

Gender and the rural–urban divide: family wealth and first marriage among young adults in China

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In recent decades, owing to rapidly rising marriage expenses, family wealth has gained importance in regard to one's first marriage. Nevertheless, little is known about how family wealth shapes first marriage in China, where gender and the rural–urban divide affect marriage practices. Drawing on six waves of data from the China Family Panel Studies, I used discrete-time hazard models and a prospective research design to examine the link between family wealth and the subsequent first marriage of young adults aged 16–40 years, and to identify how this link varies by gender and *hukou* status. The findings indicate a strong positive association between household total asset value and first marriage for rural men and women, and urban men. They also show that ownership of major household assets was positively associated with men's first marriage, but not with that of women. However, household savings were more predictive for rural women's first marriage, compared to that of rural men. Family wealth inequality provides a new lens for understanding the marriage patterns of young adults in China. Gendered marriage practices and family wealth arrangements may contribute to women's disadvantaged positions in wealth possession and accumulation and result in the perpetuation of gender inequality.

Introduction

The economic determinants for marriage have been intensively studied in both Western and non-Western countries (Sweeney, 2002; Yu and Xie, 2015; Sassler and Lichter, 2020), with more research focussing on individual economic characteristics (e.g. education and earnings) than on family wealth. However, investigating the link between family wealth and marriage is crucial for answering numerous questions considered by sociologists, including the family-level economic determinants for the timing of one's first marriage and the relative importance of ascribed and acquired traits in determining individuals' social outcomes (Charles, Hurst and Killewald, 2013). A few empirical studies have investigated the link between family wealth and first marriage in Western social settings (e.g. Bloome and Ang, 2020). Some studies have considered homeownership to be an important determinant for first marriage in the Chinese context (Jiang, Zhang and Sanchez-Barricarte, 2015; Zhang, Zhang and Hu, 2015; Hu and Wang, 2020). Nevertheless, few studies have examined how family wealth is related to first marriage and whether this association varies across sub-populations in the unique social setting of China.

First marriage is an important life event in China, signifying one's transition to adulthood and the establishment of a strong bond between two extended families. When searching for a marital partner, family wealth is a crucial consideration. Family wealth is regarded as a comprehensive multi-component concept in this study because it consists of different components that have independent economic and social meanings (e.g. a home and a vehicle are two distinct components, each with their own meanings) (Schneider, 2011). As China has gradually transitioned into a market-oriented economy, living standards have improved dramatically and marriage expenses have subsequently skyrocketed (Davis, 1992, 2005). Influenced by both a rising consumer culture and renewed traditional marriage culture, the groom's family is often expected to pay for considerable marriage expenses and provide a sound economic foundation for the newlywed couple (Jiang and Sánchez-Barricarte, 2012; Jiang, Zhang and Sanchez-Barricarte, 2015). Consequently, family wealth may encourage first marriage and a significant gender difference is expected in this association.

The rural–urban divide, resulting from the long history of the *hukou* system, may add another layer of

complexity to the association between family wealth and first marriage and its gender variations. *Hukou* is a system of household registration used in mainland China. The current *hukou* system stipulates two major types of *hukou* status (rural and urban), with differential benefits (e.g. education, medical care, and social security) attached to individual *hukou* types. Further, urban *hukou* are considered to have a higher social status than rural *hukou*. The Chinese marriage market is likely to be segregated by *hukou* status, and traditional marriage practices (which often require considerable marriage expenses and comprehensive marital rituals) are more prevalent among those with rural *hukou* (Jiang, Feldman and Li, 2014; Jiang, Zhang and Sanchez-Barricarte, 2015). Young adults with rural *hukou* may be more responsive to the same amount of increase in family wealth for their first marriage than their urban counterparts. We may thus observe a stronger association between family wealth and first marriage among rural people than urban people. Moreover, given the slow improvement in gender inequality (Fuligni and Zhang, 2004; Hu, 2015), the high prevalence of traditional gendered marriage practices (Jiang, Zhang and Sanchez-Barricarte, 2015), and the severe structural shortage of women in the marriage market of rural people (Jiang, Feldman and Li, 2014), we may observe a larger gender difference in the link between family wealth and first marriage among rural people, compared with urban people.

In this study, I used six waves of data from the China Family Panel Studies (CFPS) (2010–2020) to examine the link between family wealth and subsequent first marriage among young adults aged 16–40 years and investigated the gender difference and rural–urban divide in this association. The results shed new light on the marriage pattern in contemporary China from the perspective of family wealth inequality.

Background

Wealth and marriage

Research on wealth inequality has been gradually attracting attention since the 2000s (Keister and Moller, 2000; Spilerman, 2000) and a few studies have started to focus on the link between individual wealth and marital behaviours (Schneider, 2011; Eads and Tach, 2016). To my knowledge, no studies have yet comprehensively deconstructed the theoretical importance of wealth in shaping marital behaviours; however, prior research has suggested several possible explanations. First, wealth has distinctive and essential social and economic meanings regarding establishing a family. For instance, a few qualitative studies in the United States indicate that contemporary young American adults believe that they should not only

obtain an educational degree and steady earnings, but also some assets—savings, a car, or even a home—before they marry (Edin and Kefalas, 2011; Sassler and Miller, 2011, 2017). Similarly, in contemporary China, ‘three gifts’—a house, car, and banknotes—provided by the groom’s family, are considered economic prerequisites for a new marriage (Jiang, Zhang and Sanchez-Barricarte, 2015). Second, wealth can reflect a certain type of ‘style of life’ or indicate specific ‘life chances’ (Weber, 1946/2018), which is an important consideration when choosing a spouse. This is because wealth can be used to access scarce social resources (e.g. high-quality neighbourhoods, schools, and social networks), improve one’s social status and achievement, and even gain political power (Keister and Moller, 2000; Fisher *et al.*, 2016). Third, unlike earnings from the labour market, economic benefits generated from wealth usually do not decline with unemployment or major illness; rather than going into debt, these benefits can instead be used to navigate and weather such negative events. In a time of economic crisis, assets can be consumed to buffer against emergencies, which is not the case with human capital (Fisher *et al.*, 2016). The affluent economic condition secured by wealth can become a distinctive consideration when young adults decide to marry, especially when perceived economic insecurity is rising.

