

Shaping Modern Families: A Study of Family Size Determinants among Malaysian Millennial Parents

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ABSTRACT

A complex interplay of social and economic issues that shape reproductive decision-making in this diverse nation influences Malaysian households' determination of family size. This study explores the key factors influencing family size determination among Malaysian millennial parents. The qualitative research approach and case study design were used in this study. Semi-structured and in-depth interviews were conducted with five millennial informants born between 1981 and 1996, with different sociocultural backgrounds. The research findings reveal two major factors contributing to family size decisions, i.e., social and economic factors. Sub-themes under social factors are the spousal agreement, women's education, space in the house, social status, children's necessities, contraception, lifestyle, concept of blessing, religious upbringing, and family policy. Meanwhile, sub-themes under economic factors are income and financial stability, cost of education, healthcare and insurance, and cost of future dowry. This study provides insight into new couples and their considerations for determining their family size. The small sample size, leading to an inability to achieve generalizability is the limitation of this study. This study further recommends future research to expand the sample size by incorporating quantitative research methods.

Keywords: family size determination, fertility rate, millennial parents, factors, family planning

INTRODUCTION

The fertility rate is defined as the number of children each woman gives birth to (Kalimuthu et al., 2020). The fertility rate declined globally from 1950 to 2021 (GBD 2021 Fertility and Forecasting Collaborators et al., 2024). According to the Department of Statistics Malaysia, the country currently faces a low fertility rate of 1.73 children per woman (Department of Statistics Malaysia, 2023). The total fertility rate (TFR) among different ethnic groups varied as well. According to Women, Family and Community Development Minister Nancy Shukri, between 2010 and 2022, the TFR of Malay dropped from 2.6 to 2.0 children, Chinese dropped from 1.5 to 0.8 children, and the Indian dropped from 1.7 to 1.1 children (Yamin, 2024). The social factors affecting the fertility rate are employment status, income, and level of education (Azmoode et al., 2017).

Statement of the Problem

Family planning decisions are influenced by financial constraints and social norms like rural and urban populations, gender roles, and life course differences (Yu & Liang, 2022). In addition, women's education reduces the fertility rate per family because they tend to have better incomes, and the forgone earnings in caring for children will be higher (Kim, 2016). Working women who struggle to balance work and family obligations

have a financial burden and tend to have fewer children (Oláh et al., 2018). Further, modernization has gradually improved the living conditions of people by improving education, healthcare, and housing services (Sharma, 2024). The high cost of living is one of the challenges young couples faces in determining the number of children born (Ali & Basaruddin, 2024). Understanding the factors of family size determination allows the policymaker to draft and implement a policy tailored to people's needs and addresses their considerations for determining family size. This research can provide insight into the consideration of Malaysian millennial parents in determining the family size.

Research Objective

The research objective of this paper is to explore the factors to the decision of family size determination among Malaysian millennial parents.

Significance of the Research

Malaysian millennial parents benefit from a better understanding of the various factors—social, economic, and psychological—that influence their family planning decisions. With these insights, parents of this generation deciding on their family size will be better equipped to make informed decisions, potentially leading to more deliberate and thoughtful choices regarding family planning.

The paper assists policymakers and government agencies in developing more effective family planning, healthcare, and social welfare policies tailored to millennial needs and preferences. Policymakers can design programs that provide better support, including access to housing, education, and financial aid, to reduce the financial burden of millennial parents and enhance Malaysia's fertility rate.

Sociologists and demographers studying family dynamics, population trends, and cultural shifts will find this research valuable for analyzing broader social patterns. Understanding millennial family behavior contributes to the growing knowledge of family planning and cultural shifts. Academics can use these insights to explore family planning issues within cultural and religious contexts, paving the way for future research that builds upon these findings.

LITERATURE REVIEW

Social Factors

Spousal Agreement: Marriage is the legal partnership between a man and a woman resulting from a love and affection bond (Noor et al., 2022). Gender role is the social role encompassing behaviors and attitudes that are socially accepted or desirable based on the person's sex (More, 2023). A man acts as the primary decision-maker in the family, making financial and major family decisions. At the same time, the woman manages the household, taking care of children, and any domestic affairs (Acharya, 2024). The government's encouraging women to participate in the workforce changes gender roles (Priyashantha et al., 2022). Women started to contribute to societal functioning (Oesterdiekhoff, 2024). Women's participation in family decisions is affected by women's financial status, spouse's education level, spouse's communication, wealth index, and time spent on housework (Chowdhury, 2023). Women no longer act to manage domestic affairs after they have the financial strength and education level, and they can decide on family planning decisions.

