideological differences. With the few exceptions, however, of cross-national studies using data from International Social Survey Programme (Lauer & Yodanis, 2011; Yodanis & Lauer, 2007; Çinel, 2022) that marginally addressed Asian countries, typically highlighting Japan, we know very little about how couples manage finances in societies where marriage remains the only legal and institutionalized form of intimate relationships. Similarly, whereas in Western studies couples' monetary practices are examined to make sense of trends of individualism and individualization in marriage, we lack reference points to gauge the relationship between married couples' financial allocation and their perceptions of marriage in East Asian societies that exhibit a high level of individualization in demographic trends (Chang & Song, 2010; Cheng & Yang, 2021; Ochiai, 2011).

This paper addresses the present lacuna by exploring the practices of middle-class dual-income married Taiwanese couples in their 30s. Through the lens of monetary management and relying on the concepts of individualization and individualism, I seek to understand how the condition of 'compressed modernity' unique to East Asia (Chang, 2010, 2014; Chang & Song, 2010), where traditional ideologies and progressive values co-exist and clash as a result of rapid industrialization and modernization, has shaped how couples conceive of the marriage institution. More concretely, as Taiwan embraces more progressive values and espouses gender egalitarianism

(Cheng & Yang, 2021), I aim to expose the rationale behind the money management strategies of educated Taiwanese 'who opted to enter marriage,' highlight the implications of these practices for the marriage institution in the Taiwanese context, and see whether tendencies of individualized marriage can be detected.

Through separate one-on-one interviews with 22 couples, 2 wives, and 1 husband, all with at least a bachelor's degree and 33 with graduate degrees, I identified the prevalence of the individualized management system (i.e., independent, partial pooling) and surprisingly few instances of joint management (i.e., pooling), the system employed by the majority of dual-earner couples in other countries (Lauer & Yodanis, 2011; Çineli, 2022). Critically, I found that 'institutionalized individualization' (Chang & Song, 2010, p. 542)—a term inspired by Beck and Beck-Gernsheim's (2001) 'institutionalized individualism'—which I use to characterize how accounts, devices, apps, transactions, and payments in today's electronic and online economy are by default tied to the individual, provided a regulatory and pragmatic context to understand monetary practices. More specifically in Taiwan, the institutional infeasibility of joint bank accounts, which are common in Western countries and core to the conceptualization of the pooling system, epitomizes such institutionalized individualization in finance. As such, institutionalized individualization presented itself as a hurdle to pooling, also prompting a reassessment of the notions and practices of jointness, sharing, and equality across management systems. I also examined allocative practices against the backdrop of couples' relationship constellations. Expanding on existing understandings of homogamy, hypergamy, and hypogamy that are usually based on partners' educational attainment and occupational status, I approach relationship constellations from a relative resource perspective by factoring in intergenerational transfer, a dimension that has thus far received little attention in money management but is crucial to prevalent home ownership in the Taiwanese context. Across variations in practices, I underscore women's role in upholding the principle of 'fairness' in couples' financial allocation. Moreover, I pinpoint that there were visible signs of individualism (or individualistic orientation) that were mirrored in monetary practices. Differing from institutionalized individualization that was regulated by external systems, ideational individualism in marriage was found to be incarnate in couples' heightened awareness to anticipate and manage risks—marriage dissolution included—in a highly uncertain world, challenging the 'individualization without individualism' thesis (Chang & Song, 2010).

By studying the monetary management of educated middle-class Taiwanese dual-earner couples, I make three contributions to the areas of intimate relationships and family dynamics in East Asia and the family economy more broadly. First, I highlight how parental transfers as a resource are crucial to our understanding of couples' relationship constellation—a renewed conceptualization that captures various dimensions of their relative resources—and pivotal to home ownership which is culturally significant for family formation in East Asia. Second, having factored in couples' relative resource profiles, I illustrate that macro-level institutional settings and marriage norms and personal gender attitudes collectively mold couples' monetary practices. On the one hand, individual-based accounts that are taken as given in banking and finance encourage independent management. On the other, gendered norms in marriage and support for egalitarianism sway how spouses construe and justify their respective contributions to joint expenses. This study hence depicts how couples strove to establish equitable sharing practices in a highly individualized context while valuing economic autonomy and making efforts for family unity. Third, I argue that we need to better distinguish between practice and orientation in money management. The orientation in planning and allocating monetary resources, as opposed to practices, more accurately signals individualism or collectivism in marriage.

2 | BACKGROUND

2.1 | Couples' monetary practices in marriage: Explanatory factors and implications

Household finances had been an opaque topic before scholars dived into it more concertedly in the 1980s. Following Jan Pahl's (1983) pioneering work on money allocation and inequality within marriage, research

(Burgoyne, 1990; McRae, 1987; Pahl, 1980, 1983, 1990; Vogler, 1998; Vogler and Pahl, 1993, 1994) based on British married couples from different social classes has cemented a seminal typology: (traditional) whole wage (managed by one spouse), (joint) pooling, and independent allocative systems. This scholarship aggregately indicates that married couple's employment status, social class, income level, and gender attitudes are key determinants of management strategies. In general, high-income, dual-earner, and egalitarian couples are more likely to keep a pooling or independent management system.

Research on monetary practices, too, poignantly illuminated spousal 'gendered' inequalities within the household and the nexus between partners' earnings, resource distribution and access, decision-making power, and the division of labor. Pahl (1983) for example, differentiates between the more 'decisive' power to 'orchestrate' (control) and that of mundane implementation (budgeting) often done by women. Even for high-earning white-collar wives with ample economic resources, entrenched gender norms can still reign where they shoulder more chores and opt for a 'one-purse' system (i.e., pooling of family funds) to 'bridge' or tone down the wife-husband income gap (McRae, 1987), defying the resource theory that links a spouse's bargaining power to her or his earning capability (Bennett, 2013). Burgoyne (1990) further reiterates that married couples' pooling through joint accounts by no means denotes equal money ownership. This practice could inversely 'conceal' power and obstinate notions of dominance, consequently subduing non-earning wives to intensified dependency.