Most of the research mentioned above relates to Western societies and focuses on individual wealth rather than family wealth (e.g. Schneider, 2011; Eads and Tach, 2016). Studies in the Chinese context have given some attention to family wealth, but most have only considered homeownership. For instance, quantitative studies in China have found that homeownership is positively associated with first marriage, with the more homes owned, the greater the likelihood of marriage (Zhang, Zhang and Hu, 2015; Hu and Wang, 2020), while qualitative studies have revealed that family economic resources, especially homeownership in towns or cities, encourage first marriage among rural men (Jiang and Sánchez-Barricarte, 2012; Jiang, Zhang and Sanchez-Barricarte, 2015; Huang, 2019). However, most studies have not comprehensively examined the relationship between family wealth—as a comprehensive multi-component concept—and first marriage.

In China, family wealth matters in the marriage market because marriage is often seen as the creation of a strong bond between two extended families, rather than only two individuals. The emphasis on family wealth has a long history in China and has recently been restored, following the country’s transition to a market-oriented economy. Consequently, marriage expenses have been rapidly increasing. The subsequent rise of consumer culture (Davis, 1992, 2005) and the revival of the importance of a ‘matching doors’

marriage—that is, a marriage between two members with a similar family socioeconomic background (Hu, 2016)—has led to a renewed emphasis on family wealth in the marriage market. Moreover, family wealth is composed of multiple components, with home and car assets being particularly emphasized in the Chinese marriage market and considered economic prerequisites for new marriages (Jiang, Zhang and Sanchez-Barricarte, 2015). Therefore, I propose the following hypothesis:

Hypothesis 1: The association between family wealth and first marriage is positive.

Gender, wealth, and marriage

Studies on gender differences in the economic determinants for marriage have exclusively focussed on individual economic characteristics, especially on labour market performance. Pertinent theoretical explanations can be traced back to two major perspectives: specialization and male breadwinner perspectives.

Becker's specialization theory (Becker, 1991) states that spouses with complementary skills can maximize household well-being by way of 'household specialization'—for example, the wife specializes in domestic labour while the husband specializes in paid work. Derived from this theory and the gender role specialization assumption (Parsons, 1949), the economic independence hypothesis (Oppenheimer, 1997) suggests that women with favourable prospects in the labour market will be less likely to marry than women with relatively poorer prospects, while the opposite is true for men. However, as the gender gap in education has narrowed, and the labour force participation rates of women have come to closely resemble those of men, the nature of marriage bargains has gradually shifted (Sweeney, 2002). Oppenheimer (1988) proposed an alternative 'career-entry theory of marriage' to acknowledge that women with greater economic resources are more attractive because the characteristics considered important in a spouse have become more symmetrical between men and women. The 'career-entry theory of marriage' therefore predicts that women's favourable economic prospects are positively associated with marriage.

Complementary to the specialization perspective, the male breadwinner theory emphasizes the symbolic and gendered meanings of economic contributions (Sayer *et al.*, 2011). Entrenched social norms dictate that men should be 'breadwinners'. Thus, the imperative to be a good provider is often stronger for men than for women. Labour market activities are important ways for men and women to 'do gender'—that is, to display gender roles and identity (West and Zimmerman, 1987; Schneider, 2012). The male breadwinner perspective

indicates that only men's earnings or employment increase the likelihood of marriage.

These two lines of perspective are constructed to explain the gendered association of individual economic characteristics with first marriage, and they could provide some insights into the gendered association between family wealth and first marriage in China. In the marriage market, one's labour market performance and family wealth are evaluated when searching for a desirable partner (Charles, Hurst and Killewald, 2013). Family wealth not only indicates one's current economic condition but also one's economic prospects, especially in China where parents may financially support their children even after they start their own families (Zhang and Bian, 2021).

Resonating with the gender specialization theory and the male breadwinner theory, the family wealth of men may be more highly valued in the marriage market than that of women. As previously described, Chinese marriage practices usually require a significant amount of wealth from the groom's family (Jiang and Sánchez-Barricarte, 2012; Jiang, Zhang and Sanchez-Barricarte, 2015). Although the bride's family is also expected to provide a dowry for their daughter, it is often much smaller than the marriage expenses paid by the groom's family. Moreover, it is the groom's family, rather than the bride's, that provides wealth transfers or financial support when the wedded couple experiences major life events, such as a new birth or having a child start school. These unbalanced financial responsibilities between the husband's and wife's families are seen as social norms, and the husband's family is proud to provide financial support to the newlyweds—by doing their patriarchal and parental duty, they are recognized in their social networks, especially in rural China.

However, rapid social changes in the past few decades have complicated this gendered picture, and an alternative explanation suggesting no significant gender differences in the association between family wealth and first marriage may also be possible. Today's young adults were born under stringent fertility policies, such as the one-child policy that had been in place since the 1980s. As family size is declining, family wealth has become as likely to be transferred to daughters upon marriage as to sons, particularly for those families with only one child. Moreover, today's young adults grew up during a time of rapid educational expansion. Women's education levels have increased faster than men's, with more college degrees now being awarded to women than to men (Wu and Zhang, 2010). This shift in educational structure has led to increasing educational homogeneity in marriage sorting (Han, 2010; Nie and Xing, 2019), and marriages have also become more homogeneous in terms of parental occupation and *hukou* status (Hu, 2016). Additionally, the rapid rise in housing prices since the 2000s, especially

in urban areas, has prevented husbands' families from buying houses alone; wives' families may contribute to the purchase of jointly owned houses for marital purposes. This new phenomenon in the marriage market echoes the logic of Oppenheimer's (1988) 'career-entry theory of marriage', which suggests that women with greater family wealth are more attractive in the modern marriage market because the characteristics considered important to a spouse become more symmetrical between men and women. Thus, I propose the following two hypotheses:

Hypothesis 2: Family wealth is positively associated with first marriage for men and women.

Hypothesis 3: Family wealth is more predictive for first marriage among men, as compared to women.

