

Singapore Management University

Institutional Knowledge at Singapore Management University

Research Collection School of Social Sciences

School of Social Sciences

9-2022

Property in whose name? Intrahousehold bargaining over homeownership in China

Jia YU

Peking University

Cheng CHENG

Singapore Management University, ccheng@smu.edu.sg

Follow this and additional works at: https://ink.library.smu.edu.sg/soss_research



Part of the [Asian Studies Commons](#), [Inequality and Stratification Commons](#), [Real Estate Commons](#), and the [Sociology of Culture Commons](#)

Citation

YU, Jia, & CHENG, Cheng.(2022). Property in whose name? Intrahousehold bargaining over homeownership in China. *Chinese Sociological Review*, 54(4), 342-373.

Available at: https://ink.library.smu.edu.sg/soss_research/3477

This Journal Article is brought to you for free and open access by the School of Social Sciences at Institutional Knowledge at Singapore Management University. It has been accepted for inclusion in Research Collection School of Social Sciences by an authorized administrator of Institutional Knowledge at Singapore Management University. For more information, please email cherylids@smu.edu.sg.

Property in whose name? Intra-household bargaining over homeownership in China

Jia Yu^a & Cheng Cheng^b

^a Peking University, Beijing, China; ^b Singapore Management University, Singapore, Singapore

Published in *Chinese Sociological Review*, 2021, pp. 1032. DOI: 10.1080/21620555.2021.1998771

Abstract

Previous research typically examined homeownership inequality across individuals or households, overlooking the intra-household allocation of homeownership. Using couple-level data of the 2016 China Family Panel Studies, our study addresses the gap by examining the bargaining over homeownership between husbands and wives in China. Descriptive results reveal a large gender gap in homeownership: only about one-quarter of couples listed the wife as an owner on the Housing Ownership Certificate, whereas about 92% listed the husband. The gender gap in ownership, however, has narrowed among couples married after 2000. Multivariate analyses show that economic autonomy, relative resources, housing purchase conditions, and modernization significantly increase wives' homeownership, but with varying degrees among rural and urban wives. Women's own socioeconomic status is more important for acquiring homeownership for urban wives, yet rural wives' homeownership depends more on the resource exchange with their husbands. Given the stratifying effects of homeownership, our findings of the unequal distribution of homeownership between husbands and wives underscore how family dynamics reproduce gender inequality.

Introduction

Homeownership is recognized as a prominent indicator of social standing (Carruthers and Ariovich 2004; Foley 1980). As housing is one of the most valuable assets of personal wealth (e.g., Arrondel and Lefebvre 2001; Forrest 2015; Xie and Jin 2015), homeownership constitutes an important source of wealth inequality (Flippen 2001; Killewald, Pfeffer, and Schachner 2017). Transmission of homeownership across generations also influences intergenerational social mobility (Benton and Keister 2017). Moreover, homeownership is closely associated with individual well-being. It increases life satisfaction (Hu 2013; Zang 2020; Zumbro 2014) and mitigates the negative psychological impact of stressful life events, such as divorce (André, Dewilde, and Muffels 2019). Finally, homeownership produces positive externalities to society, including enhanced life chances of children (e.g., Aaronson 2000; Boehm and Schlottmann 1999) and increased political participation (Gilderbloom and Markham 1995; Li and Wang 2012).

To better understand the stratifying effect of homeownership, it is crucial to untangle the determinants of how one becomes a homeowner. Scholars have examined how personal, family, and institutional factors explain the unequal distribution of homeownership. Individual factors, such as socioeconomic characteristics and race, are essential for one to gain homeownership (e.g., Davidoff 2006; Haurin 1991). Family factors, such as the resources of parents, grandparents, and siblings, also increase homeownership (Keister 2003; Lersch and Luijckx 2015). Contextual factors, such as residential segregation (Dawkins 2005; Hoff and Sen 2005) and institutional reforms (Lux and Sunega 2014; Zavisca and Gerber 2017), further influence individual homeownership. However, previous studies have primarily focused on how individuals become homeowners, overlooking the fact that housing purchase is usually a collective decision of the whole family. Thus, the unequal distribution of homeownership across individuals is not only a consequence of social processes but also a result of bargaining within the family, especially between husbands and wives. Our study addresses this gap by examining how homeownership is allocated within the family through couple-level bargaining.

Understanding intrahousehold bargaining over homeownership has important theoretical and practical implications. By investigating the allocation of homeownership between husbands and wives, our study contributes to current research by extending the study of homeownership inequality to the context of intrahousehold bargaining. Furthermore, understanding the mechanisms of homeownership allocation between husbands and wives can advance our understanding of how family dynamics generate gender inequality. Existing research has found women to be disadvantaged in homeownership in many societies (Doss et al. 2012; Gandelman 2009). The unequal access to homeownership of husbands and wives may widen the gender gap in many social outcomes determined by homeownership, for example, psychological well-being and political participation. More importantly, women's homeownership may substantially improve their rights in the family. Empirical evidence based on developing countries indicates that female homeowners suffer less domestic violence than non-owners (Panda and Agarwal 2005). A recent Chinese study has shown that homeownership could significantly increase women's decision-making power and reduce time spent in housework (Wang 2014). Our study thus provides important insights into how the division of homeownership between the husband and wife produces gender inequality.

Situating our empirical work in China, we examine the division of homeownership between the husband and wife by analyzing whether the husband's and wife's names appear on the Housing Ownership Certificate (*fangchanzheng*), the legal proof of property ownership. Whose name should be listed on the certificate is an important area of negotiation among Chinese couples. Having the name on the certificate brings several advantages. If only one party's name is on the certificate, he/she could have tremendous control over the property, including selling it to an innocent third party and pledging it for loans from financial institutions. Moreover, in the division of properties at divorce, both parties often seek to get housing, given the soaring housing prices in China. Although the Chinese Marriage Law acknowledges housing as marital property, judges usually rule in favor of the party whose name appears on the certificate. The interest of the party whose name is not on the certificate may thus be damaged. In fact, whose name should appear on the certificate is one of the most frequently disputed issues among the about-to-be-married young couples (Rong 2011; Wang 2017). Therefore, capitalizing on nationally representative data from the 2016 Chinese Family Panel Studies, our study aims to answer two questions: how is the ownership of housing properties divided between husbands and wives in China? How do individual and institutional factors influence how a couple decides whose name to be listed on the certificate?

Explanations of the homeownership inequality

A vast literature has demonstrated that homeownership is distributed unevenly by social groups across societies. To understand the unequal distribution, scholars tend to explain the disparity in homeownership with three groups of factors: (1) personal attributes, including education, occupation, economic resources, gender, and race; (2) family characteristics involving resources from parents, grandparents, and other family members; (3) contextual factors, such as housing reform and residential segregation.

One primary body of prior research explaining homeownership inequality has focused on individual socioeconomic status. Personal income directly predicts whether one can afford housing and affects one's housing tenure choice (Blaauboer 2010; Davidoff 2006; Haurin, Herbert, and Rosenthal 2007; Norris and Winston 2012). Educational attainment not only increases one's economic resources but also shapes one's values and habits of savings and investments, thereby enabling individuals to become homeowners (Gyourko and Linneman 1997; Kain and Quigley 1972; McKoy and Vincent 2008). In socialist and post-socialist economies, occupational characteristics, such as affiliations with the state sector and cadre status significantly increase the likelihood of housing ownership (Fu 2016; Fu, Zhu, and Ren 2015; Li and Zheng 2007; Logan, Fang, and Zhang 2009; Song 2010; Song and Xie 2014; Zhu, Fu, and Ren 2014).

In recent decades, an emerging body of literature has focused on intergenerational wealth mobility, linking homeownership to extended family characteristics. Parental socioeconomic status, parental wealth, and extended-family economic condition significantly increase the likelihood of homeownership (Boehm and Schlottmann 1999; Hall and Crowder 2011; Helderma and Mulder 2007; Henretta 1984; Spilerman and

Wolff 2012). Family events are also related to residential decisions. Scholars found that entry into cohabitation, marriage, or parenthood increases homeownership (Haurin and Rosenthal 2007; Holland 2012; Li and Li 2006; Mulder and Billari 2010; Thomas and Mulder 2016; Smits and Mulder 2008). Besides the micro-level factors, some scholars have investigated the influence of contextual factors on homeownership. In transitional economies, housing reform is a prominent factor in determining homeownership. Most occupants became homeowners in the privatization of state-owned housing (Logan, Bian, and Bian 1999; Walder and He 2014; Fu, Zhu, and Ren 2015). Moreover, macro-level economic factors, such as GDP per capita and housing price are also associated with local homeownership rates (Ranney 1981; Zhu, Fu, and Ren 2014).

Existing studies discussed above have typically explored the homeownership inequality across individuals or households. The distribution of homeownership, however, might not be equal within the household. Although family members might live in the same household, not all members may possess ownership of their homes. Little research has examined the intrahousehold allocation of homeownership, especially between husbands and wives. We situate the study of homeownership inequality in the context of intrahousehold bargaining and examine the mechanisms explaining the allocation of homeownership between husbands and wives.

Intrahousehold allocation of homeownership in the Chinese contexts

Homeownership has become a central concern of Chinese families in the last two decades. Before marketization, housing was considered collective welfare under state socialism in China (Fu, Zhu, and Ren 2015; Logan, Fang, and Zhang 2009). There was no housing market nor private property rights. Since 1988, the market-driven housing reform has finally led to the emergence of the private housing market and private property rights. Housing purchase gradually becomes one of the most crucial family decisions with the rise in consumerism and the development of the real estate market. For purchased commercial housing and self-built rural houses, people could apply to the local government for the Housing Ownership Certificate. Whose name should be listed as an owner on the certificate is very important to couples given its legal ramifications for the division of joint properties should the marriage end. If only one partner's name is listed as the owner, he/she could sell or mortgage the property without notifying the other partner. Moreover, according to the regulations of immovable property in China, the owner listed on the certificate does not necessarily contribute to the housing payment. As a result, the listing of owners on the certificate highly depends on the negotiation between the husband and wife. Integrating the Chinese contexts and previous explanations of homeownership inequality, we propose the following mechanisms that might influence the allocation of ownership between the husband and wife. Considering the traditional disadvantage of women's property rights in the family, we emphasize the factors that will increase the wife's likelihood of homeownership.