Women's Education: Gender equality is one of the goals under the Sustainable Development Goals. Gender equality aims to empower females and males and eliminate all the stereotypes and violence against females (Queisser, 2016). The concept of gender equality helps to eliminate gender roles that are socially accepted and allows girls to have access to education. The impacts of women's education are women empowerment, increased economic opportunities and increased political involvement (Reshi et al., 2022). Women no longer manage domestic affairs but work and share the responsibility with their husbands to decide on family affairs. The negative side is that women struggle to balance work and family obligations and tend to have fewer children (Oláh et al., 2018).

Space in the House: Living space positively impacts people's well-being (Foye, 2016). The living environment directly or indirectly affects the growth of children. For instance, the absence of a comfortable and quiet living environment may disrupt family members' sleep patterns and cause the children to experience difficulty in their studies (Reynolds-Salmon et al., 2024). Usually, parents feel a financial burden in providing comfortable or bigger houses to their children due to rising housing costs. It is influenced by the high land cost, construction costs, and new house features (AuYong et al., 2018). Therefore, families tend to reduce family size in an uncertain living environment to ensure a quality and comfortable environment for their children (Pourreza et al., 2021).

Social Status: Social status is a person's position in the social class hierarchy (Moss et al., 2023). Social status determines family size (Pourmasumi et al., 2024). The higher social class person has a strong desire for wealth and status (Wang et al., 2020). Recent research by Kolk (2023) found that high-income families tend to have more children because they have better financial ability and can cover the expenses of raising children. Families' education level and fertility behavior outweigh the lifelong income when considering family size too (Corti et al., 2024).

Children's Necessities: Necessity is something we need to survive. Humans' necessities are air, water, shelter, and food. The goals of SDG, like gender equality, good health and well-being, and quality education, aim to give all children primary healthcare services, and education and enhance males' and females' roles in society (Taminato et al., 2023). Families are greatly burdened when providing children with quality education and healthcare services. Some "luxuries" have been converted to necessities due to modernization. Smartphones were considered luxuries in the past, but they have become the most essential tool for communication (Swamy, 2020). Families will restrict the number of children to fulfil their children's needs.

Contraception: Contraception is a device, action and approach that is used to prevent pregnancy resulting from intercourse (Duffy & Archer, 2018). The pregnancy gap is the interval between the current and preceding child (Conde-Agudelo et al., 2016). Appropriate pregnancy gaps lead to better mother and child health and ensure financial strength to provide a quality environment for every child (Dehesh et al., 2020).

Lifestyle: Lifestyle factors can affect the fertility rate directly or indirectly (Ilacqua et al., 2018). Consumption-oriented preferences of families, like frequent travelling, affect family size determination (Atalay et al., 2021). Quality-quantity tradeoff is the theory that implies that parents increase their expenditure to improve their children's "quality" by reducing the number of children (Wang & Zhang, 2018). Families can better manage resources to provide their children with quality education, healthcare, and living standards.

Concept of Blessing: Religion is important in providing spiritual comfort, meaning, and decision-making in family size (Peri-Rotem, 2016). Marriage has two functions, which are to procreate and legitimize sex for married couples (Razafiarivony, 2017). Christians have their religious doctrine to encourage people to give birth. The context of fertility can be found in the Bible (Vivian, 2022). It says that children are a heritage and gift from God. Similar to Christianity, marriage has two main functions in Islam, i.e., to legitimize sexual gratification and procreation (Suleiman, 2017). Procreation is a sacred right in Islam. Muslim communities deem every child a gift from God with their blessing (Abdi et al., 2020). In the case of Malaysia where, the majority ethnic group, i.e., the Malays, who are mostly Muslim, tends to have a higher fertility rate due to Islamic teachings that encourage having larger families. This cultural and religious perspective leads to a higher total fertility rate among Malays, with an average of 2.1 children per woman (Tan, 2024).

Religious Upbringing: People with religious affiliations tend to be happy and engage with others compared to those who are not (Pew Research Centre, 2019). Islam encourages its adherents to get married (Ayub, 2018). The Holy Bible also states God's command to Adam and Eve to procreate, and God also blessed them and asked them to be fruitful to increase in number. Those who are more religiously committed, whether they are attending religious activities or those who report religion as an important element in their life, will marry earlier than those with non-religious upbringings (Stone & Wilcox, 2021) because religion increases marital happiness (Perry, 2016).