The rural–urban divide in China

The rural–urban divide in China, largely created by the *hukou* system, may add another layer of complexity to the association between family wealth and first marriage and its gender variations. As previously noted, there are two major types of *hukou* status (i.e. rural and urban) with urban *hukou* being considered of a higher status than rural *hukou*. The current *hukou* system has been in place since 1951, and its existence, alongside rural–urban dual economies, has led to a deep and pervasive rural–urban divide, including a division between marriage practices and patterns. Traditional marriage practices, which require considerable marital expenses (e.g. housing expenses, bride price [an amount of money that the groom's family gives to the bride to make a marriage official], and marriage banquet expenses) and complicated marital rituals, are more prevalent in rural areas. These marital expenses and rituals are driven by parental obligations derived from Confucian family culture, reputation-related competition in village culture, and imbalanced bargaining power between men and women due to the shortage of women (Jiang and Sánchez-Barricarte, 2012; Jiang, Feldman and Li, 2014, Jiang, Zhang and Sanchez-Barricarte, 2015). However, in urban areas, simplified and modern marriage practices have been gradually replacing traditional ones. Compared to their rural counterparts, urban people are less likely to adhere to the traditional idea that marriage builds strong bonds between two extended families and to follow the comprehensive marital practices with dowries and bride prices. This is due to a rapid increase in societal individualization, de-institutionalization, and the privatization of marriage (Cherlin, 2004; Davis, 2014; Yan, 2020). Therefore, we may observe that rural people are more responsive to family wealth in terms of their first marriage. I propose the following hypothesis:

Hypothesis 4: The association between family wealth and first marriage is stronger among people with rural *hukou*, as compared to people with urban *hukou*.

Gender inequality is greater in urban than rural areas, evident in the greater gender gaps in education, employment participation, and earnings (Hannum, 2005; Hannum, Kong and Zhang, 2009; Wu, 2019). Compared to urban areas, gender-egalitarian ideology has been less developed in rural areas, and Confucian family values and norms still have a strong influence (Fuligni and Zhang, 2004; Hu, 2015). Consequently, highly gendered marriage practices are more prevalent in rural than urban areas (Jiang, Zhang and Sanchez-Barricarte, 2015). For instance, urban people are less likely to follow the gendered marriage practices of bride prices and dowries than rural people. Furthermore, the shortage of rural women has reinforced the gendered marriage practices in rural areas (Jiang and Sánchez-Barricarte, 2012; Jiang, Feldman and Li, 2014). Rural women have stronger bargaining power in the marriage market than rural men. To successfully find a spouse, rural men's families have to prepare a large amount of family wealth (approximately 10–33 years of rural household savings) for marital expenses (Jiang, Zhang and Sanchez-Barricarte, 2015). Taking the above into consideration, I propose the following hypothesis:

Hypothesis 5: The gender difference in the link between family wealth and first marriage is larger among people with rural *hukou* than people with urban *hukou*.

Data and methods

Data and sample

The CFPS (<http://www.iss.pku.edu.cn/cfps/en/>) are nearly nationwide, comprehensive, longitudinal social surveys initiated in 2010 by Peking University and collected on a biennial basis. With a multistage probability proportional to size sampling, the CFPS covers 25 provinces or their administrative equivalents (municipalities and autonomous regions) and represents 95 per cent of the total population of mainland China (Xie and Hu, 2014). The CFPS is designed to collect longitudinal data of both rural and urban residents at the individual, family, and community levels (Xie and Hu, 2014). The baseline survey occurred in 2010, and the participating families, as well as their new children (including adopted children), have been tracked since then. As well as birth or adoption, new family members can also appear in the CFPS register through marriage (Xie and Hu, 2014). In the 2010 baseline survey, almost 14,960 households with about 33,600 adults and 8,990 children were successfully interviewed. The

response rate in 2010 was 81 per cent at the household level and 84 per cent at the individual level.

The CFPS data are ideal for addressing the research questions of the current study for three reasons. First, *economic dependence* instead of *current residence* is used as a key criterion for defining a household (hereafter, ‘household’ and ‘family’ are used interchangeably) (Xie and Hu, 2014). According to the CFPS’s definition of economic dependence, unmarried young adults are seen as economically interdependent family members with their parents even if they have moved out for schooling or employment and were not living with their parents during the surveys.¹ All family wealth indicators for unmarried young adults are thus measured at the household level, considering their family of origin, except for cases where young adults divide family property and live separately from their parents. Second, repeatedly collected information on the marital status of all adults allows us to prospectively track first marriages. Third, complete information regarding household assets (e.g. homes, vehicles, financial assets, and savings) has been collected in each wave (2010, 2012, 2014, 2016, and 2018).² These measures, collected repeatedly in each wave, can be used to predict one’s subsequent first marriage and avoid the issue of entangled family wealth between the husband’s and wife’s families in cross-sectional data.

I used six waves of data from the CFPS collected from 2010 to 2020 with a focus on adults who were aged 16–40 years. The ‘never married’ respondents were tracked until their transitions into first marriage or their latest interview. The samples were restricted to participants over the age of 16 because this is the age at which CFPS began collecting information on marriage. The upper age limit of 40 was set because most respondents over age 40 were already married at their first CFPS survey and the family wealth information before the first marriage was not collected. In addition, age 40 was the maximum age that CFPS could observe for the 1980–2004 cohort at the time of the 2020 survey. Admittedly, some of the respondents from the selected ages were married before we could first look at their family wealth. Those who were still single at the time of the first CFPS survey comprise a *synthetic cohort*. Drawing on a *likelihood-based approach*, analyses based on this synthetic cohort can help reveal how family wealth shapes the first marriage of contemporary young adults (Campbell and Hudson, 1985; Leung, Elashoff and Afifi, 1997).

Drawing on prospectively reported marriage dates, I organized the samples in a person-year format (i.e. 2010–2020) by the timing of first marriage, with attrition cases censored at the latest interviewed year. Those who did not have *hukou* or were non-Chinese citizens (<1 per cent in each wave) were excluded. Finally, after

excluding cases with missing values in the relevant measures (approximately 14 per cent), the final sample size was 9,925 (person-years = 44,639).³

Measures

First marriage

The outcome of first marriage is created based on marital status (never married, married [registered or *de facto* marriage], cohabiting [not a *de facto* marriage], divorced, and widowed) between each wave and the corresponding self-reported first marriage date. ‘Cohabiting’ was recoded under ‘never married’ in this study, and ‘divorce, and widowed’ were not included in constructing the hazard for first marriage.⁴ For instance, a respondent reported ‘never married’ in 2010 and 2012 but reported ‘married’ in 2014 with the self-reported first marriage year being 2013; this respondent is coded 0 from 2010 to 2013, with the year of marriage coded as 1.

Family wealth

Time-varying ownership of major household assets were created, including homes, cars, financial assets, and savings.⁵ I also created measures for the self-reported market value of homes, durables, financial assets, and savings. I constructed a measure of the total gross value of household assets, including homes, lands, savings, durables, and financial assets.