These earlier insights, along with seminal work on household negotiations (Bittman, et al., 2003; Brines, 1994), allude to how spousal resources and gender and family-related beliefs shape couples' power dynamics, which in turn affect their money management. In classic resource theory (Blood Jr & Wolfe, 1960; McDonald, 1980; Rodman, 1972; Safilios-Rothschild, 1967), resources are conceived to be personal, economic, and occupational. The more of these socioeconomic resources one brings to the conjugal union, the more decision-making power one likely enjoys, also in financial arrangements. Conversely, the lower-income or secondary earner likely occupies a subsidiary position and experiences a weakened entitlement to autonomy. But neither later variations of resource theory (Blumberg & Coleman, 1989; Komter, 1989; Vogler, 1998), where macro-level structural inequality, patriarchal norms, and gender role ideologies that may justify domestic power balance are accounted for as 'discount factors' when ascertaining a spouse's 'net economic power' (Blumberg & Coleman, 1989; Xu & Lai, 2004), nor studies that surveyed marital power in Taiwan (Chien & Yi, 2014; Xu & Lai, 2004) included the parental resource dimension.

Most research on couples' financial allocation that looks at their relative resources has rarely taken wealth—conceived as 'a different kind of resource' that can be accumulated and transferred (Pfeffer & Killewald, 2018, p. 1412)—and assets (e.g., home ownership) acquired through intergenerational transfer into consideration. Studies investigating economic inequality and the persistence of class advantages in the United States, the United Kingdom, and Scandinavian countries (Hansen, 2014; Hansen & Wiborg, 2019; Moor & Friedman, 2021; Pfeffer & Hällsten, 2012; Pfeffer & Killewald, 2018; Toft & Friedman, 2021) have affirmed how parent-child and grandparent-grandchildren inter vivos gifts or bequests contribute to offspring's wealth accumulation and social positions. Real estate property, in particular, is secured more often than not under the aegis of the 'bank of mum and dad' (Friedman & Laurison, 2019; Moor & Friedman, 2021; Spilerman & Wolff, 2012, p. 208). That is to say, the purchase of housing that is contingent upon intergenerational transfer is likely to feature greatly in couples' finances, consequently exerting influences on their monetary practices. In addition, the importance of self-owned housing in Asian societies, a component of the 'marriage package' and a normative prerequisite for family formation (Cheng & Yang, 2021; Ji, 2015), makes it all the more necessary to include the wealth transfer dimension in couples' relationship constellations (namely their relative resource profiles), which affect, if not foreground, their money management.

When it comes to beliefs and values, gender ideologies—represented by the polarized breadwinner ideology and gender egalitarianism which are reflected in family welfare policies at the institutional level or as individual beliefs—have been identified as being crucial to monetary practices (Çinel, 2022). For one, Rao's (2022) work reminds us of how monetary transactions readily reflect and configure social relationships (Bandelj, 2020;

Zelizer 2005, 2012)—couplehood included. The gendered ‘microfoundations’ of monies even inform intergenerational transfers that still uphold a gendered division of labor (i.e., husbands who ‘provide and wives who ‘care’). Similarly, competing cultural values governing couples’ financial arrangements, typically that of (family) unity and economic autonomy (Addo, 2017; Pepin, 2019), are respectively tied to support for collectivized pooling and independent management. Evidence from both sides of the Atlantic and in many cross-country comparisons (Addo, 2017; Hamplová, et al., 2014; Hamplová & Le Bourdais, 2009; Heimdal & Houseknecht, 2003; Oropesa, et al., 2003; Pepin, 2019, 2022; Çinel, 2022) has corroborated an attitudinal and behavioral preference for an integrated system among married couples as opposed to cohabiters, substantiating normative support for marriage as a collective unit. Moreover, despite the indisputable uptick in individualized management in Western countries (i.e., couples ‘separating finances’ as autonomous economic units or ‘partially pooling’ for joint expenditures, keeping the rest independent) usually associated with liberal relationships and egalitarianism (Bennett, 2013; Evertsson & Nyman, 2021; Lott, 2017; Nyman, et al., 2013; Stocks, et al., 2007; Çinel, 2020, 2022), joint pooling still stood out as the most common system adopted by couples (Lauer & Yodanis, 2011; Çinel, 2022).

The popularity of such collectivist approaches may not only demonstrate a high willingness among couples to commit (Stanley & Markman, 1992; Treas, 1993), but also appear as an avenue through which jointness, togetherness, and the notion of a collective unit are constructed (Evertsson & Nyman, 2021). It emphatically rejects the postulation of ‘individualized marriage’ (Beck & Beck-Gernsheim, 2001; Giddens, 1992; Lauer & Yodanis, 2011) and the deinstitutionalization of marriage (Cherlin, 2020) from a resource integration perspective.

It is worth pointing out that extant scholarship examining collectivist and individualist management systems still adopts a dualized and linear understanding of monetary practices and the beliefs behind them (i.e., support for family unity equated with collectivized sharing or pooling). What remains less investigated is if and how couples who manage independently might also be practicing ‘unity,’ an arrangement that straddles and manifests ideals of family unity, economic autonomy, and egalitarianism simultaneously.

To sum up, how money is viewed, managed, and distributed depends not only on couples’ social class and relative resources but also on macro-level gender and family norms and institutional contexts that inform and are encapsulated in intimate relationships (Rao, 2022). This research thus zooms in on how a renewed conceptualization of relationship constellations that factors in the role of parental transfer affects money management among Taiwanese middle-class and educated couples. It also examines the underlying beliefs, meanings, and values spouses attach to their practices to better understand marital financial arrangements.

2.2 | Compressed modernity and individualization without individualism in East Asia

The development trajectory in East Asia has given rise to the condition of ‘compressed modernity’ (Chang, 2010, 2014; Chang & Song, 2010), which has great implications for the realm of marriage and family formation. As Japan, South Korea, and Taiwan underwent rapid industrialization and dramatic socio-cultural shifts ‘in a condensed manner in respect to both time and space’ (Chang, 2010, p. 446), they were subject to eclectic, sometimes antithetical influences that will in turn be simultaneously incorporated into the newly constructed social system. As a result, these traditionally family-centered East Asian nations have come to share similar demographic trends with the West—rising singlehood, late marriage, drastic fertility decline, and higher divorce rates. They nevertheless retain strong family ideologies and show little sign of individualist leanings (Chen & Li, 2014; Ji, 2015; Raymo, et al., 2015; Yeung & Jones, 2023; Yi & Nauck, 2006). Not only do expectations and obligations revolving around intergenerational relationships continue to be robust, but marriage has also remained a stable institution for childrearing (e.g., low nonmarital births) and continued to reflect lingering patriarchy (Ochiai, 2011; Raymo, et al., 2015).