Family Policy: China's one-child policy was one of the examples of how political ideologies and state

interventions can shape demographic patterns across generations. Cai and Feng (2021) highlight a changing landscape of family dynamics, an ageing population, and gender imbalance as the one-child policy evolves over nearly four decades. After the Chinese government enacted the three-child policy, the birth rate did not seem to increase within 2 years (Wang et al., 2024). This is because people are concerned about financial strength and the living standards provided when determining the family size. Some policymakers even suggested polygamy to boost the fertility rate but raised disagreement from the public due to ignoring women's rights and gender equality (Zahiid, 2023). However, in the case of Malaysia, the country's National Family Planning Program, implemented in 1967, had a modest impact on fertility and mortality rates. A study suggests that family planning explained only about 10% of Malaysia's fertility decline between 1960 and 1988, with higher parity birth hazards decreasing by one-quarter and age at marriage increasing by 0.48 years (Babiarz et al., 2017). These findings indicate that broader socioeconomic factors likely played a more significant role in Malaysia's fertility transition.

Digital technologies Influence: Digital technologies like the internet and social media become part of everyday life for billions of people worldwide (Dwivedi et al., 2021). Millennials engage actively in social media and mobile technologies (Mude & Undale, 2023). Social media is an internet application that allows internet users to create, curate and share user-generated information (Davis, 2016). The Federation of Reproductive Health Association, Malaysia (FRHAM) is a pioneer Non-governmental Organization (NGO) in Malaysia which uploads a series of edutainment videos on social media like YouTube and Facebook to raise the awareness of the public regarding the importance of family planning (Yeo et al., 2018). Women's fertility intention is affected by the strong discussion of contraceptive use and family planning on social media (Bhavani & Nellis, 2016). Women express the pain of childbirth and parenting issues on social media discouraging newlyweds from giving birth (Ning et al., 2022). Higher social media usage is linked to a low birth rate (Wildeman et al., 2022).

Economic Factors

Income and Financial Stability: Income and financial instability due to high unemployment and limited socioeconomic opportunities influence family size determination. Individuals have experienced high economic uncertainty due to limited job prospects and lower levels of state protection (Matysiak et al., 2021). In post-conflict settings, where transitional authorities prioritize security and resource allocation, families may delay or limit family size due to uncertain living conditions and economic strain (Pourreza et al., 2021).

Cost of Education: The relationship between education costs and family size determination is a complex issue influenced by various socioeconomic factors. Research in Malaysia indicates that education costs significantly impact family financial planning, often leading to strategic decisions about family size to manage financial burdens (Inchiam et al., 2020). Lower-income families are particularly affected, prioritizing education costs over other expenses and sometimes opting for fewer children to ensure quality education for each (Hamid et al., 2019). The high explicit costs, such as childcare and education, are significant expenses for raising children. Among married couples with children, a substantial portion of household consumption goes toward housing and education (Choi et al., 2024). As the quality of children's education has significantly improved over time, the associated costs have also risen considerably, making education a significant financial commitment for families (Choi et al., 2024). Therefore, these increased private education costs may be a significant factor in declining fertility rates, as families may choose to have fewer children to manage these expenses effectively (Choi et al., 2024). While support mechanisms like scholarships and grants exist, they often fall short of providing comprehensive relief (Abdullah, 2017).

Cost of Healthcare and Insurance: The increased cost of health care and insurance has also become a massive financial burden on families, which impacts family size choices. For instance, in the United States, the amount spent on raising a child from birth to 17 years is estimated at \$233,610, with healthcare expenses accounting for a large portion of total costs (Lino et al., 2017). In Malaysia, the average annual healthcare expense for community-dwelling elderly is MYR426.50 and direct spending on outpatient and inpatient treatment is MYR141.24 and MYR2,527, respectively (Koris et al., 2019). These are added to by the use of private facilities and the incidence of long-term illnesses such as cancer and kidney problems. The financial cost of health care and insurance can lead to families delaying or forgoing children since higher health care costs reduce their capacity to have large families. The financial stress necessitates that government policies intervene to minimize the financial cost of health care so that services can be made accessible and affordable. Subsequent research

must be on formulating and testing such policies to counter the effect of the cost of health care on determining family size.