The CFPS asked respondents to report the ownership of all homes that belong to family members in the same household and their self-reported market value in the corresponding survey year. As China has a higher rate of household home ownership (e.g. 80 per cent of urban residents by 2000) than that of almost all developed countries (ranging from 50 to 60 per cent) owing to China’s unique history of housing distribution systems and policies (Xie and Jin, 2015), an indicator for home ownership to capture home ownership inequality across households was created (0 = no ownership, 1 = owning one home, 2 = owning more than one home). A measure for the self-reported market value of total home assets was created. Moreover, an indicator for household car ownership was created based on questions regarding household ownership of valuable items, including cars. As the value of a car in the CFPS cannot be distinguished from the total value of other durable assets, a measure of self-reported durable asset value as a proxy for car value was constructed. Two measures to capture household savings in the corresponding survey year (ownership and self-reported market value of savings) were created. For financial assets (i.e. stocks, funds, bonds, and foreign currency), two measures were created (ownership and self-reported market value of financial assets). The measure for the total gross value of self-reported household

assets, summing homes, lands, savings, durables, and financial assets, was also constructed. All measures for the self-reported market value of assets were converted to constant dollars in 2018 using the personal consumption expenditures index, adjusted by the square root of reported family size in the focal survey year (see a similar approach in Bloome, Dyer and Zhou, 2018), and converted by the logarithm function to adjust for their skewed distribution.

Covariates

Demographic and socioeconomic covariates were included. Age (measured in years) was controlled owing to its positive association with first marriage and wealth accumulation (Mu and Xie, 2014; Killewald, Pfeffer and Schachner, 2017). To control for individual socioeconomic status, time-varying educational attainment (elementary school and below, middle school, high school, or college and above), employment status (not employed and not in school, employed, not employed but in school), and Communist Party membership (no/yes) were included.⁶ Educational attainment is known to delay the first marriage of men and women born in the post-reform era (Tian, 2013; Yu and Xie, 2015) and positively predicts household wealth accumulation (Xie and Jin, 2015). Employment positively predicts first marriage, especially for men, and school enrolment postpones first marriage (Yu and Xie, 2015). Communist Party membership is a prerequisite for some lucrative and secure jobs, influencing the economic prospectus and social status of individuals (Walder, 1996; Hauser and Xie, 2005); it is positively associated with first marriage and household wealth accumulation (Xie and Jin, 2015).⁷ Owing to different marriage and fertility traditions and government policies across ethnic groups, individual ethnicity (non-Han/Han) was controlled. Living with parents (no/yes) was controlled because it is associated with a trend toward later marriage (Raymo, 2003). Sibling structure was considered because siblings can compete for and dilute family wealth. Prior studies revealed that having male siblings discourages first marriage for rural men while having female siblings encourages their first marriage (Wang, Li and Liu, 2018). The ratio of non-working age (<15 or >59) family members was controlled because the total gross value of household assets adjusted by the square root of family size may not completely capture the heterogeneity of family wealth contribution from working and non-working family members. Moreover, analyses were performed on stratified samples by *hukou* status rather than residential type because marriage markets are more likely to be segregated based on *hukou* status rather than place of residence in China.⁸ For instance, Li, Han and Zhao (2010) noted that inter-*hukou* marriage was rare,

and identified a pattern of *hukou* homogamy whereby men and women tend to marry within their own rural or urban *hukou* category. Rather, I controlled for the urbanicity of the family residing place (urban/rural) of respondents before their first marriage.⁹ Despite their *hukou* status, rural residents often transition into first marriage earlier than urban residents, and households in rural areas usually hold a lower level of household wealth than their counterparts in urban areas (Xie and Jin, 2015). Additionally, to control for spatial heterogeneity in terms of family wealth and the timing of first marriage (Zhang, Zhang and Hu, 2015; Wang, Li and Liu, 2018; Duan and Jin, 2020), I used robust standard errors adjusted by clusters of counties for regression estimates.

Analytical approach

I used hazard models to estimate the time-varying probability of first marriage. Given that the data are precise to the year, a discrete-time approach was employed. This modelling approach allows for the inclusion of both time-varying and invariant regressors in the estimation (see Allison, 1982; Yamaguchi, 1991). Moreover, under independent censoring assumption, a discrete-time approach can adjust for whether an individual observation is censored, including both left and right censorings (Leung, Elashoff and Affi, 1997). The independent censoring assumption assumes that the survival time and censoring time are independent. The censoring time of the current study—the end-of-study time—is often recognized to be non-informative and independent of survival time; admittedly, the censoring time due to attrition may not be, especially if those who dropped out were less likely to marry (refer to the discussion section for its influence on the results). The unit of analysis is the person-year exposure to the risk of transitioning from singlehood into first marriage. Logistic regression was used to estimate the discrete-time hazard model.

The probability of first marriage was estimated for men and women with rural or urban *hukou* separately to investigate the link between family wealth and first marriage for each group, and then gender and rural–urban differences were examined. For each stratified sample, I first explored the association between the total gross value of household assets and first marriage, controlling for covariates. I then investigated the association between household asset ownership and first marriage, and finally examined the association between household asset value and first marriage. Gender differences among rural and urban people and rural–urban differences among men and women in the above three types of associations were also investigated.

In the following equation, Y_{it} represents the first marriage ($Y_{it} = 1$) of individual i at age t , with being single as the reference group ($Y_{it} = 0$). X_{ijt} are n vectors of time-varying predictors for individual i at age t with coefficients α_j . Z_{ikt} are m vectors of time-varying covariates for individual i at age t with coefficients β_k . O_{il} are q vectors of constant covariates for individual i with coefficients γ_l .

$$\ln \frac{\Pr(Y_{it} = 1)}{1 - \Pr(Y_{it} = 1)} = \sum_{j=1}^n \alpha_j X_{ijt} + \sum_{k=1}^m \beta_k Z_{ikt} + \sum_{l=1}^q \gamma_l O_{il}$$

To facilitate the interpretation of model estimates and their comparison across non-linear models, coefficients were converted into average marginal effects (AMEs). The AMEs of a predictor can be interpreted as the average of predicted changes in the probability of first marriage for a one-unit change in the predictor. To test the gender and rural–urban differences (i.e. the differences in AMEs across stratified samples) in the association between family wealth and first marriage, the delta method was used to acquire the covariance matrix, and then the inequality of AMEs was tested based on the Wald statistic (Mize, Doan and Long, 2019). All analyses were performed using STATA 16; both GSEM and SUEST commands can estimate the covariance matrix across two non-linear models using the delta method.

Results

Descriptive results

Table 1 shows descriptive statistics for single young adults by gender and *hukou* status. The mean age of first marriage was higher among young adults with urban *hukou*, as compared to their rural counterparts; the mean age of first marriage was higher among men, as compared to women. Young adults with rural *hukou* had a lower level of household total asset value and a lower rate of household asset ownership than their urban counterparts. Notably, more young adults with rural *hukou* owned a home, but fewer owned more than one home than those with urban *hukou*.