First, wives' improved social status may increase their likelihood of being a homeowner. According to the autonomy perspective, wives' social standing and resources could increase their capacity to gain higher power in household decision-making and achieve favorable outcomes (Cohen 1998; Gupta 2007; Oropesa 1993). Therefore, we expect education and employment to increase wives' likelihood of homeownership. Furthermore, in the context of China, a wife's employment in the state sector may be an important determinant of homeownership. Before real estate marketization, urban housing, as a state welfare provision, was allocated by the work units within the state sector. During the housing reform that privatized most public housing, existing occupants only needed to pay a relatively low price to obtain the ownership of their residence (Walder and He 2014). In today's China, some prestigious work units within the state sector still provide their employees with "welfare housing," which is much cheaper than the market price. Given such an institutional legacy, we expect that a wife's employment in the state sector will increase her likelihood of homeownership.

Second, the division of homeownership between husbands and wives may also depend on wives' social status relative to their husbands'. Social exchange theory and economic bargaining theory help to conceptualize the bargaining process over homeownership between the husband and wife (Bittman et al.

2003; Brines 1994; Cherlin 2000; Heer 1963; Lundberg, Pollak, and Wales 1997; Manser and Brown 1980; McElroy 1990). According to the exchange theory, the family is formed through the exchange of certain attributes between partners who are self-interested actors trying to maximize their own utility and achieve their goals. As one of the most valuable assets of the family, housing would be desired by both the husband and wife. Spouses may utilize their relative resources to bargain for homeownership. Relative resources affecting the wife's bargaining power may include educational and age differences between the husband and wife.

In China, hukou may be another important resource that spouses exchange in the union formation (Lui 2017; Qian and Qian 2017; Tian, Qian, and Qian 2018; Wang and Schwartz 2018). Since urban hukou is associated with better welfare in China, we expect that wives with urban hukou might have more bargaining power and be more likely to attain homeownership when they marry husbands with rural hukou rather than urban hukou. In addition to current hukou status, hukou origin also matters, especially in the urban marriage market. Men who grew up in rural areas but later found a decent job and eventually resided and got married in the cities are labeled as "phoenix men" (fenghuangnan). "Phoenix men" are expected to leverage his and even his wife's resources to support his natal family in rural areas (Sun and Yang 2019). To avoid loss of resources in marriage, some urban parents tend to persuade their daughters not to marry "phoenix men" (Wu and Dong 2019; Zhang 2019). Thus, we expect that wives born in urban areas might be disadvantaged in homeownership if they marry men born in rural areas. Given the huge migrant population in China, we also consider the couple's migration status as a factor affecting the wife's bargaining power. As migrants are usually disadvantaged in local family ties and social networks, we expect that local wives might have more bargaining power over homeownership when their husbands are migrants, whereas migrant wives might have limited access to homeownership when they marry local husbands. Couples in which both the husband and wife are migrants might rely more on the wife's economic contributions and thus are more likely to list her as an owner than local couples.

Wives' bargaining power over homeownership may depend on family and contextual factors. The wife's bargaining power might change over the family life cycle. In China, given its Confucianism traditions that emphasize the continuation of the family bloodline, women giving birth, especially bearing sons, might increase their status within the family. The wife's bargaining power might also differ by the timing of housing purchase. In patrilineal and patriarchal traditions, marital housing is usually provided by the husband's natal family. As a result, wives are rarely listed as an owner of housing properties bought before marriage. However, if the property is purchased after marriage as the couple's joint investment, the wife may have greater leverage to bargain over the ownership. Finally, the wife's bargaining power might depend on the extent to which her economic contribution is needed for the housing purchase. The higher the housing price and the larger the housing mortgage, the higher the demand for the wife's contributions. Therefore, as the housing price increases, the wife may have greater bargaining power and be more likely to be listed as an owner on the Housing Property Certificate.

Finally, structural changes, such as ideational changes and modernization might lead to large cohort differences in wives' homeownership. In premodern Chinese society, women rarely had property rights to lands, housing, and other family assets (Bernhardt 1999; Ebrey 1993). Although women were granted legal rights of inheritance during the Republic Era of China and had improved social status with the introduction of Western ideologies, few women possessed property ownership (Xu 2012). Women's access to homeownership remained limited during the collectivization period that abolished private property rights, despite their heightened social status with the "Women's Liberation Movement" (Zhou 2003). The emergence of privately-owned housing since the late 1980s has led to Chinese women's extensive access to homeownership. Women's increased labor force participation has enhanced their economic potential and enabled them to purchase housing independently (Han 2017). In fact, 46.7% of the apartments resold on one of the largest housing trading platforms in China were purchased by women in 2018. The One-Child Policy has also increased women's access to homeownership. Traditionally, Chinese parents only prepare matrimonial housing for their sons, who are viewed as permanent members of the family and expected to provide eldercare (Wang and Zhou 2017). Since the introduction of the One-Child Policy, many women

born after 1980 are the only child of their natal family. Parents now provide financial help to their daughters' housing purchases as well (Deng, Hoekstra, and Elsinga 2019). Therefore, we expect that homeownership may be more prevalent among the younger female cohort and wives with more parental resources.

Data and methods

Data

We analyzed data from the China Family Panel Studies (CFPS), a nationally representative longitudinal survey of Chinese communities, families, and individuals, launched in 2010 by the Institute of Social Science Survey (ISSS) of Peking University. In this study, we used the 2016 wave of CFPS data. In each wave, the CFPS collected data at the family and individual levels using different questionnaires. In the family questionnaire, the CFPS asked questions about the housing conditions of the household, including which family members' names were on the Housing Ownership Certificate, purchasing price, mortgage, and so on. In the adult questionnaire, the CFPS collected detailed information about respondents' age, education, employment status, family background, marriage, fertility history, living arrangements, and other demographic and socioeconomic characteristics. Linking the housing ownership information of the family questionnaire to the individual questionnaire, we were able to identify whether the respondent's name was on the certificate. To understand the homeownership allocation between the husband and wife, we restricted our sample to the respondents who were currently married, which consisted of 13,289 female and 12,405 male respondents. Then, we matched each couple in the survey and generated couple-level observations. We further confined our sample to the couples in which both partners were interviewed, which included 10,037 observations. Finally, we kept the couples in which at least one spouse owned their current residence, thus excluding 3,912 couples who were not owners. After list-wise deletion of missing data, the final sample consisted of 5,104 couples.

Variables

The dependent variable is the ownership allocation between the husband and wife of their current residence. If the respondent's name is listed as an owner on the Housing Ownership Certificate, we identified that he/she has ownership of the property. We did not restrict when one became an owner, as the bargaining between the husband and wife could happen both before and after marriage. Sometimes, those who are more attractive in the marriage market will ask the other party to list his/her name on the ownership certificate as a prerequisite for marriage. In this scenario, although the property was acquired before marriage, spouses might still use their relative resources to strike a bargain over ownership. In our analysis, the homeownership variable included three categories: exclusive ownership by the husband, exclusive ownership by the wife, and joint ownership by the husband and wife.

To explore different mechanisms that might shape the intrahousehold allocation of homeownership, we included sets of independent variables measuring economic autonomy, bargaining exchange, and modernization. We used the wife's education, her state sector affiliation, and her father's education to measure her economic autonomy. We measured her education by schooling years. A dummy variable denoted whether her current job or last job before retirement was within the state sector. We also considered parental resources as an indicator of the wife's economic independence of her husband, measured by her father's education in five categories: (a) primary school or below (reference group); (b) middle school; (c) high school; (d) college or above; and (e) missing.

We compared the following attributes between the husband and wife to measure marital exchange and bargaining. The age gap between the husband and wife was measured by seven categories: (a) the husband and wife were of the same age (reference group); (b) the husband was more than 5 years younger; (c) the husband was 3–5 years younger; (d) the husband was 1–2 years younger; (e) the wife was 1–2 years younger; (f) the wife was 3–5 years younger; (g) the wife was more than 5 years younger. The educational gap

between the husband and wife was measured by seven categories: (a) the husband and wife had the same schooling years (reference group); (b) the wife's schooling was 6 or more years longer; (c) the wife's schooling was 4–6 years longer; (d) the wife's schooling was 1–3 years longer; (e) the husband's schooling was 1–3 years longer; (f) the husband's schooling was 4–6 years longer; (g) the husband's schooling was 6 or more years longer. To capture hukou intermarriage, we constructed two variables comparing the husband's and wife's original and current hukou status. First, we compared the couple's current hukou in four categories: (1) both the husband and wife were urban (reference group); (2) the wife was rural, and her husband was urban; (3) the wife was urban, and her husband was rural; (4) both the husband and wife were rural. Second, we compared the couple's original hukou status, i.e., hukou status at 3 years old, in four categories: (1) both the husband and wife were urban (reference group); (2) the wife was rural, and her husband was urban; (3) the wife was urban, and her husband was rural; (4) both the husband and wife were rural. We also compared husbands' and wives' migration status. A respondent was considered a migrant when the location of his/her hukou registration was not in the same county as his/her current residence; otherwise, the respondent was local. Therefore, the couple's migration status comparison included four categories: (a) both the husband and wife were local (reference group); (b) the wife was local, and her husband was a migrant; (c) the husband was local, and her wife was a migrant; (d) both the husband and wife were migrants.

We also included the contextual factors that might influence the wife's bargaining power over homeownership in the analysis. We used a dummy variable to indicate whether the current residence was purchased or built after marriage. The wife's fertility behavior was measured by two dummy variables, whether she had a child and whether she had a son. We used the purchasing price and total mortgage of the current residence to indicate the financial cost of ownership. To examine cohort differences in homeownership, we divided our sample into six marriage cohorts: before 1970, 1970–1979, 1980–1989, 1990–1999, 2000–2011, and 2012–2016. The last marriage cohort will capture the potential influences of the revised Marriage Law of China in 2011, which imposed more protection of premarital assets (Zang 2020). We used the economic development level as a proxy for the modernization level of the localities, measured by the logged prefecture-level GDP per capita.