Moreover, whereas in Western countries tendencies of individualization and ideational individualism appeared in tandem under second modernity (Beck & Beck-Gernsheim, 2001), Chang (2014, 2010) argues that compressed

modernity in East Asia has contributed to 'individualization without individualism,' affecting women in particular who are traditionally repressed by ubiquitous familial, patriarchal structures. That is, women across East Asian societies are asserted to have exhibited 'risk-averse individualization' behaviors (e.g., delayed marriage, questioning motherhood) to 'minimize family-associated risks by extending or returning to individualized stages of life' but stayed *familist* at heart (Chang, 2010; Chang, 2014; Chang & Song, 2010, p. 542; Ochiai, 2011). Chang and Song (2010: 542) specifically distinguished the practice-oriented nature of risk-averse individualization from 'institutionalized individualization,' defined as an individualized social tendency fostered by 'modern social structures, services, and policies' on the premise of an affirmation of individualism or the individualistic spirit. Put succinctly, Chang contends that risk-averse individualization should be seen as a response to East Asia's compact development and its concomitant disparate influences on families, rather than as being triggered by a fundamental ideational shift towards individualism.

It is important to note that extant studies on compressed modernity, individualization, and individualism (Chang, 2014; Chang & Song, 2010; Ochiai, 2011) claim that women are making family-related adjustments without becoming individualist based on macro-level demographic patterns (e.g., delayed marriage, retrenched parenthood, high divorce rates, reproductive and fertility behaviors). Studying micro-level couple practices and orientations, such as those exemplified in money management, could yield different if not complementary insights. In brief, the co-existence of traditional and modern values that typifies the condition of compressed modernity, along with Chang's (2014) thesis of individualization without individualism, provides a conceptual frame to understand marriage, family formation, and intimate relationships in Taiwan (Cheng & Yang, 2021).

Marked by the presence of antithetical ideologies and the tenacity of Confucian familism governing family and marital relationships, Taiwan serves as an interesting case among the three East Asian nations to study. Cheng and Yang's (2021) research that tracks attitudes towards the marriage institution in Taiwan points to considerable liberalization of values, particularly among the younger generations and women, likely associated with the latter's higher education and economic independence (Xu and Lai, 2002, 2004). Taiwan has similarly embraced progressive values and made strides in advancing gender egalitarianism. It has consistently been ranked first in Asia in both the Gender Inequality Index and the Gender Gap Index (Gender Equality Committee, 2023a). With the legalization of same-sex marriage in 2019 (Gender Equality Committee, 2023b), Taiwan has since been hailed as the most progressive country in Asia that supports LGBTQ rights.

Recognizing Taiwan as a society that increasingly values autonomy and individualization (Cheng & Yang, 2021), this article seeks to unveil if and how these (contradictory) values are fleshed out in monetary practices. Studying how educated Taiwanese couples approach the marriage institution from a financial perspective allows us to further ponder the relationship between practices and attitudes, as well as to probe if indeed the 'individualization without individualism' thesis in East Asia holds.

3 | METHOD

This study set out to recruit dual-income couples but targeted those where the wife is highly educated. As education is associated with more egalitarian values which affect both couple dynamics and monetary practices, this qualification essentially singles out women with potentially more progressive and liberal values who still chose to marry. What I sought to decipher was this population's marriage profile, their motivations and outlook for marriage, and the rationale behind their practices and choices in the marital union. Selecting one of the most well-known Internet forums (PTT) frequented by college graduates in Taiwan, I posted research ads on two of its bulletin boards that respectively cover topics of marriage and career development. I was able to recruit 47 individuals (22 couples, 2 wives, and 1 husband) this way within two weeks and conducted separate in-person interviews with all informants between November 2021 and February 2022.

Among the 47 interviewees, 14 were university graduates, 32 had a master's degree, and 1 had a doctorate. Over half of them received their degrees from top universities in Taiwan or overseas. Their average age was 36 years old, and four out of five couples had children, including those who were expecting at the time of the interview. An overwhelming majority of the couples, except for two, had a monthly household income above the national median, and many of the informants were employed in IT engineering, civil service, and education, sectors exemplary of stable careers. Home ownership was also high among the interviewees. Only three couples rented and intended to continue doing so in the foreseeable future. The rest lived in their own home, usually partially reliant on contributions from their parents, or in a property purchased by a spouse's parents prior to their marriage. Overall, the sample can be characterized as a middle-class and educated cohort in their mid-30s (see Appendix A).

The semi-structured interviews were guided by questions encompassing four areas: (1) biographical and family background, (2) relationship formation and marriage trajectory, (3) actual monetary practices in the household, and (4) perceptions and understanding of marriage. The openness of these questions allowed informants to narrate at length, which helped me better ascertain their upbringing, past socialization, and value orientation towards marriage. It also captured the temporal dimension of how relationships, strategies, and attitudes develop and evolved (e.g., how expenses were covered during the dating period, in marriage, and after childbirth).¹ There I delved specifically into how they arranged income and coordinated expenses, distributed and utilized additional welfare payouts such as baby bonuses, child benefits, childcare subsidies, and COVID relief/stimulus vouchers, and (if at all) allocated resources for investment. I invited them to reflect and elaborate as well on the meanings of their practices and on what accounted for their decisions and choices in their intimate relationships.

The interviews took place at the preferred location of the informants, in cafes, restaurants, or at their homes. While the actual recorded sessions lasted between 50 min and 2 h and 40 min, I usually took up to 1 hour before the conversation to walk the informants through the interview protocol and after to share more about my personal background, research interests, and learnings from speaking to other couples. There were occasionally intriguing exchanges that occurred post-interview, which were recorded anew with the interviewee's consent. Each informant was rewarded with an NTD\$1000 (~£24) gift card for their participation. The 47 interviews altogether added up to 65 h of recording, which I transcribed in full. I then used MAXQDA to code these Chinese transcripts in English.