Wealth and first marriage

Household total asset value was found to be significantly positively associated with first marriage for urban and rural men, and rural women (Table 2). A 1-percentage-point increase in household total asset value was associated with a 0.40-percentage-point ($P < 0.01$), 0.56-percentage-point ($P < 0.001$), and 0.65-percentage-point ($P < 0.001$) increase in first marriage for urban men, rural men, and rural women, respectively. Considering that the increase in the likelihood of first marriage is based on a 1-percentage-point increase in family wealth and that this increase is an average

estimate for each year rather than representing a cumulative probability till age 40, this association is strong.

Table 3 presents the associations between different types of asset ownership and first marriage. I have examined the potential multicollinearity issue that can result from including multiple types of asset ownership in a single model. Stepwise modelling results suggested that including multiple asset ownership in models separately and examining them in the same model simultaneously yielded similar results, albeit with a small reduction in the magnitude of the AMEs (available upon request). The mean variance inflation factors (VIFs) are all smaller than 2.70 in the models of Table 3. Therefore, the models included multiple asset ownership simultaneously.

Owning more than one home significantly increased the probability of first marriage for urban and rural men by 1.38-percentage-points ($P < 0.05$) and 1.45-percentage-points ($P < 0.001$), respectively. Owning a car significantly increased the probability of first marriage by 2.01-percentage-points ($P < 0.05$) and 2.22-percentage-points ($P < 0.001$) for urban and rural men, respectively. Having a household savings account was positively associated with first marriage for rural women. Having a savings account of more than 10,000 RMB significantly increased the probability of rural women's first marriage by 1.46-percentage-points ($P < 0.01$).

Table 4 displays the associations between different types of asset values and first marriage. The results of different types of asset values are consistent with those of different types of asset ownership.

To sum up, total asset value positively predicted first marriage for urban men, rural men, and rural women, supporting Hypothesis 1 (that the association between family wealth and first marriage is positive) and partially supporting Hypothesis 2 (that family wealth is positively associated with first marriage for men and women). Different types of household asset ownership and value were associated with first marriage in different directions. Household home or car ownership positively predicted men's first marriage, supporting Hypothesis 1. Moreover, household savings account possession positively predicted first marriage for rural women. Gendered marriage practices in China may lend some explanations for these gendered findings. The groom's family is often expected to provide major assets, such as a home and car, for the newlyweds, while the bride's family often provides dowries for their daughter (mostly in cash and bank savings accounts).

Gender and rural–urban differences

Table 5 shows the statistical testing results for gender and rural–urban differences in the associations between family wealth and first marriage. For gender

Table 1 Descriptive statistics of single young adults (aged 16–40) in the CFPS (2010–2020), SDs in parentheses

	Urban hukou (Mean or %)		Rural hukou (Mean or %)		Gender difference (t or χ^2)		Hukou difference (t or χ^2)	
	Men	Women	Men	Women	Urban	Rural	Men	Women
First marriage								
Mean age of first marriage for those married	27.44 (2.76)	26.10 (2.57)	25.01 (3.25)	23.67 (3.13)	5.48 ***	7.94 ***	7.94 ***	5.48 ***
Family wealth								
Household total asset value (logged, family size adjusted)	12.50 (2.06)	12.48 (2.04)	11.94 (1.49)	11.94 (1.49)	0.60	−0.09	−23.27 ***	−19.89 ***
Household home ownership, %								
no ownership	15.59	15.09	11.40	9.99	7.12	54.54 ***	250.19 ***	267.51 ***
owing one home	61.59	64.32	72.62	76.19	*			
owing more than one home	22.42	20.60	15.98	13.81				
Household car ownership, %	20.54	22.33	15.44	15.42	−2.31 *	0.06	−9.31 ***	−11.21 ***
(no = 0, yes = 1)								
Household savings account possession, % (less than or equal to 10,000 = 0, others = 1)	48.23	46.98	32.85	31.20	1.31	3.19 **	−21.93 ***	−20.37 ***
Household financial asset, %					−2.20 *	2.04	−41.12 ***	−40.72 ***
(no = 0, yes = 1)	14.49	16.00	1.87	1.57		*		
Household home value (logged, family size adjusted)	10.42 (5.20)	10.42 (5.15)	9.92 (4.42)	10.01 (4.31)	−0.06	−1.83 *	−7.31 ***	−5.56 ***
Household durable asset value (logged, family size adjusted)	8.19 (3.57)	8.25 (3.57)	8.16 (2.86)	8.22 (2.83)	−0.85	−2.12 *	−0.86	−0.58
Household savings value (logged, family size adjusted)	7.40 (4.76)	7.24 (4.86)	6.07 (4.68)	5.92 (4.70)	1.81 *	2.81 **	−19.29 ***	−16.91 ***
Household financial asset value (logged, family size adjusted)	1.53 (3.81)	1.69 (3.97)	0.18 (1.34)	0.15 (1.24)	−2.23 *	1.96 *	−41.73 ***	−41.05 ***
Covariates								
Age	21.14 (4.51)	22.22 (4.17)	22.05 (4.33)	20.88 (3.54)	11.11 ***	26.47 ***	−16.82 ***	−21.99 ***
Education, %								
Elementary school and below	5.24	3.18	22.90	16.36			2800 ***	1800 ***
Middle school	25.46	24.31	41.34	41.11				
High school	32.98	33.91	23.72	27.68				
College and above	36.33	38.61	12.05	14.85				

Table 1 Continued

	Urban hukou (Mean or %)		Rural hukou (Mean or %)		Gender difference (t or χ^2)		Hukou difference (t or χ^2)	
	Men	Women	Men	Women	Urban	Rural	Men	Women
Employment, %								
Not employed and not in school	8.29	7.39	9.17	9.62	98.29 ***	572.55 ***	63.03 ***	26.23 ***
Employed	38.18	45.14	58.17	45.50				
Not employed but in school	53.53	47.47	32.66	44.88				
Communist Party membership, % (no = 0, yes = 1)	6.12	8.47	2.28	2.49	-4.79 ***	-1.28	-14.90 ***	-18.63 ***
Ethnicity, % (non-Han = 0, Han = 1)	95.55	95.30	88.87	89.72	0.63	-2.46 *	-15.55 ***	-12.07 ***
Living with parents, % (no = 0, yes = 1)	30.55	30.86	32.39	34.42	-0.36	-3.89	2.69	4.60
Sibling structure, %						***	**	***
No siblings	60.05	53.10	23.12	12.95	166.52	2000	3000	3500
Having male siblings only	14.97	22.18	26.31	42.77				
Having female siblings only	19.88	16.33	34.65	19.86	***	***	***	***
Having male and female siblings	5.11	8.39	15.92	24.42				
Ratio of non-working age family members	12.78	13.77	15.50	17.63	-2.81	-10.62	10.08	13.03
Rural residence, % (urban = 0, rural = 1)	(18.75)	(18.39)	(18.28)	(18.02)	**	***	***	***
	15.94	13.76	64.69	64.46	3.21	0.42	73.13	69.24
Person-years	6,092	5,064	19,314	14,169	***		***	***

Notes: Non-working age refers to ages below 15 or above 59. * $P < 0.05$; ** $P < 0.01$; *** $P < 0.001$.