We included the following control variables. We controlled for housing characteristics including the current market price, area in square meters, and year of purchase of the current residence, as well as the number of other housing properties owned by the household members. Household annual income in 2015 and the husband's affiliation to the state sector were included to measure the economic condition of the family. We also included the wife's birth year as an interval variable. Whether the wife has ever been divorced was controlled as a dummy variable, as divorce usually involves property divisions. The CFPS has oversampled five provinces and municipalities, including Shanghai, Liaoning, Henan, Gansu, and Guangdong (Xie and Hu 2014). Thus, we controlled for these five oversampled “large provinces,” using the other “small provinces” as a reference group.

Analysis plan

We began by describing the allocation of homeownership between the husband and wife in China. Then, we presented the distribution of explanatory variables and controls by the different ownership conditions. For the multivariate analysis, we employed multinomial logistic regressions using maximum-likelihood estimation to predict the likelihood of being in certain categories relative to the reference category of the dependent variable. Since homeownership is traditionally in the possession of the husband, this study focused more on under which conditions the wife was a homeowner. Thus, we set the category “exclusive ownership by the husband” as the reference group and compared it to the other two ownership types where the wife was a homeowner, i.e., joint ownership by the husband and wife and exclusive ownership by the wife. We first applied the multinomial logistic regression model to the full analytical sample. Given rural-urban differences in modernization level and family culture, urban women usually hold more egalitarian gender attitudes and stronger decision-making power in the family (Cheng 2019; Shu 2004), which might

lead to different bargaining processes over homeownership compared to rural women. Moreover, in some more traditional rural areas with strong son preference, women are often excluded from acquiring land contracting rights, making it less possible for them to access homeownership (Chen and Cheng 2019). Thus, we divided our sample by the wife's current hukou status and applied the multinomial logistic regression model to the subsamples of rural and urban women, respectively.

Results

Homeownership allocation between the husband and wife

Table 1 shows the descriptive statistics of the variables by ownership status. We observed that wives were quite disadvantaged in homeownership compared to their husbands in China; 75.33% of the couples had the husband as the owner but not the wife, 16.60% jointly owned the residence, and only 8.07% had the wife as the owner but not the husband. In other words, if the couple lived in tenured housing, 91.93% of the couple had the husband listed as an owner on the certificate, whereas only 24.67% had the wife listed. Due to such limited access to homeownership, wives in China are very likely to suffer financial losses, especially in the division of properties in the event of a divorce.

The average educational level was higher among wives who were the only owner of the residence than those without homeownership and those who shared ownership with husbands. The purchasing price of a property owned only by the wife was higher than that owned solely by the husband or jointly by the couple. In terms of the age gap between the husband and wife, wives who were more than 5 years older than their husbands were the most likely to have the exclusive ownership of the household compared to other age combinations of the couple. The wife's educational advantage was also associated with a higher homeownership rate; 21.21% of couples had the wife as the sole owner when the wife had over 6 more years of schooling than the husband. Table 1 shows that wives who worked in the state sector were more likely to have exclusive ownership of the residence. In terms of the couples' hukou combinations, wives' homeownership rate was the lowest when both the husband and wife had rural hukou. Finally, we observed substantial regional differences in the intrahousehold ownership allocation. In Shanghai, more than half of the couples shared ownership compared to only 7.95% in Henan province.

According to Table 1, the joint ownership rate was higher when the residence was purchased or built after marriage. The homeownership allocation between the husband and wife also changed over time. Only 5.85% of the couples married before 1970 had the wife as the sole owner, compared to 16.91% of those married after 2011. In Table 2, we show homeownership allocation by marriage cohort and whether the property was purchased/built before or after marriage. The last column in Table 2 indicates the proportions of couples residing in properties purchased/built before and after marriage for each marriage cohort. Housing has increasingly become a prerequisite for marriage in China, especially after the emergence of the real estate market, which may explain the increase in housing purchased/built before marriage over time. But the higher proportions of couples living in properties purchased/built after marriage among the earlier marriage cohorts may, in part, be due to their higher probability of housing replacement. Couples married earlier may have moved out of their marital home to a new residence. Most couples married before 2000 lived in homes purchased/built after marriage, whereas about half of the couples married between 2000 and 2011 lived in homes purchased before marriage. Premarital housing purchases were the most prevalent among the latest marriage cohort; 89.58% of couples married between 2012 and 2016 purchased or built the property before marriage. For the housing purchased/built before marriage, the disproportionately large percentage of husbands as the homeowner is not entirely driven by the unequal bargaining power. On the one hand, due to the son preference culture, men are more likely to receive financial support from parents to purchase/build housing. On the other hand, as men are expected to provide housing for marriage, they are more motivated to obtain homeownership to increase their attractiveness in the marriage market.

Table 1. Ownership by explanatory variables (N = 5,104).

	Homeownership allocation		
	Joint	Husband only	Wife only
Husband-wife age gap (%)			
Husband more than 5 years younger	2.80	71.91	25.28
Husband 3–5 years younger	9.08	86.79	4.13
Husband 1–2 years younger	13.32	77.75	8.94
Equal	16.51	72.53	10.97
Wife 1–2 years younger	18.32	74.94	6.73
Wife 3–5 years younger	18.88	73.31	7.81
Wife more than 5 years younger	14.53	77.76	7.72
Husband-wife educational gap (%)			
Wife more than 6 years higher	15.91	62.87	21.21
Wife 4–6 years higher	14.77	68.69	16.54
Wife 1–3 years higher	18.05	69.96	11.99
Equal	17.59	75.55	6.86
Husband 1–3 years higher	14.11	78.36	7.53
Husband 4–6 years higher	17.08	76.93	5.99
Husband more than 6 years higher	18.82	74.30	6.88
Purchase time (%)			
Before marriage	11.44	82.25	6.32
After marriage	17.46	74.17	8.36
Marriage cohort (%)			
Before 1970	19.88	74.27	5.85
1970–1979	14.38	77.91	7.72
1980–1989	15.57	75.89	8.54
1990–1999	15.99	76.74	7.27
2000–2011	20.92	67.47	11.61
2012–2016	20.61	62.48	16.91
Wife has a child (%)			
Yes	16.65	75.39	7.96
No	10.85	69.44	19.71
Wife has a son (%)			
Yes	15.75	77.35	6.90
No	19.53	68.36	12.11
Wife works in the state sector (%)			
Yes	21.60	60.45	17.95
No	16.06	76.93	7.01
Husband works in the state sector (%)			
Yes	17.86	67.96	14.18
No	16.30	77.09	6.61
Husband and wife's hukou at 3 years old (%)			
Both rural	15.65	78.85	5.50
Wife rural, husband urban	18.85	62.71	18.44
Wife urban, husband rural	13.78	63.49	22.74
Both urban	25.98	56.93	17.09
Husband and wife's hukou now (%)			
Both rural	13.93	83.29	2.78
Wife rural, husband urban	18.97	60.28	20.57
Wife urban, husband rural	13.65	75.14	11.20
Both urban	21.62	62.51	15.87
Husband and wife's migration status (%)			
Both migrant	10.00	44.35	45.65
Wife local, husband migrant	27.10	30.42	42.48
Husband local, wife migrant	18.23	77.21	4.56
Both local	16.57	75.65	7.78
Wife has ever been divorced (%)			
Yes	22.24	63.41	14.35
No	16.53	75.47	8.00
Region (%)			
"Small provinces"	16.10	75.43	8.46
Shanghai	52.62	40.49	6.89
Liaoning	29.37	61.58	9.05
Henan	7.95	84.91	7.14
Gansu	19.21	71.84	8.95
Guangdong	10.12	85.88	3.99
Wife's schooling years (Mean (SD))	7.20 (3.91)	6.24 (3.45)	9.13 (4.11)
Purchasing price (10,000 yuan) (Mean (SD))	15.05 (25.87)	8.82 (12.31)	17.41 (29.31)
Housing mortgage (10,000 yuan) (Mean (SD))	5.15 (19.60)	2.02 (7.06)	4.22 (12.82)
Current price (10,000 yuan) (Mean (SD))	50.19 (88.59)	32.08 (138.26)	57.54 (94.81)
Housing space (square meter) (Mean (SD))	138.18 (103.9)	148.65 (125.75)	142.44 (199.86)
Family annual income (10,000 yuan) (Mean (SD))	9.01 (17.28)	7.06 (17.34)	9.48 (9.34)
Logged GDP per capita in 2015 (yuan) (Mean (SD))	10.74 (0.55)	10.68 (0.52)	10.89 (0.56)
Number of other housing properties	0.25 (0.54)	0.22 (0.49)	0.31 (0.53)
Total	16.60	75.33	8.07

Note. (1) 2016 cross-sectional weights were applied for calculating weighted summary statistics; (2) The percentages shown in the table is summed up to 100 by rows; (3) The distributions of explanatory variables will be provided upon request.

Table 2. Homeownership by marriage cohort and timing of purchase/building (N = 5,104).

Marriage cohort	Before marriage			Purchased before marriage (%)
	Joint (%)	Husband only (%)	Wife only (%)	
Before 1970	0.00	100.00	0.00	0.21
1970–1979	12.38	87.62	0.00	4.45
1980–1989	12.36	84.79	2.85	7.88
1990–1999	9.95	84.94	5.11	22.11
2000–2011	10.98	80.48	8.53	51.48
2012–2016	18.72	64.33	16.94	89.58
Marriage cohort	After marriage			Purchased after marriage (%)
	Joint (%)	Husband only (%)	Wife only (%)	
Before 1970	19.92	74.22	5.86	99.79
1970–1979	14.47	77.45	8.08	95.55
1980–1989	15.85	75.12	9.03	92.12
1990–1999	17.70	74.42	7.88	77.89
2000–2011	31.46	53.66	14.88	48.52
2012–2016	36.81	45.59	16.60	10.42

If the wife is the sole owner of the residence purchased/built before marriage, it is most likely that the residence was provided by the wife and her natal family. The results in Table 2 indicate an increase in wives' contributions to housing purchases. About 17% of couples married between 2012 and 2016 who purchased/built their homes before marriage had the wife as the sole owner. The ownership rate of wives for properties purchased/built after marriage also increased in recent marriage cohorts. Wives married more recently tended to share ownership with their husbands.