I performed thematic coding (Gibbs, 2007) on the transcripts, focussing on concepts such as modes of management or management systems, meanings of the approaches to money management (e.g., genuine sharing, autonomy, fairness, trust, conflict prevention, convenience, resource maximization, deservingness), meanings of marriage (codes that capture notions of a collective unit, e.g., commitment, stability, symbiosis, companionship, or of its social functions, e.g., legal significance and obligations), indicators of individualization, and signifiers of individualism. I also open-coded segments touching upon the division of labor, gender attitudes, patriarchal traditions, norms, and customs, and institutional conditions that constrain or affect practices to foreground the complexities and logic of money management.

Through the reiterative process of refining codes and cross-checking with the notes I compiled throughout the research cycle, I identified each couple's "relationship constellation," which reflected their relative resource profile. These were constructed based on their educational attainment, the dynamic changes in their occupational status and income level, and their familial background and resources by including the dimension of intergenerational transfer. I then examined the management and allocative systems that emerged from my sample. I categorized them into three major types, namely *complete mergence*, *partial pooling*, and *independent management*. The former two systems differ both in execution and meanings from the 'joint' and 'partial pooling' systems referred to in most money management literature. A concise overview of couples' marital profiles and management practices is presented in Table 1.

TABLE 1 Couples' marital profiles and types of practices.

Couple code	Relationship constellation	Type of practice	Household income	Home ownership
A	Educational homogamy, resource hypergamy	Complete mergence (via access)	Tier 1	Post-marital home
B	Educational homogamy, resource hypergamy	Complete mergence (via access)	Tier 3	Pre-marital property
C	Educational homogamy to occupational hypogamy	Complete mergence (through joint orientation)	Tier 3	Post-marital home
D	Homogamy	Partial pooling and equal contribution (individualistic)	Tier 2	Parental co-habitation
E	Homogamy	Partial pooling and proportionate contribution	Tier 2	Rental
F	Homogamy	Partial pooling and proportionate contribution (individualistic)	Tier 2	Post-marital home
G	Educational homogamy, resource and occupational hypergamy	Partial pooling and proportionate contribution (individualistic)	Tier 3	Post-marital home
H	Homogamy	Partial pooling and proportionate contribution (individualistic)	Tier 3	Post-marital home
I	Educational homogamy, resource hypergamy	Partial pooling and proportionate contribution (joint)	Tier 3	Post-marital home
J	Educational homogamy, resource hypergamy	Complete independence and equal division (individualistic)	Tier 1	Parental property
K	Homogamy	Complete independence and equal division (individualistic)	Tier 2	Post-marital home
L	Educational homogamy, resource hypergamy	Complete independence and equal division (individualistic)	Tier 2	Post-marital home
M	Educational homogamy, resource hypergamy	Complete independence and proportionate contribution	Tier 2	Post-marital home
N	Educational homogamy, resource hypergamy	Complete independence and proportionate contribution	Tier 2	Parental property
O	Educational homogamy, resource hypogamy	Complete independence and proportionate contribution (individualistic)	Tier 2	Post-marital home
P	Homogamy	Complete independence and equal division (individualistic)	Tier 3	Rental
Q	Homogamy	Complete independence and equal division (individualistic)	Tier 3	Post-marital home
R	Homogamy	Complete independence and equal division (individualistic)	Tier 3	Post-marital home
S	Educational homogamy, resource hypogamy	Complete independence and proportionate contribution (individualistic)	Tier 4	Post-marital home
T	Educational homogamy, resource and occupational hypergamy	Complete independence and proportionate contribution (individualistic)	Tier 4	Post-marital home

TABLE 1 (Continued)

Couple code	Relationship constellation	Type of practice	Household income	Home ownership
U	Homogamy	Complete independence and proportionate contribution (individualistic)	Tier 4	Post-marital home
V	Educational homogamy, resource hypogamy	Complete independence and equal division (individualistic)	Tier 5	Post-marital home
W	Homogamy	Partial pooling and proportionate contribution (joint)	Tier 2	Post-marital home
X	Educational hypogamy, occupational homogamy	Partial pooling and proportionate contribution (individualistic)	Tier 2	Post-marital home
Y	Educational homogamy, resource hypogamy	Partial pooling and proportionate contribution (individualistic)	Tier 2	Rental

4 | RESULTS

There is a clear tendency among the middle-class, educated Taiwanese couples I interviewed to go for the individualized system, represented by 13 couples who adopted independent management and 9 instances of partial pooling. Only three couples jointly managed their finances (see Table 1). Such findings are a stark contrast to the putative knowledge that married couples prefer pooling, and institutionalized individualization in finance only tells half the story. It was also evident that monetary practices among these Taiwanese couples cannot be detached from their relationship constellation, which is partially determined by the intergenerational resources they bring into the conjugal union. Moreover, couples were found to value economic autonomy and observe family unity through equitable yet highly individualized practices. Lastly, monetary practices provide a lens through which an individualistic orientation towards their intimate relationship and the marriage institution, often marked by risk aversion, can be discerned.

4.1 | Couples' relationship constellation as a backdrop

A girl and a boy started dating when both were pursuing their graduate studies respectively in management and electrical engineering at two top universities in Taiwan. After gaining a foothold at work two years into graduation, they decided it was time to tie the knot. They had concurrently been apartment-hunting for six months and had their eyes set on a property that cost around £450,000, which required a 20 per cent down payment. Since there was a 2.5-time salary gap due to their different areas of specialization, the boy had more savings to chip in. The girls' parents nonetheless transferred a significant amount that together with the girl's savings matched the boy's contribution.

The above scenario is adapted from a typical relationship biography in my sample. It depicts a representative pattern where couples before or shortly after their marriage mobilized resources to purchase a home, a symbol of stability and regarded by many even as a prerequisite in the interviews. As Table 1 shows, home ownership and living in a property separately from but pre-acquired by their parents were the norm. Such arrangements were conducive to the nuclear family lifestyle preferred by most couples. Precisely because the 'normative expectation' of home ownership incurred a great financial burden for both spouses, couples' relationship constellation—benchmarked by not only their educational attainment and occupational status and development but also their

relative resources from intergenerational transfer—constituted a vital backdrop when studying couples' monetary practices in Taiwan.

Unlike prototypes of homogamy (marrying one's equal), hypergamy (women marrying up), and hypogamy (women marrying down) that are generally determined by education, occupation, and often also social class, the constellations presented in Table 1 account for spouses' personal qualifications and parental resources at the same time. Take the opening scenario for example, whereas both spouses' stellar educational achievements were comparable, the husband's work advancements, resulting in an ever-widening income gap between partners, challenged the notion of a clear-cut homogamy from a resource perspective. This imbalance was nonetheless redressed by the wife's family's support of monetary resources, through which homogamy was maintained. Table 1 thus offers a consolidated and nuanced reading, highlighting imbalanced constellations, of couple relationships.