Table 2 Estimates of household total asset value for first marriage, (AMEs, %) from discrete-time logistic regression, SEs in parentheses

	Urban <i>hukou</i>		Rural <i>hukou</i>	
	Men	Women	Men	Women
	AME	AME	AME	AME
Total asset value				
Household total asset value (logged)	0.40** (0.14)	0.23 (0.15)	0.56*** (0.15)	0.65*** (0.21)
Covariates				
Age	7.02*** (1.13)	9.90*** (1.52)	5.16*** (0.81)	6.37*** (0.93)
Age squared	-0.12*** (0.02)	-0.18*** (0.03)	-0.10*** (0.02)	-0.12*** (0.02)
Education (ref. = elementary school and below)				
Middle school	0.19 (1.93)	1.61 (1.98)	0.05 (0.30)	-1.05 (0.86)
High school	0.23 (1.80)	0.87 (1.38)	-1.04*** (0.33)	-1.90 (1.15)
College and above	-0.28 (1.82)	0.64 (1.19)	-1.80 (0.48)	-2.30 (1.30)
Employment (ref. = not employed and not in school)				
Employed	0.62 (0.72)	-0.37 (1.20)	1.50* (0.62)	-0.39 (1.08)
Not employed but in school	-2.48*** (0.72)	-4.26*** (0.83)	-3.16*** (0.73)	-7.55*** (0.81)
Party member (ref. = no)	2.58* (1.03)	-1.09 (0.53)	0.97 (0.93)	-0.25 (1.07)
Han ethnicity (ref. = non-Han)	0.86 (0.78)	-0.35 (1.35)	0.06 (0.68)	0.44 (1.18)
Living with parents (ref. = no)	-0.51 (0.44)	-0.52 (0.75)	-0.22 (0.24)	-0.97 (0.56)
Sibling structure (ref. = no siblings)				
Having male siblings only	0.31 (0.39)	1.08* (0.50)	0.02 (0.48)	-0.10 (0.73)
Having female siblings only	1.89 (0.55)	0.66 (0.84)	0.25 (0.39)	0.97 (0.90)
Having male and female siblings	0.29 (0.87)	0.21 (0.96)	-0.41 (0.62)	-1.28 (1.00)
Ratio of non-working age family members	-1.18 (1.22)	0.42 (0.96)	0.11 (0.87)	0.23 (1.16)
Rural residence (ref. = urban)	1.60*** (0.32)	-0.39 (0.50)	1.40 (0.30)	-0.46 (0.47)
Person-years	6,092	5,064	19,314	14,169

Notes: Non-working age refers to ages below 15 or above 59. * $P < 0.05$; ** $P < 0.01$; *** $P < 0.001$.

differences, household home ownership was significantly more predictive for first marriage among rural men than it was for rural women. When owning more than one home, the probability of first marriage increased by 1.39-percentage-points ($P < 0.05$)

more for rural men, as compared to rural women. In comparison, possession and the value of a household savings account (more than 10,000 RMB) were significantly more predictive for first marriage among rural women, as compared to rural men.

Table 3 Estimates of household asset ownership for first marriage, average marginal effects (AMEs, %) from discrete-time logistic regression, SEs in parentheses

	Urban <i>hukou</i>		Rural <i>hukou</i>	
	Men	Women	Men	Women
	AME	AME	AME	AME
Household asset ownership				
Household home ownership (ref. = no ownership)				
owning one home	0.94 (0.60)	0.81 (0.64)	0.41 (0.36)	0.20 (0.84)
owning more than one home	1.38* (0.68)	0.85 (0.79)	1.45*** (0.40)	0.07 (0.60)
Household car ownership (ref. = no ownership)	2.01* (0.78)	0.57 (0.68)	2.22*** (0.33)	1.29 (0.76)
Household savings account possession (ref. = less than or equal to 10,000)	−0.21 (0.36)	−0.11 (0.68)	0.27 (0.20)	1.46** (0.52)
Household financial asset ownership (ref. = no ownership)	−0.21 (0.47)	−0.34 (0.47)	−0.69 (0.61)	−1.37 (0.97)
Covariates	Yes	Yes	Yes	Yes
Person-years	6,092	5,064	19,314	14,169

Notes: Covariates in models of Table 3 are the same as those in models of Table 2. To test multicollinearity, I have calculated the VIF for predictors, and the mean VIFs for models of urban men, urban women, rural men, and rural women are 2.18, 2.69, 1.62, and 1.83, respectively. * $P < 0.05$; ** $P < 0.01$; *** $P < 0.001$.

Table 4 Estimates of household asset value for first marriage, average marginal effects (AMEs, %) from discrete-time logistic regression, SEs in parentheses

	Urban <i>hukou</i>		Rural <i>hukou</i>	
	Men	Women	Men	Women
	AME	AME	AME	AME
Household asset value				
Household home value (logged)	0.08* (0.04)	0.08 (0.07)	0.06* (0.03)	0.05 (0.07)
Household durable asset value (logged)	0.34** (0.13)	0.13 (0.08)	0.44*** (0.05)	0.31** (0.12)
Household savings value (logged)	−0.07 (0.04)	−0.04 (0.05)	−0.03 (0.03)	0.09* (0.04)
Household financial asset value (logged)	−0.04 (0.04)	−0.04 (0.05)	−0.03 (0.07)	−0.17 (0.12)
Covariates	Yes	Yes	Yes	Yes
Person-years	6,092	5,064	19,314	14,169

Notes: Covariates in models of Table 4 are same as those in models of Table 2. Non-working age refers to ages below 15 or above 59. To test multicollinearity, I have calculated the VI for predictors, and the mean VIFs for models of urban men, urban women, rural men, and rural women are 2.15, 2.69, 1.53, and 1.75, respectively. * $P < 0.05$; ** $P < 0.01$; *** $P < 0.001$.