Determinants of homeownership allocation between the husband and wife

Table 3 shows the results from multinomial logistic regression models predicting homeownership allocation. In terms of the association between the wife's economic autonomy and homeownership, results suggest that education significantly increased wives' homeownership. Specifically, a one-year increase in the wife's schooling was associated with a 4.08% increase ($e^{0.040} = 1.0408$) in the odds of joint ownership vs. exclusive ownership by the husband. The wife's affiliation with the state sector did not significantly increase her likelihood of ownership. Compared to wives whose fathers had no more than primary school education, the odds of joint ownership vs. husbands' exclusive ownership were 38.68% higher for those whose fathers finished middle school.

The results of Table 3 also lend support to the exchange-bargaining hypothesis of the homeownership allocation between the husband and wife. The couple's age difference was significantly associated with the wife's access to homeownership. For wives who were more than 5 years older than their husbands, the odds of wives having exclusive ownership vs. no ownership were 3.58 times those of wives who were of the same age as their husbands. When wives were slightly younger than their husbands, the odds of wives having exclusive ownership vs. no ownership were much lower than when wives married husbands of the same age. The wife's educational advantage over her husband significantly increased her access to homeownership. The odds of wives who had over 6 more years of schooling than their husbands having sole ownership vs. no ownership were 3.31 times those of wives who had the same schooling years as their husbands.

Table 3. Multinomial logistic regression on homeownership (N = 5,104).

	Joint vs. Husband only	Wife only vs. Husband only
Wife's schooling years	0.040* (0.016)	0.037 (0.024)
Wife works in state sector (yes = 1)	0.049 (0.145)	0.205 (0.202)
Wife's father's education (RF: primary school or below)		
Middle school	0.327** (0.115)	0.045 (0.181)
High school	0.028 (0.161)	-0.185 (0.233)
College or above	-0.410 (0.288)	0.010 (0.330)
Missing	0.134 (0.124)	0.091 (0.200)
Husband-wife age gap (RF: no difference)		
Husband more than 5 years younger	0.285 (0.615)	1.278* (0.605)
Husband 3-5 years younger	-0.126 (0.251)	-0.447 (0.380)
Husband 1-2 years younger	-0.061 (0.144)	-0.166 (0.211)
Wife 1-2 years younger	0.116 (0.117)	-0.356* (0.180)
Wife 3-5 years younger	-0.011 (0.123)	-0.427* (0.191)
Wife more than 5 years younger	-0.093 (0.154)	-0.131 (0.230)
Husband-wife educational gap (RF: no difference)		
Wife higher more than 6 years	0.263 (0.426)	1.198** (0.459)
Wife higher 4-6 years	-0.287 (0.215)	0.519† (0.266)
Wife higher 1-3 years	-0.025 (0.121)	0.400* (0.178)
Husband higher 1-3 years	-0.137 (0.100)	-0.060 (0.165)
Husband higher 4-6 years	-0.010 (0.128)	-0.150 (0.225)
Husband higher more than 6 years	0.049 (0.210)	0.162 (0.320)
Husband and wife's hukou now (RF: Both urban)		
Both rural	-0.349** (0.113)	-1.734*** (0.174)
Wife rural, husband urban	-0.020 (0.174)	0.507** (0.193)
Wife urban, husband rural	-0.315 (0.222)	-1.061** (0.346)
Husband and wife's migration status (RF: Both local)		
Wife local, husband migrant	0.607 (0.445)	1.736*** (0.422)
Husband local, wife migrant	0.023 (0.369)	-1.512† (0.774)
Both migrant	0.422 (0.532)	1.266* (0.594)
Wife has a child (yes = 1)	0.481 (0.392)	0.887 (0.569)
Wife has a son (yes = 1)	-0.123 (0.094)	-0.142 (0.141)
Housing purchase after marriage (yes = 1)	0.610*** (0.147)	0.593** (0.218)
Housing mortgage (unit: 10,000 RMB)	0.015*** (0.003)	0.009† (0.005)
Purchasing price (unit: 10,000 RMB)	0.008** (0.003)	0.012*** (0.003)
Marriage cohort (RF: before 1970)		
1970-1979	-0.571*** (0.167)	-0.055 (0.264)
1980-1989	-0.643** (0.206)	0.158 (0.254)
1990-1999	-0.743** (0.272)	0.348 (0.277)
2000-2011	-0.425 (0.355)	0.633† (0.327)
2012-2016	-0.894† (0.492)	0.265 (0.510)
Logged GDP per capita in 2015	-0.098 (0.084)	0.265* (0.129)
Current price (unit: 10,000 RMB)	-0.001 (0.001)	0.000 (0.000)
Space of the housing (unit: square meter)	-0.000 (0.000)	-0.000 (0.001)
Year of purchase	0.005 (0.005)	-0.003 (0.008)
Number of other housing properties	-0.006 (0.078)	0.056 (0.111)
Wife's birth year	0.014 (0.009)	0.000 (0.002)
Family annual income (unit: 10,000 yuan)	-0.001 (0.002)	-0.006 (0.005)
Husband works in the state sector (yes = 1)	-0.051 (0.116)	-0.194 (0.175)
Ever divorced (yes = 1)	0.634 (0.340)	1.181** (0.399)
Region (RF: "small" provinces)		
Shanghai	1.695*** (0.176)	-0.450† (0.272)
Liaoning	0.716*** (0.113)	-0.168 (0.195)
Henan	-0.940*** (0.176)	-0.076 (0.195)
Gansu	0.083 (0.130)	-0.222 (0.231)
Guangdong	-0.548** (0.195)	-1.281*** (0.331)
Constant	-38.815* (18.446)	-0.683 (15.305)

Note. Standard errors are in parentheses.

† $p < 0.1$, * $p < 0.05$, ** $p < 0.01$, *** $p < 0.001$.

Results of Table 3 suggest that hukou status played an important role in wives' homeownership attainment. The odds of joint ownership and wives' exclusive ownership vs. husbands' exclusive ownership among rural couples in which both husbands and wives had rural hukou were 29.46 and 82.34% lower than urban couples in which both husbands and wives had urban hukou. We also observed the exchange of homeownership among the hukou intermarriages, yet the results are contrary to our expectations. Urban wives marrying rural husbands was not associated with higher odds of exclusive or joint ownership than their marrying urban husbands. However, the odds of wives' exclusive ownership vs. husbands' exclusive ownership among couples in which the wife had rural hukou and the husband had urban hukou were 66.03%

higher than urban couples. The couple's migration status was also associated with homeownership allocation. The odds of wives' exclusive ownership vs. husbands' exclusive ownership when local wives married migrant husbands were 5.67 times when local wives married local husbands. The odds of joint ownership and wives' sole ownership relative to husbands' sole ownership were higher among couples in which both husbands and wives were migrants than couples in which both were local. However, compared to wives who married locally, migrant wives married to local husbands suffered substantial disadvantages in gaining exclusive ownership. The wife's fertility behaviors, including having children and having sons, were not associated with her homeownership status.

Homeownership allocation also highly depended on the timing and price of the purchase and the total amount of mortgage. For properties purchased/built after marriage, wives had 84.04 and 80.94% higher odds of having joint ownership and exclusive ownership rather than no ownership compared to properties purchased/built before marriage. The higher the purchasing price and the total amount of mortgage, the higher the likelihood of wives having homeownership. A 10,000 yuan increase in the purchasing price was associated with 0.80 and 1.00% higher odds of joint ownership and exclusive ownership by the wife rather than exclusive ownership by the husband. Similarly, a 10,000 yuan increase in the total amount of mortgage increased the wife's odds of joint ownership and exclusively ownership vs. no ownership by 1.51 and 0.90%.

The odds of wives' exclusive ownership vs. no ownership were higher among more recent marriage cohorts than among couples married before 1970. Wives' divorce experience significantly increased their likelihood of exclusive ownership. GDP per capita was positively associated with wives' exclusive ownership vs. no ownership. We also observed significant provincial differences even after controlling for regional variations in economic development; wives in Guangdong province had the least access to homeownership whereas wives in Shanghai had the highest likelihood of joint ownership vs. no ownership.

Comparisons between rural and urban women's homeownership attainment

The results from multinomial logistic regression models for the rural sample and urban sample are shown in Table 4. Most of the variables used for estimation in Table 4 are the same as those in Table 3. Since the original hukou status was homogenous in the rural subsample, we only included the husband's and wife's hukou status at 3 years old in the urban sample. State sector affiliation was only included in the urban sample, as rural residents rarely had access to jobs within the state sector. We provided statistical tests for whether the differences in the coefficients of explanatory variables between the rural and urban samples were statistically significant in the last column of Table 4.2

For rural wives, their own educational attainment did not significantly increase their likelihood of homeownership. In contrast, urban wives' higher educational attainment was associated with higher odds of their having joint ownership and exclusive ownership vs. no ownership. For both urban and rural wives, the odds of their obtaining joint ownership vs. not having ownership were higher for wives whose fathers finished middle school than wives whose fathers had no more than primary school education. The couple's age difference had different implications for rural and urban wives' homeownership. Rural wives who were more than 5 years elder than their husbands were more likely to gain exclusive ownership than rural wives who were of the same age as their husbands. However, urban wives were more likely to jointly own the property with their husbands when they were slightly younger than their husbands. For rural wives, their odds of exclusive ownership rather than no ownership were much higher when they had a large educational advantage over their husbands than when they had the same education level as their husbands. Among urban wives, we did not observe any significant association between the couple's educational difference and the wife's homeownership status. In the intermarriages by hukou origin, we observed that urban wives suffered 35.92% lower odds in obtaining joint ownership vs. no ownership when they married men of rural origins than when they married men of urban origins.

Table 4. Multinomial logistic regression on homeownership of rural and urban wives.