Approached this way, several couples that appeared to be homogamous initially in fact aligned more closely with educational homogamy and resource hypergamy or hypogamy. Couples' relationship constellations hence very much depended on the assets and 'endowment' up for intergenerational transfer made available by each spouse's parents, often a subject broached among couples only when the need arose. The cases of resource hypergamy (Couple A, B, G, I, J, L, M, N, and T) and resource hypogamy (Couple C, O, S, V, Y) denote higher parental contribution from the husband's or the wife's side, either in the form of down payments, monetary contribution, or an actual property. Relationship constellations envisioned as such shed new light on how resources are construed and have further implications for couples' power dynamics.

The significance of relationship constellations is best illuminated by discussions and decisions revolving around home ownership. Yu-Hsuan (Couple T, wife) recounted: 'I knew my family won't be able to contribute much of anything [to the down payment] but my husband's family will, so I left the decision to his family.' The decision here referred to the geographic location, project type, and even the interior design of the property. Yu-Fen (Couple G, wife) described how the property was selected by her in-laws and her eventual reluctance to have a say and distancing from the decision-making process:

His parents covered the down payment. We didn't want to complicate things further, so this place is under his name... As his parents contributed to most of it, I am basically just living here and have no ownership whatsoever. I feel like I didn't want to have anything to do with it, as it wasn't my top choice.

(Couple G, wife)

In two other examples where wives' parental contribution trumped that of the husbands (Couple O and V), the purchased apartments were both in the vicinity of the wives' parental home, a deliberate choice that was tied to parental wealth transmission and spouses' relative resources. This phenomenon of relenting or resignations in decision-making was particularly pronounced when buying a house and seen across couples where one spouse's parental contribution outweighed that of the other. Taken together, I argue that a more contextualized and holistic reading of couples' relationship constellations by adding the parental resource dimension is instrumental to understanding marital dynamics and monetary practices.

4.2 | Management and allocation practices under institutionalized individualization

The three main management categories that encompass all interviewed couples' monetary practices are *complete mergence*, *partial pooling*, and *independent management*. The complete mergence system is conceptually analogous to the *joint pooling system*, an approach commonly adopted by married couples elsewhere (Lauer & Yodanis, 2011; Pahl, 1989; Çineli, 2022) that involves spouses pooling all their money in a joint account and each taking out what is needed. However, the complete mergence system differs significantly from joint pooling—exceeding the act of

'pooling resources' both in execution and rationale—much due to institutionalized individualization in Taiwan. The partial pooling and independent systems essentially resemble those discussed in the literature thus far, usually grouped together as the *individualized system*. Nonetheless, similarly 'shaped by' institutionalized individualization in Taiwan, the practices and meanings attached to the partial pooling system also diverge from those known in the existing typology.

To start, joint accounts are not an institutionally viable option in Taiwan. While they are permitted in theory (though hardly in practice), interviewees who contemplated opening one shared the experience of being cautioned by bank personnel about potential legal disputes and cumbersome procedures involved in the account's day-to-day operation as downsides. Given this bureaucratic hurdle, nine couples instead assigned an account under one spouse's name to exercise partial pooling. The assignment itself was usually an expedient decision (e.g., making use of one spouse's existing idle account or an account held by the spouse who had time to set it up). When asked about why they opted for a single-holder account for pooling, Chih-Hao (Couple B, husband) retorted, 'I did look it up to see how it'd work... if there were two account holders. You would need stamps or IDs from both parties for withdrawal and other operations. I mean, that's just too much hassle for me.' This is only one aspect of institutionalized individualization in finance that is rather unique to Taiwan. Other aspects, ranging from individualized credit cards in the electronic economy (Pahl, 1999) and mobile devices to account-linked apps, online transactions, electronic modes of payments (e.g., Line Pay, Apple Pay), and even welfare transfers, all reinforce individualized practices.

I would even go further to suggest that such institutionalized individualization has effectively phased out the traditional whole wage system as an applicable practice among dual-earner households in Taiwan and made the joint pooling system a rarity. When both spouses are gainfully employed and accounts can only be solely owned, the traditional system would literally require one party to 'relinquish or transfer all income' to the other for management and allocation, hardly a realistic scenario. 'Authentic' pooling then, in the context of institutionalized individualization, as was shown in my sample, was represented by a complete mergence of finances that demanded a high degree of transparency. It entailed sharing account logins, passwords, debit cards, passbooks, and even personal stamps between spouses (Couple A and B). Alternatively, it had to be founded upon a willingness to give each other access to the 'joint resources' stored in their independent accounts when needed, as well as a joint orientation in financial allocation and planning (Couple C). Chia-Hui clarified the reasoning behind their complete mergence, an emulation of their parents' approach that values family as a collective unit:

I suppose, as far as I know, our parents conceive assets as jointly owned by the family. When it came to distribution or allocation or decisions such as under whose name assets should be listed, those were then based on family-centric profit-maximizing considerations. It's not like they ever had a specific 'joint account' or the need for it. It's rather that everything was 'blended' and that all economic transactions were executed as a family unit.

(Couple C, wife)

In contrast, the individualized system was the more intuitive strategy for couples in a climate of institutionalized individualization. Those who designated an individual account for partial pooling did so to minimize the hassle of keeping track of joint expenses (Couple F, G, H, X, and Y) or to maximize savings (Couple D, E, I, and W). Interviewees alluded to how pooling a small proportion (usually below 30%) of their income allowed them to retain absolute control over their personal accounts. This sense of autonomy was similarly valued by couples who went for independent management. Wei-Chih (Couple H, husband) commented on why partial pooling was a preferred solution, 'We don't entirely mix [our finances]. We each contribute a portion [to the 'single-holder' account appropriated for pooling] and keep the rest to ourselves. We don't interfere with how we spend our own money. It's much freer that way, and of course, less troublesome.'