For rural–urban differences, few significant disparities were observed. Household total asset value was less predictive for the first marriage of urban women than that of rural women by 0.42-percentage-points ($P < 0.05$). Regarding gender differences by *hukou* status,

significant differences were only observed among people with rural *hukou*.

To sum up, gender differences in the link between family wealth and first marriage are contingent upon the type of wealth. A significant gender difference in

Table 5 Gender and rural–urban differences in the average marginal effects (AMEs, %) of household assets for first marriage, from discrete-time logistic regression, SEs in parentheses

	Gender differences		Urban–rural differences	
	Urban men–urban women	Rural men–rural women	Urban men–rural men	Urban women–rural women
	AME	AME	AME	AME
Total asset value				
Household total asset value (logged)	0.17 (0.20)	−0.09 (0.16)	−0.17 (0.22)	−0.42* (0.20)
Household asset ownership				
Household home ownership (ref. = no ownership)				
owning one home	0.13 (1.02)	0.21 (0.92)	0.53 (0.64)	0.62 (0.90)
owning more than one home	0.53 (1.23)	1.39* (0.63)	−0.07 (0.93)	0.79 (0.92)
Household car ownership (ref. = no ownership)	1.44 (0.99)	0.94 (1.70)	−0.21 (0.80)	−0.71 (0.92)
Household savings account possession (ref. = less than or equal to 10,000)	−0.10 (0.67)	−1.20* (0.52)	−0.48 (0.40)	−1.58 (0.86)
Household financial asset ownership (ref. = no ownership)	0.13 (0.68)	0.67 (0.92)	0.49 (0.74)	1.03 (1.04)
Household asset value				
Household home value (logged)	−0.01 (0.09)	0.02 (0.07)	0.02 (0.06)	0.03 (0.07)
Household durable asset value (logged)	0.20 (0.13)	0.13 (0.12)	−0.10 (0.12)	−0.17 (0.11)
Household saving value (logged)	−0.04 (0.05)	−0.12* (0.05)	−0.04 (0.05)	0.13* (0.06)
Household financial asset value (logged)	0.00 (0.07)	0.14 (0.11)	−0.01 (0.08)	0.13 (0.13)

Notes: Gender and urban–rural differences for total asset value, household asset ownership, and household asset value were calculated based on AMEs in Tables 2–4, respectively. For instance, the gender difference in AMEs among urban people in terms of total asset value is 0.17, which is equivalent to 0.40 minus 0.23. The standard errors of the gender and urban–rural differences were estimated via the delta method (Mize, Doan and Long, 2019). * $P < 0.05$; ** $P < 0.01$; *** $P < 0.001$.

household home ownership (especially of more than one home) has been observed among rural people, partially supporting Hypothesis 3 (that family wealth is more predictive for first marriage among men, as compared to women). However, household savings account possession (value) was more predictive for first marriage among rural women, as compared to rural men.

Other than some significant rural–urban disparities in the prediction of first marriage by family wealth observed among women, little evidence was found for Hypothesis 4 (that family wealth is more predictive for first marriage among people with rural *hukou* than those with urban *hukou*). However, some evidence was found to support Hypothesis 5 (that the gender difference in the link between family wealth and first marriage is larger for people with rural *hukou* than those with urban *hukou*).

Discussion

Contemporary Chinese young adults are postponing their first marriage and, among them, socioeconomically disadvantaged rural men often face difficulties in finding a spouse in the marriage market (Yu and Xie, 2015). As marriage expenses are rising, family wealth is becoming increasingly important in determining the transition into first marriage. Focussing on family wealth, the findings of this study further our understanding of the marriage pattern in China and its gender and rural–urban divisions from the angle of family wealth inequality.

The findings suggested that family wealth, especially major assets, play important roles in determining men's first marriage in contemporary China. Furthermore,

the positive associations of home and car ownership with first marriage provide a new insight in explaining the difficulties that rural men face in finding a spouse from the perspective of family wealth inequality. In other words, rural men who lack monetary support from their families to buy a home and car are likely to be the most discriminated against in the marriage market. However, family wealth inequality can explain little of the postponement of marriage for urban women.

I also found a few significant gender differences in the association between family wealth and first marriage among young adults, which were contingent upon types of assets. Specifically, household home ownership (especially of more than one home) was a stronger predictor for rural men's first marriage, as compared to that of rural women. In comparison, the ownership and value of household savings accounts (more than 10,000 RMB) were stronger predictors for rural women's first marriage, as compared to that of rural men. Gendered marriage practices in China may lend some explanations for these findings. The groom's family is often expected to provide major assets, such as a home and car, for the newlyweds, whereas the bride's family often provides dowries for their daughter (mostly in cash or bank savings accounts). These gendered marriage practices suggest that Becker's specialization theory may be applicable in the context of China, but this specialization is often between extended families rather than only within the couple.

The gendered association between family wealth and first marriage, especially among rural people, may indicate that gender disparity in the transfer of wealth from parents to children through marital bonds has persisted, even among contemporary young adults. Marriage expenses have been increasing rapidly since the 2000s. A prior study, spanning several different provinces in rural China, noted that marriage expenses were equivalent to 10–33 times the annual household savings (Jiang, Zhang and Sanchez-Barricarte, 2015: p. 212). Housing accounts for a major portion of these marriage expenses. Though women and their families seem to have more negotiation power in the process of marriage, the highly gendered family wealth arrangement pertinent to marriage practices situates women in a disadvantaged position in wealth inheritance and possession. This is because, compared to men, young women are less likely to obtain parental support in housing consumption, conjugal property registration, and even compensation for mortgage contributions after divorce (Fincher, 2016). Consequently, compared to men, women are in a disadvantaged position in wealth possession, face more difficulties in leaving unhappy marriages owing to high financial dependence on their spouse, and are more likely to experience financial strains after divorce. Further, these gendered

marriage practices tend to objectify women and perpetuate and reinforce gender inequality. In sum, considerable marriage expenses, gendered marriage practices, and family wealth arrangements lead to women's disadvantaged positions in wealth possession and accumulation and result in severe difficulties in marrying for economically disadvantaged men, especially in rural areas.