	Rural N = 3,607		Urban N = 1,497		Test results between rural and urban samples
	Joint vs. husband only	Wife only vs. husband only	Joint vs. husband only	Wife only vs. husband only	
Wife's schooling years	0.026 (0.022)	-0.048 (0.042)	0.059* (0.025)	0.084** (0.032)	Prob > $\chi^2(2) = 0.029$
Wife works in the state sector (yes = 1)			0.157 (0.203)	0.469† (0.255)	
Wife's father's education (RF: primary school or below)					Prob > $\chi^2(8) = 0.001$
Middle school	0.281* (0.144)	-0.285 (0.285)	0.477* (0.204)	0.427† (0.256)	
High school	-0.091 (0.234)	-1.947* (0.758)	0.244 (0.239)	0.382 (0.282)	
College or above	-0.029 (0.482)	-0.630 (0.851)	-0.589 (0.370)	0.205 (0.387)	
Missing	0.169 (0.148)	-0.953* (0.372)	0.034 (0.238)	0.930*** (0.272)	
Husband-wife age gap (RF: no difference)					Prob > $\chi^2(12) = 0.069$
Husband more than 5 years younger	0.036 (0.798)	2.102** (0.684)	0.693 (1.071)	-0.750 (1.264)	
Husband 3-5 years younger	-0.318 (0.295)	-0.581 (0.654)	0.336 (0.501)	-0.221 (0.509)	
Husband 1-2 years younger	-0.217 (0.172)	0.101 (0.325)	0.300 (0.266)	-0.226 (0.302)	
Wife 1-2 years younger	-0.078 (0.140)	-0.035 (0.289)	0.531* (0.217)	-0.463† (0.251)	
Wife 3-5 years younger	-0.275† (0.150)	-0.323 (0.316)	0.527* (0.228)	-0.261 (0.261)	
Wife more than 5 years younger	-0.248 (0.184)	0.084 (0.355)	0.234 (0.292)	-0.291 (0.337)	
Husband-wife educational gap (RF: no difference)					Prob > $\chi^2(12) = 0.019$
Wife more than 6 years higher	1.171† (0.645)	3.600*** (0.740)	-0.479 (0.613)	-0.120 (0.637)	
Wife 4-6 years higher	-0.217 (0.277)	0.668 (0.497)	-0.454 (0.352)	0.488 (0.345)	
Wife 1-3 years higher	-0.021 (0.156)	0.692* (0.290)	-0.060 (0.202)	0.228 (0.243)	
Husband 1-3 years higher	-0.171 (0.123)	-0.251 (0.249)	-0.028 (0.181)	0.067 (0.233)	
Husband 4-6 years higher	-0.109 (0.157)	-0.518 (0.335)	0.149 (0.235)	0.299 (0.322)	
Husband more than 6 years higher	-0.152 (0.265)	0.308 (0.402)	0.328 (0.360)	-0.233 (0.597)	
Husband and wife's hukou at 3 years old (RF: Both urban)					
Wife rural, husband urban			-0.201 (0.248)	-0.162 (0.313)	
Wife urban, husband rural			-0.445† (0.235)	0.329 (0.259)	
Both rural			-0.227 (0.184)	-0.078 (0.231)	
Husband and wife's migration status (RF: both local)					Prob > $\chi^2(6) = 0.822$
Wife local, husband migrant	0.528 (0.618)	1.738** (0.557)	0.883 (0.701)	1.646* (0.728)	
Husband local, wife migrant	0.239 (0.439)	-1.652 (1.102)	-0.529 (0.648)	-1.528 (1.191)	
Both migrant	0.511 (0.676)	2.182* (0.853)	0.277 (0.886)	0.672 (0.960)	
Wife has a child (yes = 1)	0.073 (0.593)	14.668 (711.835)	0.678 (0.536)	0.473 (0.622)	Prob > $\chi^2(2) = 0.133$
Wife has a son (yes = 1)	-0.241† (0.124)	-0.241 (0.244)	0.046 (0.150)	-0.028 (0.183)	Prob > $\chi^2(2) = 0.292$
Housing purchase after marriage (yes = 1)	0.564** (0.182)	0.597† (0.337)	0.666** (0.258)	0.554 (0.314)	Prob > $\chi^2(2) = 0.918$
Housing mortgage (unit: 10,000 RMB)	0.011* (0.005)	0.010 (0.009)	0.019*** (0.005)	0.011 (0.006)	Prob > $\chi^2(2) = 0.523$
Purchasing price (unit: 10,000 RMB)	0.020*** (0.005)	0.013† (0.008)	0.003 (0.003)	0.008* (0.004)	Prob > $\chi^2(2) = 0.008$
Marriage cohort (RF: before 1970)					Prob > $\chi^2(10) = 0.002$
1970-1979	-0.489* (0.217)	-0.453 (0.375)	-0.589* (0.284)	0.862* (0.437)	
1980-1989	-0.381 (0.265)	-0.382 (0.369)	-0.906* (0.368)	1.827*** (0.486)	
1990-1999	-0.563 (0.344)	0.169 (0.400)	-0.839 (0.502)	2.410*** (0.614)	
2000-2011	-0.216 (0.454)	0.900† (0.490)	-0.548 (0.639)	2.774*** (0.743)	
2012-2016	-0.701 (0.643)	1.339† (0.757)	-0.861 (0.841)	2.127* (1.021)	
Logged GDP per capita in 2015	-0.037 (0.101)	0.083 (0.195)	-0.226 (0.159)	0.453* (0.192)	Prob > $\chi^2(2) = 0.008$
Current price (unit: 10,000 RMB)	-0.003 (0.002)	-0.000 (0.001)	-0.001 (0.001)	0.000 (0.001)	Prob > $\chi^2(2) = 0.320$
Space of the housing (unit: square meter)	-0.000 (0.000)	0.001 (0.001)	0.001 (0.001)	-0.001 (0.001)	Prob > $\chi^2(2) = 0.052$
Year of purchase	-0.003 (0.006)	-0.012 (0.011)	0.030** (0.009)	0.018 (0.012)	Prob > $\chi^2(2) = 0.004$
Number of other housing properties	-0.042 (0.114)	0.151 (0.195)	0.057 (0.112)	0.000 (0.148)	Prob > $\chi^2(2) = 0.634$
Wife's birth year	0.013 (0.011)	0.002 (0.005)	-0.002 (0.016)	-0.070*** (0.018)	Prob > $\chi^2(2) = 0.000$
Family annual income (unit: 10,000 yuan)	-0.001 (0.004)	-0.000 (0.007)	0.000 (0.003)	-0.010 (0.006)	Prob > $\chi^2(2) = 0.586$
Husband works in the state sector (yes = 1)			0.156 (0.239)	0.856* (0.366)	Prob > $\chi^2(2) = 0.008$
Husband's current hukou status (urban = 1)	0.353* (0.173)	2.415*** (0.228)	-0.047 (0.176)	-0.482* (0.235)	Prob > $\chi^2(2) = 0.015$
Ever divorced (yes = 1)	0.479 (0.439)	0.723 (0.672)	0.939 (0.586)	1.173* (0.582)	Prob > $\chi^2(2) = 0.743$
Region (RF: "small" provinces)					Prob > $\chi^2(10) = 0.742$
Shanghai	1.555*** (0.301)	-1.121 (0.800)	1.910*** (0.255)	-0.568 (0.363)	
Liaoning	0.807*** (0.137)	-0.100 (0.318)	0.526* (0.211)	-0.379 (0.266)	
Henan	-0.966*** (0.219)	0.011 (0.285)	-0.867** (0.305)	-0.170 (0.283)	
Gansu	0.131 (0.152)	-0.394 (0.326)	0.251 (0.274)	-0.058 (0.365)	
Guangdong	-0.756** (0.280)	-1.646* (0.646)	-0.235 (0.290)	-1.141** (0.403)	
Constant	-20.699 (23.164)	0.798 (712.257)	-56.412 (34.340)	90.780* (37.625)	

Note. Standard errors are in parentheses.

†p < 0.1, *p < 0.05, **p < 0.01, ***p < 0.001.

Similar to the results based on the full sample, both rural and urban women had a higher likelihood of homeownership if the property was purchased/built after marriage. For both rural and urban women, larger mortgages were associated with higher odds of their exclusive ownership and joint ownership vs. exclusive ownership by their husbands. Purchasing/building price increased the likelihood of exclusive ownership by urban wives vs. exclusive ownership by their husbands and increased the likelihood of rural wives' joint ownership vs. exclusive ownership by their husbands. Urban wives experienced more drastic changes in access to homeownership over time than rural wives; urban wives' exclusive homeownership substantially increased in recent marriage cohorts. The local economic development level was not significantly associated with rural wives' homeownership status but significantly increased urban wives' exclusive homeownership. Although the effect of divorce experience was only significant for urban wives, the differences in the coefficients between the urban and rural samples were not statistically significant. The regional differences among rural and urban wives' homeownership status were similar to the results of the full sample in Table

3. These results suggest that regional culture and ideological norms may also influence intrahousehold homeownership allocation beyond economic development.

Robustness check

Previous research (Chen and Yu 2009) shows that sibling size and structure affect women's homeownership due to the dilution of financial support received from the natal family and intragenerational transfers. We conducted a robustness check to test such a hypothesis. As shown in Table 5, none of the sibling variables were significantly associated with the wife's likelihood of homeownership. Moreover, the effects of natal family resources, indicated by the education of the wife's father, remained similar to those in Tables 3 and 4. Since the CFPS only collected sibling information in 2010, matching the sibling variables to the 2016 CFPS data will result in a more than 10% sample size reduction due to the missing data. Therefore, we did not include sibling factors in the main results for model parsimony.

Table 5. Robustness check for sibling factors (N = 4,479).

	Full sample N = 4,479		Rural N = 3,171		Urban N = 1,308	
	Joint vs. husband only	Wife only vs. husband only	Joint vs. husband only	Wife only vs. husband only	Joint vs. husband only	Wife only vs. husband only
Wife's father's education (RF: primary school or below)						
Middle school	0.269* (0.125)	-0.206 (0.201)	0.260† (0.155)	-0.525 (0.331)	0.385† (0.225)	0.244 (0.280)
High school	0.073 (0.176)	-0.241 (0.250)	-0.193 (0.270)	-2.329* (1.042)	0.447 (0.263)	0.451 (0.304)
College or above	-0.318 (0.306)	0.130 (0.340)	0.173 (0.502)	-0.161 (0.882)	-0.554 (0.398)	0.246 (0.412)
Missing	0.089 (0.146)	0.009 (0.243)	0.170 (0.171)	-0.839* (0.423)	-0.092 (0.290)	0.564 (0.342)
No. of elder brothers	-0.077 (0.044)	-0.088 (0.071)	-0.095 (0.055)	-0.039 (0.107)	-0.053 (0.080)	-0.139 (0.103)
No. of elder sisters	-0.043 (0.042)	-0.102 (0.069)	-0.086 (0.052)	-0.147 (0.102)	0.063 (0.078)	-0.018 (0.101)
No. of younger brothers	0.045 (0.045)	-0.093 (0.075)	0.009 (0.055)	-0.119 (0.113)	0.098 (0.080)	-0.131 (0.108)
No. of younger sisters	-0.026 (0.043)	0.003 (0.069)	0.037 (0.051)	0.130 (0.095)	-0.027 (0.086)	-0.165 (0.105)
Other variables controlled						

Note. Standard errors are in parentheses.
† $p < 0.1$, * $p < 0.05$, ** $p < 0.01$, *** $p < 0.001$.