The prevalence of individualized management among couples, partly owing to 'institutional restrictions' on pooling (i.e., the infeasibility of official joint accounts), triggered the question of how spouses achieved equality and fairness and approached sharing in their individualized monetary practices. As Table 1 indicates, couples adopting partial pooling and independent management contributed to and split expenses either equally or proportionately, depending on the income parity or differential between spouses. Parental transfers that characterize couples' relationship constellations were also factored in by most interviewees to ultimately arrive at an income-sensitive equitable distribution on all expenses. In 6 cases of partial pooling (Couple D, G, H, I, W, and Y) and all 13 cases of independent management, it was the wives who proposed the split percentages to ensure egalitarianism and equity.

Couple T and U were both high-income (Tier 4) households where the husbands earned at least two and a half to three times more than their wives, even when the wives themselves were paid above the median level. Their salary gaps inevitably led to a proportionate approach, where the ratio of their income largely determined the ratio of contribution. It was interesting, though, that higher-earning husbands in comparable scenarios were usually willing to 'shoulder the bulk of the economic burden' and chip in more on large items such as mortgage payment or childcare. There was a mentality that they had ample monetary resources at their disposal, so much so that the wife's contribution could be spared or minimized. Exactly to counter such reasoning that risked marginalizing or trivializing their earnings, wives often played the gatekeeper by paying their share to solidify their own contribution to the household. In Couple U's case, it was Chia-Wen, the wife, who proposed a 1 to 4 ratio across categories of living expenses, childcare, and mortgage payment, which reflected their income ratio. Such an income-mindful approach on all joint expenses, rather than 'earmarking gendered money' (Rao, 2022; Zelizer, 2005) for less consequential categories, can be seen as women's affirmation of their autonomy and their way of doing their part for the collective unit.

For couples who earned similar incomes, the independent management and equal division system was executed sometimes with the help of personal balance sheets where 'debts' between partners were tracked minutely (Couple L, P, Q, R, S, and V). As was manifest in my interviews, women were sorely aware of the traditional and outdated norm attached to the marriage institution that envisioned husbands to be the economic pillar of the household, by which men were expected to pay more. In these instances, wives tended to defy their 'presumed economic dependency' by equalizing contributions as an effort to live up to the egalitarianism they subscribed to. The excerpts below encapsulate the sentiment shared by many wives:

I guess it has to do with my family upbringing and what I was socialized into, particularly in [girls'] high school. Our teachers instilled a sense of self-sufficiency in us... My husband calls me a feminist, haha. But I just felt, why wouldn't I pay for myself since I am capable? I don't need him to support me!

(Wei-Ling, Couple Q, wife)

Mei-Juan (Couple P, wife) similarly commented, 'Since we both have incomes, I don't feel at all that just because I am married, someone should be obligated to provide for me financially. At most, it's about supporting each other in difficulty and through life's lows.' The wives' reflexive practices, whether through equal or proportionate contribution, were recognized by the husbands to be an act to balance marital power, which they applauded. As Jen-Wei, the husband of Mei-Juan, articulated it:

I suppose this equal division is her way of expressing that she wants an egalitarian relationship. She feels that she'd be in a dependent position if I were to cover everything. By contributing half, she is entitled to have half of the say on things... I quite agree with that. It shouldn't only be me who's making the decision. If that's her way of affirming her right to have a say, I find that fantastic and respect that.

(Couple P, husband)

One final critical dimension that pertained to decision-making and fairness between spouses was finding common ground in *what* to share while balancing one another's economic power. For activities, experiences, and services in which both spouses participated and to which they were liable to contribute, alignment of values, tastes, and budgets was crucial. The interviewees revealed various negotiations around the necessity of round-the-clock nanny service, wooden flooring, and apartment renovation, where the value of these items had to be mutually agreed upon before the expenses were shared. In the same vein of upholding fairness, spouses also contended that income differential should not be a barrier to two people partaking in the same shared enjoyment, which can be seen as a way of creating togetherness and collectiveness while staying true to individualized practices. Chih-Ting so amplified:

We each contribute the same percentage, say 5 per cent, of our income to the travel fund every month. It wouldn't be fair for her to pay as much as I do when she earns much less. By contributing her share, she should be rewarded equally and be able to enjoy the experience just as much.

(Couple I, husband)

4.3 | Distinguishing between institutionalized individualization and individualism in marriage

Institutionalized individualization in the Taiwanese context imposed a higher threshold for pooling and joint management, let alone the traditional whole wage system. The individualized system consequently seemed to be the logical option for couples. Nonetheless, the question remains whether these practices were circumstantial choices or if they fundamentally challenge notions of 'the collective,' jointness, and sharing in marriage.

It is useful and perhaps even imperative to underscore the distinction between the 'practices' of independent management, which are constrained by individualized accounts, apps, payment methods, and welfare entitlements, and the 'orientation' towards managing finances in marriage, which can be joint or individualistic. There is a tendency in existing studies to conflate the two, where the adoption of independent management is equated with a separate and individualized outlook among couples. This insight requires further qualification since independent practices can be a result of increasingly individualized 'socio-technical institutions' (Beck & Beck-Gernsheim, 2001), as is the case in Taiwan, where individualized management dominates.

In my analysis, I found that how couples approached 'risks' in monetary practices and marriage mirrored their orientation towards finances and marital relationships. It can be conceived as a manifestation of individualism, where individuals reflexively rely on self-regulation, focus on the self, and prioritize one's well-being. This individualistic orientation in risk management or risk-oriented thinking, while effective in anticipating uncertainties, in fact 'inadvertently' challenges the notion of 'jointness' and the uncontested normative standing of the marriage institution in Taiwanese society.

One key category of expenses that was emblematic of and magnified the underlying individualistic orientation in monetary practices was investment. Among couples in the two individualized management categories (Couple D to Y), only Couple I and W were designated as having a joint orientation (see Table 1, in parenthesis), where they saved, invested, and made long-term financial plans together while managing their accounts independently. Those designated as individualistic were not merely autonomous in their day-to-day spending. They strictly abided by the 'to each their own' precept in their investment, sometimes implicitly envisioning retirement and long-term financial security as a solo project. Hui-Ting spoke of why there were qualms about taking on the risk of management other than one's own:

I never wanted to manage his money. I mean, I did once heckle him about it, that he should let me manage all his money. It'd be a gesture of love! (Laughs) He said, 'Sure, but only if you can provide a

concrete proposal on your strategies and investment plans.' I would have to disclose all these things as a fund manager would. I realized then that I was neither interested in nor good at doing that.