The findings of this study should be interpreted with the following caveats. First, the first marriage of respondents over the age of 40 years can hardly be tracked in the CFPS because most were already married when they were first surveyed. When future CFPS data are available, scholars could reexamine the link between family wealth and first marriage. Second, right censoring because of attrition may be non-random because those who were less likely to marry and disadvantaged in family wealth may have a higher probability of attrition. This type of non-random attrition may downwardly bias the estimation of the positive association between family wealth and first marriage, particularly for rural men. Third, the CFPS does not have family wealth information for paired couples before their first marriage. Instead, it can only provide family wealth information for individual respondents during survey years. To better understand wealth assortative mating and its subsequent influences on wealth inequality across households, we need high-quality longitudinal (or retrospective) dyadic data on couples. Fourth, the estimated market value for household assets is based on self-reported measures, which may bias the estimation of the link between family wealth and first marriage when misreporting is not randomly distributed among different sub-populations. Despite this limitation, the findings provide a foundation for future research to examine how family wealth shapes first marriage. Fifth, family debt is not included in the measure of family wealth. Cumulative family debt was not collected until 2012 in the CFPS, which may result in inconsistent measures of family debt across survey years. Debt, particularly student loan and credit debt, is found to be associated with union formation among American young adults (Addo, 2014). However, the prevalence of student loans and credit debt is relatively low in China (and they are not consistently collected in the CFPS), so these types of debt may have a weak role in predicting first marriage in China. As household debt has gradually become an important component in the Chinese household wealth portfolio, examining the link between household debt and first marriage is thus a fruitful area of future research. Sixth, estimated market values for household cars were not collected separately from the household durable asset in the CFPS; thus, I used household durable asset value as a proxy for household car value. This may explain the

inconsistent results between household car ownership and household durable asset values for urban men and rural women. Finally, young adults with rural *hukou* who migrated to urban areas cannot be differentiated from those who stayed in rural areas in the CFPS. Exposure to urban lifestyles and more liberal ideology may change rural migrants' attitudes and even behaviours toward marriage. It is possible that the gender difference in the link between family wealth and first marriage among rural migrants is smaller than that of those who stayed in rural areas.¹⁰

Despite these limitations, the findings shed new light on the marriage patterns of contemporary young adults from the perspective of family wealth inequality, and provide a new angle to understand gendered marriage experiences in China. The findings suggest that public policies supporting sustainable housing may help reduce the marriage difficulties faced by rural men. Thus, I call attention to the consequences of the gendered family wealth arrangement in marriage for reproducing or even exacerbating gender inequality in wealth possession and accumulation. The findings also indicate that marriage can be a mechanism for maintaining, reproducing, and even strengthening intergenerational wealth inequality and social stratification in China, because family wealth is a strong positive predictor for first marriage (particularly for men) and intergenerational wealth is often transferred via marriage (Zhang and Bian, 2021). It is thus a promising research field, allowing us to investigate how marriage contributes to the persistence and reproduction of wealth inequality and social stratification. Furthermore, I expand the applicability of Becker's specialization theory and the 'doing gender' perspective from individuals to families and emphasize the theoretical importance of family wealth in first marriage. Most research, based largely on Western social settings, exclusively focuses on individual wealth rather than family wealth and often explains the theoretical importance of wealth from an individual perspective. However, in a social setting with a long and persisting history of familism and collectivism, the importance of wealth in shaping first marriage should be considered in extended families bonded by marriage. The importance of wealth in shaping marriage should sometimes be evaluated beyond an individual perspective.

Notes

1. In the CFPS, 'family members' refer to economically interdependent immediate relatives and economically related non-immediate relatives who have been living in the household continuously for 3 months or longer. The CFPS user guide (3rd version) (Xie *et al.*, 2017) explains that 1,000 RMB (148 USD) or a goods transfer was first used as a criterion to define *economic dependence* in 2011. Since 2012, *economic independence* has been defined for scenarios in which family members marry, divorce, or divide up family property and live apart.
2. To date, the dataset of household information for the 2020 survey year has not been released and only the corresponding dataset of individual information has been available. I used individual datasets from 2010 to 2020 (six waves) and household datasets from 2010 to 2018 (five waves) in this study.
3. For measures involved with missingness, wealth measures have approximately 7–8 per cent of missing cases, living with parents and the ratio of non-working age family members have approximately 5–6 per cent of missing cases, and the other measures have less than 3 per cent of missing cases. For a robustness check, I used multiple imputation by chained equations (MICE) to impute missing values with the predictors and covariates. I created 20 imputed datasets and then replicated the main results of Tables 2–4. The main results remain unchanged after multiple imputations (available upon request).
4. In the six waves of CFPS surveys, the percentages of respondents born in 1980–2004 who reported cohabiting status were all below 1 per cent. Moreover, the duration of cohabitation was generally short and cohabitation often functions as a prelude to marriage (Yu and Xie, 2015). Therefore, I combined it with 'never married'. Given the low percentage of cohabiting status, it may have negligible influence on the results.
5. The CFPS is designed to collect information biennially. The time-varying predictors and covariates were measured every other year. For the person-year hazard data, the predictors and covariates for off-survey years were imputed by information in the previous year.
6. People working in agriculture were treated as employed in the surveys of the CFPS.
7. I had considered including annual household income and parents' highest education to guarantee an independent association between household assets and first marriage. However, as controlling for these values did not improve modelling fit and may have resulted in an issue of multicollinearity, I did not include them as covariates. The results have remained unchanged without controlling for them (available upon request).
8. *Hukou* status is relatively stable in the analytic samples. Approximately 7 per cent (706/9925) of young adults had a change in *hukou* status between the ages of 16 and 40 in the analytic samples. I used their earliest reported *hukou* status to stratify analytic samples, as marriage practices in terms of family wealth are more likely to be associated with their original *hukou* status. If, instead, the latest reported *hukou* status is used to stratify analytic samples, the results remain unchanged.
9. Residence type can differ from *hukou* status, often for two reasons. One reason is that people migrate from the place of *hukou* registration to other places. The other reason is that the criteria for one's *hukou* registration location are different from the criteria for one's *hukou* registration type; consequently, urban (rural) areas can contain both non-agricultural and agricultural *hukou* populations (Chan and Zhang, 1999).

10. I have examined the interaction effects between *hukou* status, urban or rural residence, and family wealth among men and women separately; no significant interaction effects were found. When more appropriate data that can accurately discern rural–urban migrants are available, scholars could revisit this examination.

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Data availability statement

I used the public available data from the China Family Panel Studies (<http://www.issf.pku.edu.cn/cfps/en/>).

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