For macro-level factors, such as prefecture GDP per capita, a multilevel model may increase the estimation precision by considering the standard errors at different levels. However, it is difficult to perform statistical tests of varying coefficients across subsamples for multilevel models. As a robustness check, we also estimated a multilevel multinomial logistic regression model shown in Table 6. The direction and significance of the coefficients of GDP per capita based on the multilevel model were similar to those in Table 3.

Table 6. Robustness check using multilevel multinomial logistic regression (N = 5,104).

	Joint vs. husband only	Wife only vs. husband only
Logged GDP per capita in 2015	-0.107 (0.084)	0.224† (0.128)
[M1] Logged GDP per capita in 2015	Constraint to be 1	-20,476.485 (193,412.886)
Individual variables controlled		

Note. Standard errors are in parentheses.
† $p < 0.1$, * $p < 0.05$, ** $p < 0.01$, *** $p < 0.001$.

Conclusion and discussion

Homeownership is an important stratifying factor that affects people's life chances. While several studies have explored the determinants of homeownership attainment across individuals or households, our study contributes to the literature by examining the homeownership inequality within the family. Using the most recent data from China, we examine how the husband and wife bargain over the ownership of their home and highlight the factors that may improve the wife's access to homeownership. Similar to previous studies

(Doss et al. 2012; Gandelman 2009), our results reveal a large gender gap in homeownership status. Only about one-quarter of couples listed the wife as an owner on the Housing Ownership Certificate, whereas more than 90% of husbands were owners. However, such a gap has narrowed among the latest marriage cohorts. Wives married after 2000 experienced substantial growth in their exclusive homeownership status.

The multivariate results suggest that economic autonomy, relative resources, housing purchase conditions, and modernization significantly increase wives' homeownership. The wife's economic autonomy, indicated by her education and family background, was positively associated with her joint ownership with her husband. In terms of relative resources, wives with larger age seniority and educational advantage over their husbands were more likely to have exclusive ownership of the home. In the hukou intermarriages, we did not find support for our hypothesis that wives with urban hukou would increase their bargaining power over homeownership by marrying rural husbands. Instead, rural wives with urban husbands were more likely to have exclusive ownership than urban wives with urban husbands. These results suggest that there might be other unobserved types of resources exchanged in hukou intermarriages, for example, appearance and personality. In terms of couples' migration status, local wives, with their advantages of local family ties and social networks, had greater access to exclusive ownership when married to migrant husbands than local husbands. Our results also suggest that the wife's bargaining power is larger when the purchasing/building of the property involves or requires her financial contributions. Wives were more likely to gain homeownership if the property was purchased/built after marriage. The higher the housing price and mortgage, the higher the odds for wives to have joint ownership and exclusive ownership. Finally, macro-level modernization and ideational changes influence wives' homeownership. Local economic development increased wives' access to exclusive homeownership. Significant regional variations in homeownership allocation persisted even after controlling for regional differences in economic development. Regional differences in family ideology and mate selection process, therefore, may also influence the intrahousehold bargaining over homeownership.

Considering rural-urban differences in modernization and family culture in China, we further compare the intrahousehold homeownership bargaining mechanisms by the wife's hukou status. The results suggest varying effects of the determinants of homeownership among rural and urban wives. Absolute resources play a more important role in acquiring homeownership for urban wives, whereas relative resources are more consequential for rural wives. Only for urban wives, higher education was associated with higher odds of joint ownership and exclusive ownership. Employment in the state sector also increased urban wives' odds of obtaining exclusive ownership. Couples' educational gap was not significantly associated with urban wives' homeownership status. In contrast, rural wives with large educational advantages over their husbands were more likely to have exclusive homeownership. Such rural-urban differences might be related to the norms of housing provision. In rural areas, purchasing/building housing is primarily the husband's responsibility. Rural wives who did not contribute money to the property may use their relative resources to bargain with their husbands in exchange for ownership. In urban areas, however, it is common for wives to contribute to housing payments and obtain homeownership based on their contributions. Therefore, for urban wives, their own socioeconomic status and economic capability are more important for acquiring homeownership. For rural wives, however, their homeownership depends more on the resource exchange with their husbands. Moreover, the influence of modernization on wives' access to homeownership seems more pronounced among urban wives. Local economic development only increased the likelihood of exclusive homeownership for urban wives. Compared to rural wives, urban wives experienced more substantial increases in their access to exclusive homeownership in recent marriage cohorts.

Our results also suggest that rural and urban couples may have different age preferences in the mate selection process. Wives' age seniority increased their access to exclusive homeownership in the rural sample. In the urban sample, however, wives were more likely to gain joint ownership when they were slightly younger than their husbands. These results reflect the widely accepted saying of the rural mate selection criterion, "A wife three years older is like a brick of gold (nu da san, bao jin zhuan)." In response to the phenomenon of "Phoenix men" in the Chinese marriage market, we examined how the intermarriages by hukou origin shape the homeownership allocation between the husband and wife. Our results show that for wives born in

urban areas, marrying a husband born in rural areas rather than born in urban areas might decrease their likelihood of joint ownership vs. no ownership.

Our findings suggest that we should move away from a purely individual-level or household-level perspective in the study of homeownership. Future research should pay more attention to the family context that generates the gender gap in homeownership. Furthermore, understanding the allocation of homeownership between the husband and wife could shed light on the studies of gender inequality in many other aspects. A vast literature demonstrates that women are disadvantaged in wealth accumulation (e.g., Deere and Doss 2006; Neelakantan and Chang 2010). Such research seeking to explain the gender inequality in wealth has primarily considered socioeconomic and marital factors (Ruel and Hauser 2013), ignoring that the distribution of an important element of household wealth—housing—between the husband and wife might also lead to gender wealth gap. As shown by previous studies, homeownership significantly increases people's involvement in civic and political affairs (Chen, Wu, and Miao 2019; Manturuk, Lindblad, and Quercia 2012; McCabe 2013; Rotolo, Wilson, and Hughes 2010). Wives' limited access to homeownership thus might broaden the gender inequality in political participation. Moreover, homeownership may largely reduce the negative economic and emotional impact of marital dissolution. Therefore, the unequal intrahousehold distribution of homeownership may help to explain why women bear a disproportionate cost of divorce (Dewilde and Uunk 2008; Poortman 2000).

Our analyses of the determinants of homeownership allocation also have implications for understanding the future trend of women's homeownership in China. As the gender gap in education and income has narrowed in recent years, more Chinese women could afford to purchase housing independently. In addition, many women of the younger cohorts, especially those who are the only child of their natal family, are more likely to receive financial help from parents in purchasing housing. Finally, in the metropolitans of China, the husband's own income is usually not enough for the housing payment due to the skyrocketing housing prices. Women may have more leverage to bargain for joint homeownership when their financial contributions are highly needed. Taken together, we expect that women's homeownership will be more prevalent in the future.

As one of the first studies of intrahousehold bargaining over homeownership, our research is limited in several ways. Due to data limitations, we can only investigate the homeownership of the couple's current residence. For couples with more than one housing property, the ownership allocation for properties other than the current residence may be different. As the CFPS did not ask when the respondent's name was listed on the homeownership certificate, for the housing purchased before marriage, we were not able to distinguish whether the bargaining over homeownership happened before or after marriage. It is also difficult for us to estimate the causal effect of the determinants on wives' access to homeownership using cross-sectional data. In this study, we did not find support for the hypothesis that women having children and sons would increase their bargaining power over homeownership. In future analyses, we wish to include all waves of CFPS data to explore the causal relationship between the time-varying variables, such as childbearing and homeownership allocation. Moreover, without retrospective information, we are not able to incorporate some potentially endogenous factors that might affect homeownership allocation, such as financial support from parents and multigenerational living arrangements. As the CFPS only collected information, such as the respondent's sibling size and structure in the baseline, matching those variables to the 2016 wave will result in a large sample loss. Thus we did not include them in the final analysis. Scholars are welcome to use other sources of data to investigate how those factors might influence the homeownership allocation between the husband and wife. The interactions between the different dimensions of bargaining power, e.g., how relative resources interact with contextual factors, are also interesting to be explored in future studies. Finally, qualitative methods may help to uncover the underlying mechanisms of the bargaining over homeownership between the husband and wife. For example, we are not able to provide firm explanations of the results that rural wives' hukou disadvantages led to higher bargaining power over homeownership. Future research is needed to gain more insight into this topic.

Notes

1 In fact, the husband or wife might jointly own the housing property with other family members rather than their spouse. However, in this study, the exclusive ownership only refers to the allocation between the husband and wife. If the husband/wife does not jointly own the property with their spouse, he/she will be identified as having exclusive ownership.

2 First, we estimated the multinomial logit model with all the other variables in Table 3 and their interactions with dummy variables representing the wife's hukou status. Then we re-estimated a restricted version of the same model, deleting the interaction between the hukou dummy and one variable at a time. We obtained chi-square test statistics from such nested models for the null hypothesis that a particular variable has the same effect on homeownership among the rural and urban wives. We reported the statistical significance of the tests in the last column of Table 4.