(Couple V, wife)

What Hui-Ting insinuated is the power and sense of satisfaction associated with managing her husband's income, should he choose to 'surrender' it. But joking aside, she and most wives I talked to preferred to distance themselves from making financial decisions and bearing risks inherent in investments on behalf of their spouses.

In a society where uncertainties abound, there is a general reluctance to 'assume' responsibility for one another. Therefore, couples in my sample adopted highly individualistic strategies to preempt risks such as marriage dissolution, work insecurity, ageing parents' ailments, and investment volatility. To name a few strategies interviewees deployed to buffer the risk of a potential divorce: women's rejection of economic and psychological dependency through continual employment; men's active engagement with childrearing and childcare to substantiate intimacy with children, should custody disputes arise; and individual-based investment allocation to minimize the risk of putting all eggs in one basket through a collective pool. Ya-Chen alluded to the maintenance of self-sufficiency as a subtle risk management strategy:

I need to know where I stand in terms of my personal [financial] ability and well-being in marriage, rather than letting him [my husband] cover everything. Say it's my mom, with whom I have inseparable ties, I wouldn't mind her covering for me. But with him I feel, well, I would hope that we're not too affected, or entangled, by one another. One must be, haha, responsible for oneself, you know.

(Couple L, wife)

Ya-Chen consciously distinguished between blood ties and the marital union, the latter 'severable' unlike the permanence of parent-child relations. According to her, a high degree of financial 'entanglement' with her husband—uneven distribution or over-reliance on his resources—would lead to a sense of 'indebtedness' that is not as easily reconcilable as it would be with her parents.

It should be noted that the couples I spoke to all recognized the significance of marriage as a commitment and a responsibility, not least its legal status and concomitant rights and obligations between spouses. Marriage was symbolic of a collective union, which my interviewees referred to as teamwork or an enterprise where both spouses mutually agreed to accompany each other and tackle life's challenges together along the way, often citing child-rearing. That said, individualism in matrimony was embodied in many of the risk-averse strategies spouses embraced. Coalescing the learnings from couples' monetary practices and their orientation, I argue that not only is the marriage institution in the Taiwanese context enshrouded by individualized practices, but it also is contested by a visible orientation towards individualism. While such trends do not necessarily imply diminishing commitment towards one another, they certainly underscore couples' risk awareness in marriage.

5 | CONCLUSION

The empirical evidence from educated, middle-class Taiwanese couples elucidates three interlinked dimensions: couples' relationship constellation, money management practices, and their orientation towards finances and marriage. By factoring in intergenerational transfer—a key component of a couple's relative resource profile—which is consequential for young families' home ownership, I argue that such a nuanced reading of a couple's relationship constellation helps us better understand dyadic power dynamics, which could affect resource management and allocation. Particularly in the context of East Asia, where marriage comes with a litany of normative 'material' expectations, parental wealth transmissions as a common resource can prove to be exceptionally important for family formation. I also showed that institutionalized individualization in finance in Taiwan had

practically obliterated traditional management and marginalized the joint pooling system in comparison to the predominance of the individualized system. Additionally, I depict how spouses' relative resources characterized by their relationship constellation matter in their allocative practices. In most instances, principles of egalitarianism and fairness were upheld by women, on the one hand to solidify their contribution and cement their decision-making power, and on the other as a symbol of their autonomy. While there were variations in couples' financial arrangements, the overall picture was one where spouses endeavored to attain the ideal of a collective unit and family unity through equitable sharing while remaining economically independent in a highly individualized context. Most importantly, I accentuate the distinction between practices and orientation. I emphasize that couples were individualistic in their strategies to anticipate and mitigate risks, particularly that of marriage dissolution. These strategies were indicative of individualism and risk awareness in marriage but by no means connoted a lack of commitment. Altogether, the results testify to the presence of individualism in attitudes even beyond practices that showcase and reinforce individualization in marriage.

This study on Taiwanese dual-income couples reveals much that diverges from extant literature on monetary practices in the West and contributes to this research field on three fronts. First, the individualized system emerged as the dominant mode of management in Taiwan, a visible departure from the norm of pooling among married couples elsewhere. This resembles the pattern in more liberal and egalitarian societies and among cohabiting couples (Hamplová & Le Bourdais, 2009; Hiekel, et al., 2014; Pepin, 2022; Vogler, 2005; Çineli, 2022). Second, the ubiquity of institutionalized individualization calls for a reassessment of the existing typology of monetary management and its validity, which was premised on systems that facilitate collective pooling through joint accounts. In scenarios where most married individuals only have single-holder personal accounts and control and manage their own money as such, the orientation of couples' practices says much more than the practices themselves. Third, complementing Western inquiries into the deinstitutionalization of marriage (Cherlin, 2004; Lauer & Yodanis, 2011) and research on East Asian families, this study divulges that the marriage institution is indeed challenged by individualism. Married individuals in my sample, appearing to be acting out their reflexivity, self-regulation, and focus on self-sufficiency, approached matrimony and resource allocation from a risk management perspective in case of future legal entanglements and troubles. Such a mindset reflects considerations beyond and different from 'risk-averse individualization' (Chang & Song, 2010) associated with extending individualized stages of life. It also contests the assertion that individualization in practices occurs without attitudinal or ideational support (Chang, 2014; Ochiai, 2011). Seen this way, we can extrapolate from the orientation of these practices that marriage in Taiwan seems *more* individualized and individualistic than in many other Western countries, and that the institution of marriage in Taiwan is not as impervious to erosion as previous literature on East Asia has suggested.

As a preliminary effort to adumbrate the landscape of couple money management in Taiwan, this study relied on a sample of educated, middle-class dual-earner couples in their mid-30s. It is conceivable that the views and practices gleaned from this cohort were crucial to 'identifying prototypes' but were not all-encompassing at the national level, given the relatively small variance in their educational attainment, occupational profile, and socioeconomic status. This can be addressed by including couples from single-earner households, cohabiting couples, and those from different social and educational strata, generations, and age groups in future studies. The fact that this research broadly probes the question of how marriage is perceived only among those who *did* enter marriage also excludes surveying those who remained single. Given the pervasiveness of delayed marriage and singlehood, it would be crucial to sample the unmarried population to fully capture how the conjugal union is conceptualized, comprehended, and interpreted in Taiwan. On a regional level, marriage and family research in East Asia will benefit from more comparative studies that investigate if and how couples' resource allocation and organization are shaped or constrained by national institutional settings and socio-cultural contexts. Cross-national research on monetary practices in the East Asian context will also likely expand our knowledge about how marriages differ across these societies.