References

- Aaronson, D. 2000. "A Note on the Benefits of Homeownership." *Journal of Urban Economics* 47 (3):356–369. doi:10.1006/juec.1999.2144.
- Andre, S., C. Dewilde, and R. Muffels. 2019. "What Do Housing Wealth and Tenure Have to Do with It? Changes in Wellbeing of Men and Women after Divorce Using Australian Panel Data." *Social Science Research* 78:104–118. doi:10.1016/j.ssresearch.2018.12.017.
- Arrondel, L., and B. Lefebvre. 2001. "Consumption and Investment Motives in Housing Wealth Accumulation: A French Study." *Journal of Urban Economics* 50 (1):112–137. doi:10.1006/juec.2000.2209.
- Benton, R. A., and L. A. Keister. 2017. "The Lasting Effect of Intergenerational Wealth Transfers: Human Capital, Family Formation, and Wealth." *Social Science Research* 68:1–14. doi:10.1016/j.ssresearch.2017.09.006.
- Bernhardt, K. 1999. *Women and Property in China, 1960–1949*. Stanford, CA: Stanford University Press.
- Bittman, M., P. England, L. Sayer, N. Folbre, and G. Matheson. 2003. "When Does Gender Trump Money? Bargaining and Time in Household Work." *American Journal of Sociology* 109 (1):186–214. doi:10.1086/378341.
- Blaauboer, M. 2010. "Family Background, Individual Resources and the Homeownership of Couples and Singles." *Housing Studies* 25 (4):441–461. doi: 10.1080/02673031003711493.
- Boehm, T. P., and A. M. Schlottmann. 1999. "Does Home Ownership by Parents Have an Economic Impact on Their Children?" *Journal of Housing Economics* 8 (3):217–232. doi:10.1006/jhec.1999.0248.
- Brines, J. 1994. "Economic Dependency, Gender, and the Division of Labor at Home." *American Journal of Sociology* 100 (3):652–688. doi:10.1086/230577.
- Carruthers, B. G., and L. Ariovich. 2004. "The Sociology of Property Rights." *Annual Review of Sociology* 30 (1):23–46. doi:10.1146/annurev.soc.30.012703.110538.
- Chen, M., and F. Yu. 2009. "A Home of One's Own? Gendered Homeownership in Urban China." *China Economic Review* 20 (2):143–182. doi:10.1016/j.chieco.2009.01.003.
- Chen, R., and X. Cheng. 2019. "Taking Property Rights Seriously: Reducing Gender Bias in the Rural Arable Land Contracting System in China." *Peking University Law Journal* 7 (1):53–71. doi:10.1080/20517483.2019.1705635.
- Chen, W., X. Wu, and J. Miao. 2019. "Housing and Subjective Class Identification in Urban China." *Chinese Sociological Review* 51 (3):221–250. doi:10.1080/21620555.2019.1601012.

- Cheng, C. 2019. "Women's Education, Intergenerational Coresidence, and Household Decision-Making in China." *Journal of Marriage and Family* 81 (1): 115–132. doi:10.1111/jomf.12511.
- Cherlin, A. J. 2000. "Toward a New Home Socioeconomics of Union Formation." In *The Ties That Bind: Perspectives on Marriage and Cohabitation*, edited by L. J. Waite, 126–44. New York, NY: Aldine de Gruyter.
- Cohen, P. N. 1998. "Replacing Housework in the Service Economy: Gender, Class, and Race-Ethnicity in Service Spending." *Gender & Society* 12 (2): 219–231. doi:10.1177/089124398012002006.
- Davidoff, T. 2006. "Labor Income, Housing Prices, and Homeownership." *Journal of Urban Economics* 59 (2):209–235. doi:10.1016/j.jue.2005.04.001.
- Dawkins, C. J. 2005. "Racial Gaps in the Transition to First-Time Homeownership: The Role of Residential Location." *Journal of Urban Economics* 58 (3):537–554. doi:10.1016/j.jue.2005.08.004.
- Deere, C. D., and C. R. Doss. 2006. "The Gender Asset Gap: What Do We Know and Why Does It Matter?" *Feminist Economics* 12 (1–2):1–50. doi:10.1080/13545700500508056.
- Deng, W. J., J. S. Hoekstra, and M. G. Elsinga. 2019. "Why Women Own Less Housing Assets in China? The Role of Intergenerational Transfers." *Journal of Housing and the Built Environment* 34 (1):1–22. doi:10.1007/s10901-018-9619-0.
- Dewilde, C., and W. Uunk. 2008. "Remarriage as a Way to Overcome the Financial Consequences of Divorce—A Test of the Economic Need Hypothesis for European Women." *European Sociological Review* 24 (3):393–407. doi:10.1093/esr/jcn025.
- Doss, C., M. Truong, G. Nabanoga, and J. Namaalwa. 2012. "Women, Marriage and Asset Inheritance in Uganda." *Development Policy Review* 30 (5):597–616. doi:10.1111/j.1467-7679.2012.00590.x.
- Ebrey, P. B. 1993. *The Inner Quarters: Marriage and the Lives of Chinese Women in the Sung Period*. Berkeley, CA: University of California Press.
- Flippen, C. A. 2001. "Racial and Ethnic Inequality in Homeownership and Housing Equity." *The Sociological Quarterly* 42 (2):121–149. doi:10.1111/j.1533-8525.2001.tb00028.x.
- Foley, D. L. 1980. "The Sociology of Housing." *Annual Review of Sociology* 6 (1): 457–478. doi:10.1146/annurev.so.06.080180.002325.
- Forrest, R. 2015. "Housing and Family Wealth." *International Journal of Housing Policy* 15 (4):491–494. doi:10.1080/14616718.2015.1087679.
- Fu, Q. 2016. "The Persistence of Power despite the Changing Meaning of Homeownership: An Age-Period-Cohort Analysis of Urban Housing Tenure in China, 1989–2011." *Urban Studies* 53 (6):1225–1243. doi:10.1177/0042098015571240.
- Fu, Q., Y. Zhu, and Q. Ren. 2015. "The Downside of Marketization: A Multilevel Analysis of Housing Tenure and Types in Reform-Era Urban China." *Social Science Research* 49:126–140. doi:10.1016/j.ssresearch.2014.07.001.
- Gandelman, N. 2009. "Female Headed Households and Homeownership in Latin America." *Housing Studies* 24 (4):525–549. doi:10.1080/02673030902938397.
- Gilderbloom, J. I., and J. P. Markham. 1995. "The Impact of Homeownership on Political Beliefs." *Social Forces* 73 (4):1589–1607. doi:10.1093/sf/73.4.1589.
- Gupta, S. 2007. "Autonomy, Dependence, or Display? The Relationship between Married Women's Earnings and Housework." *Journal of Marriage and Family* 69 (2):399–417. doi:10.1111/j.1741-3737.2007.00373.x.

- Gyourko, J., and P. Linneman. 1997. "The Changing Influences of Education, Income, Family Structure, and Race on Homeownership by Age over Time." *Journal of Housing Research* 8 (1):1–25.
- Hall, M., and K. Crowder. 2011. "Extended-Family Resources and Racial Inequality in the Transition to Homeownership." *Social Science Research* 40 (6):1534–1546. doi:10.1016/j.ssresearch.2011.07.002.
- Han, X. 2017. *Annual Report on Chinese Women's State of Life No. 11*. Beijing: Social Science Academic Press.
- Haurin, D. R. 1991. "Income Variability, Homeownership, and Housing Demand." *Journal of Housing Economics* 1 (1):60–74. doi:10.1016/S1051-1377(05)80025-7.
- Haurin, D. R., and S. S. Rosenthal. 2007. "The Influence of Household Formation on Homeownership Rates across Time and Race." *Real Estate Economics* 35 (4):411–450. doi:10.1111/j.1540-6229.2007.00196.x.
- Haurin, D. R., C. E. Herbert, and S. S. Rosenthal. 2007. "Homeownership Gaps among Low-Income and Minority Households." *Cityscape* 9 (2):5–51.
- Heer, D. M. 1963. "The Measurement and Bases of Family Power: An Overview." *Marriage and Family Living* 25 (2):133–139. doi:10.2307/349170.
- Helderman, A., and C. Mulder. 2007. "Intergenerational Transmission of Homeownership: The Roles of Gifts and Continuities in Housing Market Characteristics." *Urban Studies* 44 (2):231–247. doi:10.1080/00420980601075018.
- Henretta, J. C. 1984. "Parental Status and Child's Home Ownership." *American Sociological Review* 49 (1):131–140. doi:10.2307/2095562.
- Hoff, K., and A. Sen. 2005. "Homeownership, Community Interactions, and Segregation." *American Economic Review* 95 (4):1167–1189. doi:10.1257/0002828054825682.
- Holland, J. A. 2012. "Home and Where the Heart is: Marriage Timing and Joint Home Purchase." *European Journal of Population* 28 (1):65–89. doi:10.1007/s10680-011-9242-1.
- Hu, F. 2013. "Homeownership and Subjective Wellbeing in Urban China: Does Owning a House Make You Happier?" *Social Indicators Research* 110 (3): 951–971. doi:10.1007/s11205-011-9967-6.
- Kain, J. F., and J. M. Quigley. 1972. "Housing Market Discrimination, Home Ownership, and Savings Behavior." *The American Economic Review* 62 (3): 263–277.
- Keister, L. A. 2003. "Sharing the Wealth: The Effect of Siblings on Adults' Wealth Ownership." *Demography* 40 (3):521–542. doi:10.2307/1515158.
- Killewald, A., F. T. Pfeffer, and J. N. Schachner. 2017. "Wealth Inequality and Accumulation." *Annual Review of Sociology* 43:379–404. doi:10.1146/annurevsoc-060116-053331.
- Lersch, P. M., and R. Luijkx. 2015. "Intergenerational Transmission of Homeownership in Europe: Revisiting the Socialisation Hypothesis." *Social Science Research* 49:327–342. doi:10.1016/j.ssresearch.2014.08.010.
- Li, J., and H. Wang. 2012. "Home Ownership and Political Participation in Urban China." *Chinese Sociological Review* 44 (4):58–81. doi:10.2753/CSA2162-0555440403.
- Li, S., and L. Li. 2006. "Life Course and Housing Tenure Change in Urban China: A Study of Guangzhou." *Housing Studies* 21 (5):653–670. doi:10.1080/02673030600807159.
- Li, S., and Y. Zheng. 2007. "The Road to Homeownership under Market Transition: Beijing, 1980–2001." *Urban Affairs Review* 42 (3):342–368. doi:10.1177/1078087406292523.

- Logan, J. R., Y. Bian, and F. Bian. 1999. "Housing Inequality in Urban China in the 1990s." *International Journal of Urban and Regional Research* 23 (1):7–25. doi:10.1111/1468-2427.00176.
- Logan, J. R., Y. Fang, and Z. Zhang. 2009. "Access to Housing in Urban China." *International Journal of Urban and Regional Research* 33 (4):914–935. doi:10.1111/j.1468-2427.2009.00848.x.
- Lui, L. 2017. "Hukou Intermarriage in China: Patterns and Trends." *Chinese Sociological Review* 49 (2):110–137. doi:10.1111/j.1468-2427.2009.00848.x.
- Lundberg, S. J., R. A. Pollak, and T. J. Wales. 1997. "Do Husbands and Wives Pool Their Resources? Evidence from the United Kingdom Child Benefit." *The Journal of Human Resources* 32 (3):463–480. doi:10.2307/146179.
- Lux, M., and P. Sunega. 2014. "Public Housing in the Post-Socialist States of Central and Eastern Europe: Decline and an Open Future." *Housing Studies* 29 (4):501–519. doi:10.1080/02673037.2013.875986.
- Manser, M., and M. Brown. 1980. "Marriage and Household Decision-Making: A Bargaining Analysis." *International Economic Review* 21 (1):31–44. doi:10.2307/2526238.
- Manturuk, K., M. Lindblad, and R. Quercia. 2012. "Homeownership and Civic Engagement in Low-Income Urban Neighborhoods: A Longitudinal Analysis." *Urban Affairs Review* 48 (5):731–760. doi:10.1177/1078087412441772.
- McCabe, B. J. 2013. "Are Homeowners Better Citizens? Homeownership and Community Participation in the United States." *Social Forces* 91 (3):929–954. doi:10.1093/sf/sos185.
- McElroy, M. B. 1990. "The Empirical Content of Nash-Bargained Household Behavior." *The Journal of Human Resources* 25 (4):559–583. doi:10.2307/145667.
- McKoy, D. L., and J. M. Vincent. 2008. "Housing and Education: The Inextricable Link." In *Segregation: The Rising Costs for America*, edited by J. H. Carr and N. K. Kutty, 125–150. New York, NY: Routledge.
- Mulder, C. H., and F. C. Billari. 2010. "Homeownership Regimes and Low Fertility." *Housing Studies* 25 (4):527–41. doi:10.1080/02673031003711469.
- Neelakantan, U., and Y. Chang. 2010. "Gender Differences in Wealth at Retirement." *American Economic Review* 100 (2):362–367. doi:10.1257/aer.100.2.362.
- Norris, M., and N. Winston. 2012. "Home-Ownership, Housing Regimes and Income Inequalities in Western Europe." *International Journal of Social Welfare* 21 (2):127–138. doi:10.1111/j.1468-2397.2011.00811.x.
- Oropesa, R. S. 1993. "Using the Service Economy to Relieve the Double Burden: Female Labor Force Participation and Service Purchases." *Journal of Family Issues* 14 (3):438–473. doi:10.1177/019251393014003006.
- Panda, P., and B. Agarwal. 2005. "Marital Violence, Human Development and Women's Property Status in India." *World Development* 33 (5):823–850. doi:10.1016/j.worlddev.2005.01.009.
- Poortman, A. 2000. "Sex Differences in the Economic Consequences of Separation: A Panel Study of The Netherlands." *European Sociological Review* 16 (4):367–383. doi:10.1093/esr/16.4.367.
- Qian, Y., and Z. Qian. 2017. "Assortative Mating by Education and Hukou in Shanghai." *Chinese Sociological Review* 49 (3):239–262. doi:10.1080/21620555.2017.1288066.
- Ranney, S. I. 1981. "The Future Price of Houses, Mortgage Market Conditions, and the Returns to Homeownership." *The American Economic Review* 71 (3): 323–333.
- Rong, H. 2011. "Break up during the Preparation of Wedding." *Modern Express*. Accessed July 20, 2020. http://dz.xdkb.net/html/2011-04/02/content_82512.htm.

- Rotolo, T., J. Wilson, and M. E. Hughes. 2010. "Homeownership and Volunteering: An Alternative Approach to Studying Social Inequality and Civic Engagement." *Sociological Forum* 25 (3):570–587. doi:10.1111/j.1573-7861.2010.01196.x.
- Ruel, E., and R. M. Hauser. 2013. "Explaining the Gender Wealth Gap." *Demography* 50 (4):1155–1176. doi:10.1007/s13524-012-0182-0.
- Shu, X. 2004. "Education and Gender Egalitarianism: The Case of China." *Sociology of Education* 77 (4):311–336. doi:10.1177/003804070407700403.
- Smits, A., and C. H. Mulder. 2008. "Family Dynamics and First-Time Homeownership." *Housing Studies* 23 (6):917–933. doi:10.1080/02673030802416601.
- Song, J. 2010. "Moving Purchase and Sitting Purchase: Housing Reform and Transition to Homeownership in Beijing." *Housing Studies* 25 (6):903–919. doi: 10.1080/02673037.2010.511152.
- Song, X., and Y. Xie. 2014. "Market Transition Theory Revisited: Changing Regimes of Housing Inequality in China, 1988–2002." *Sociological Science* 1: 277–291. doi:10.15195/v1.a18.
- Spilerman, S., and F. C. Wolff. 2012. "Parental Wealth and Resource Transfers: How They Matter in France for Home Ownership and Living Standards." *Social Science Research* 41 (2):207–223. doi:10.1016/j.ssresearch.2011.08.002.
- Sun, W., and L. Yang. 2019. *Love Stories in China: The Politics of Intimacy in the Twenty-First Century*. Abingdon: Routledge.
- Thomas, M. J., and C. H. Mulder. 2016. "Partnership Patterns and Homeownership: A Cross-Country Comparison of Germany, The Netherlands and the United Kingdom." *Housing Studies* 31 (8):935–963. doi:10.1080/02673037.2016.1164832.
- Tian, F. F., Y. Qian, and Z. Qian. 2018. "Hukou Locality and Intermarriages in Two Chinese Cities: Shanghai and Shenzhen." *Research in Social Stratification and Mobility* 56:12–20. doi:10.1016/j.rssm.2018.06.001.
- Walder, A. G., and X. He. 2014. "Public Housing into Private Assets: Wealth Creation in Urban China." *Social Science Research* 46:85–99. doi:10.1016/j.ssresearch.2014.02.008.
- Wang, P. 2017. "66.4 Percent of the Respondents Thought Both Husband Wife's Name Should Be Listed in the Housing Property Certificate." *China Youth Daily*. Accessed June 29, 2017. http://news.cyol.com/content/2017-06/29/content_16242010.htm.
- Wang, S. 2014. "Property Rights and Intra-Household Bargaining." *Journal of Development Economics* 107:192–201. doi:10.1016/j.jdeveco.2013.12.003.
- Wang, S., and W. Zhou. 2017. "Family Structure and Home Ownership: Evidence from China." *China Economic Review* 46:165–179. doi:10.1016/j.chieco.2017.09.003.
- Wang, Y., and C. R. Schwartz. 2018. "Hukou Intermarriage and Social Exclusion in China." *Research in Social Stratification and Mobility* 56:28–39. doi:10.1016/j.rssm.2018.06.002.
- Wu, A. X., and Y. Dong. 2019. "What is Made-in-China Feminism (S)? Gender Discontent and Class Friction in Post-Socialist China." *Critical Asian Studies* 51 (4):471–492. doi:10.1080/14672715.2019.1656538.
- Xie, Y., and J. Hu. 2014. "An Introduction to the China Family Panel Studies (CFPS)." *Chinese Sociological Review* 47 (1):3–29. doi:10.2753/CSA2162-0555470101.2014.11082908.
- Xie, Y., and Y. Jin. 2015. "Household Wealth in China." *Chinese Sociological Review* 47 (3):203–229. doi:10.1080/21620555.2015.1032158.

Xu, J. 2012. "Establishing the Principle of Equality between Men and Women in the Modern Chinese Civil Law: Based on Changes in Women's Legal Status." *Collection of Women's Studies* 112 (4):60–68.

Zang, E. 2020. "When Family Property Becomes Individual Property: Intrahousehold Property Ownership and Women's Well-Being in China." *Journal of Marriage and Family* 82 (4):1213–1233. doi:10.1111/jomf.12658.

Zavisca, J. R., and T. P. Gerber. 2017. "Experiences of Home Ownership and Housing Mobility after Privatization in Russia." In *Housing Wealth and Welfare*, edited by C. Dewilde and R. Ronald, 214–235. Cheltenham: Edward Elgar Publishing.

Zhang, C. 2019. "Phoenix Man, an Example of Stigmatization Phenomenon in the China Social Media." *International Journal of Engineering and Management Research (IJEMR)* 9 (2):147–151. doi:10.31033/ijemr.9.2.19.

Zhou, J. 2003. "Keys to Women's Liberation in Communist China: An Historical Overview." *Journal of International Women's Studies* 5 (1):67–77.

Zhu, Y., Q. Fu, and Q. Ren. 2014. "Cross-City Variations in Housing Outcomes in Postreform China: An Analysis of 2005 Microcensus Data." *Chinese Sociological Review* 46 (3):26–54. doi:10.2753/CSA2162-0555460302.

Zumbro, T. 2014. "The Relationship between Homeownership and Life Satisfaction in Germany." *Housing Studies* 29 (3):319–338. doi:10.1080/02673037.2013.773583.

About the authors

Jia Yu (yujiaruc@gmail.com) is an assistant professor of Center for Social Research at Peking University in Beijing, China. Her research interest lies in marriage and family, gender inequality, and social stratification in China. Her work about family and gender inequality in China has appeared in journals, such as *Demography*, *Population and Development Review*, *Journal of Marriage and Family*, and *Chinese Sociological Review*.

Cheng Cheng (ccheng@smu.edu.sg) is an assistant professor of sociology in School of Social Sciences at Singapore Management University, Singapore. Her research interest lies in gender and family, aging and health, and quantitative methods. Her work has been published in journals, such as *Journal of Marriage and Family*, and *Social Science & Medicine*.