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DATA AVAILABILITY STATEMENT

The data that support the findings of this study are available on request from the corresponding author. The data are not publicly available due to privacy or ethical restrictions.

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ENDNOTE

¹ While parenthood is identified as a key determinant in couples' resource integration (see Pepin, 2019, 2022), it did not introduce any notable changes in the management practices of the couples I interviewed.

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APPENDIX A

Sample characteristics (N = 47)

Code	Spouse	Pseudonym	Age	Degree	Field of work	Years of work	Years of marriage	Children	Household income	Home ownership
A	Wife Husband	Ya-Hsin Wei-Han	33	Bachelor	Education	10	1	1	Tier 1	Post-marital home
			28	Master*	Engineering	2				
B	Wife Husband	Li-Hua Chih-Hao	40	Bachelor*	Civil service	17	10	2	Tier 3	Pre-marital property
			42	Master*	Engineering	16				
C	Wife Husband	Chia-Hui Wei-Chung	35	Master*	Consulting	8	3	1	Tier 3	Post-marital home
			38	Bachelor*	Civil service	12				
D	Wife Husband	Hsiao-Wei Te-Han	28	Master*	Health care	4	2	1	Tier 2	Parental cohabitation
			30	Master	Health care	4				
E	Wife Husband	Sue-Fang Yu-Hsiang	29	Bachelor	Social service	3	3	1	Tier 2	Rental
			29	Bachelor	Media	7				
F	Wife Husband	Hsiao-Yun Ming-Hsiang	35	Master	Education	12	5	0	Tier 2	Post-marital home
			36	Master	Engineering	9				
G	Wife Husband	Yu-Fen Wei-Ming	29	Bachelor*	Health care	7	<1	0	Tier 3	Post-marital home
			29	Bachelor*	Consulting	3				
H	Wife Husband	Tzu-Ting Wei-Chih	33	Master	Industrial management	9	4	2	Tier 3	Post-marital home
			33	Master	Engineering	8				
I	Wife Husband	Fang-Yi Chih-Ting	33	Master	Corporate Administration	10	2	1	Tier 3	Post-marital home
			33	Master	Corporate management	7				
J	Wife Husband	Mei-Ling Wei-Lun	37	Master	Service sales	13	8	2	Tier 1	Parental property
			41	Master	Manufacturing	15				

(Continues)

(Continued)

Code	Spouse	Pseudonym	Age	Degree	Field of work	Years of work	Years of marriage	Children	Household income	Home ownership
K	Wife Husband	Ting-Yu	30	Bachelor	Health care	8	5	1	Tier 2	Post-marital home
		Chia-Chun	36	Master	Engineering	10				
L	Wife Husband	Ya-Chen	31	Bachelor*	Research	9	2	0	Tier 2	Post-marital home
		Chia-Hung	32	Master*	Civil service	9				
M	Wife Husband	Hui-Mei	35	Master	Civil service	14	2	1	Tier 2	Post-marital home
		Chun-Hao	31	Master	Civil service	3				
N	Wife Husband	Pei-Yu	37	Master	Education	15	6	2	Tier 2	Parental property
		Ming-Hao	35	Bachelor*	Trade	10				
O	Wife Husband	Hsin-Yi	39	Master*	Corporate Administration	12	7	1	Tier 2	Post-marital home
		Yu-Chi	39	Master*	Civil service	9				
P	Wife Husband	Mei-Juan	32	Bachelor*	Retail management	8	<1	0	Tier 3	Rental
		Jen-Wei	31	Master*	Engineering	7				
Q	Wife Husband	Wei-Ling	36	Master*	Engineering	10	4	0	Tier 3	Post-marital home
		Chun-Yi	36	Master*	Service sales	10				
R	Wife Husband	Ya-Hui	39	Master*	Corporate strategy	14	9	3	Tier 3	Post-marital home
		Chun-Ming	45	Master*	Corporate management	20				
S	Wife Husband	Yi-Chen	31	Master	Human resources	9	4	2	Tier 4	Post-marital home
		Kuan-Yu	31	Master	Engineering	7				
T	Wife Husband	Yu-Hsuan	34	Master*	Corporate management	7	2	2	Tier 4	Post-marital home
		Chung-Wei	33	Master*	Engineering	7				
U	Wife Husband	Chia-Wen	35	Master*	Corporate management	10	4	1	Tier 4	Post-marital home
		Yu-Han	36	Master*	Engineering	9				
V	Wife Husband	Hui-Ting	33	Bachelor*	Brand management	10	7	2	Tier 5	Post-marital home
		Chien-Wei	41	Master*	Engineering	14				

(Continued)

Code	Spouse	Pseudonym	Age	Degree	Field of work	Years of work	Years of marriage	Children	Household income	Home ownership
W	Wife	Hui-Chuan	32	Bachelor	Corporate sales	10	6	2	Tier 2	Post-marital home
X	Husband	Te-Yang	39	Bachelor	Civil service	13	5	0	Tier 2	Post-marital home
Y	Wife	Ya-Ting	45	Bachelor	IT Consultancy	19	7	1	Tier 2	Rental

Note: Asterisk (*) marks top 5 universities in Taiwan or top 15 universities in a foreign country. Couples who were expecting was assigned a 0 in the 'Children' column. As there is only one interviewee with a doctorate from a top-tier university, I have redacted it to a master's degree to protect the anonymity of the respondent. 'Field of Work' designations have been slightly redacted to ensure interviewees' anonymity. Household (monthly) income is divided into five tiers. Tier 1 is the lowest and Tier 5 is the highest. Tier 1 is NTD\$50,000-\$100,000 (~£1190-£2390). Tier 2 is NTD\$100,001-\$150,000 (~£2391-£3580). Tier 3 is NTD\$150,001-\$250,000 (~£3581-£5960). Tier 4 is NTD\$250,001-\$400,000 (~£5961-£9540). Tier 5 is above \$400,000 (>£9540). The national average (monthly) income for a dual-earner household was roughly £2810 in 2021, which falls into Tier 2.