Cost of Future Dowry: The future cost of dowry greatly influences family size, mainly where dowry is a prevailing marriage custom. In most Asian countries, the expectation of a high dowry for daughters may put families in a significant economic burden, dictating their decision on how many children they should have (Anukriti & Dasgupta, 2017). High dowry costs in South Asian society, for instance, can limit parents from producing fewer daughters as additional daughters, leading to enormous future expenditure (Bhalotra et al., 2016). This financial burden is compounded by the fact that dowry amounts increase with the age and educational level of the daughter (Srivastava et al., 2021), which further motivates parents to marry off their daughters early in life to reduce the outlay.

METHODOLOGY

Research Approach and Design

This study employs a qualitative research approach. It is the most appropriate as it allows the researchers to explore and analyze the problems faced by the informants (Taylor et al., 2016). The researchers can understand the issues society faces related to the factors of family size determination. The researchers can gain insight into how the informants are affected by the issue of family size determination, their experience, and the meaning the informants are assigned to it. Additionally, this study used a case study approach to comprehend multifaceted issues informants encounter in various contexts.

Sample and Sampling Techniques

Purposive sampling is a technique commonly used in qualitative research. It intentionally selects individuals involved in the study (Campbell et al., 2020), allowing researchers to identify and choose information-rich cases and thus maximize the efficient use of limited resources. The sample for this study consists of five informants currently residing in Malaysia. They include three Malays, one Chinese, and one Indian. The informants are all millennials (born from 1981 to 1996).

Table I Demographic Profile of the Informants

Informants' Demography	Zul	Duba	Wong	Iman	Kha
Gender	Male	Female	Female	Male	Female
Age	36	44	38	29	38
State of origin	Pulau Pinang, Malaysia	Johor, Malaysia	Perak, Malaysia	Kuala Lumpur, Malaysia	Sarawak, Malaysia
State of residence	Melaka, Malaysia	Johor, Malaysia	Pulau Pinang, Malaysia	Kuala Lumpur, Malaysia	Johor, Malaysia
Ethnic group	Malay	Indian	Chinese	Malay	Malay
Religion	Islam	Hinduism	Buddhism	Islam	Islam
Marital Status	Married	Married	Married	Married	Married
Current number of children	2	2	2	2	3
Planned number of children	3	Never planned	2	4	2

Level of education	Malaysian Certificate of Education	Master's degree	Bachelor's degree	Master's degree	Diploma
Current occupation	Property consultant	Secondary school teacher	Primary school teacher	Civil engineer	Assistant quantity surveyor
Years of service	10 years	17 years	13 years	4 years	12 years
Sector	Private	Government	Government	Private	Private
Range of income per month	MYR4,851 - MYR10,970	MYR4,851 - MYR10,970	MYR4,851 - MYR10,970	MYR4,851 - MYR10,970	MYR4,850 and below

Table I shows the demographic profile of five informants with diverse backgrounds in gender, age, state of origin and residence, ethnic group, religion, marital status, current and planned number of children, level of education, current occupation, years of service, sector, and range of monthly income. Five informants consist of 3 female informants (Duba, Wong and Kha) and 2 male informants (Zul and Iman). Duba is the eldest informant at 44, Zul, Wong, and Kha are 36, 38, and 38, respectively, while Iman is the youngest at 29. Duba and Iman remained in their home state, Johor and Kuala Lumpur. Zul originated from Pulau Pinang but resides in Melaka, and Wong resides in Pulau Pinang but originated from Perak. Kha is the only informant from east Malaysia, Sarawak, but currently resides in Johor. Zul, Iman, and Kha are Malay and Muslim; Duba is Indian and Hindu, and Wong is Chinese and Buddhist. All informants are married. Wong and Kha planned to have 2 children, and they currently have 2 and 3 children, respectively. Zul and Iman currently have 2 children, although they plan to have 3 and 4 children. Duba is the only informant who never planned the number of children, and she has 2 children currently. They have different levels of education, i.e., Duba and Iman hold master's degrees, Wong holds a bachelor's degree, Kha holds a diploma, and Zul has a Malaysian Certificate of Education. Duba and Wong work as secondary school and primary school teachers. Zul is a property consultant, Iman is a civil engineer, and Kha is an assistant quantity surveyor. The years of service for Zul, Duba, Wong, Kha, and Iman are 10 years, 17 years, 13 years, 12 years, and 4 years, respectively. Duba and Wong work in the government sector, while Iman, Zul, and Kha work in the private sector. All informants have a monthly income range of MYR4,851 - RM10,970 (middle-class group) except one, i.e., Kha, who earns MYR4,850 and below per month (working class group).

Data Collection Procedure

The informants were free to choose the location, date, and time of the interviewing session. All interviews were carried out through Google Meet, facilitating the researchers and informants to conduct interview sessions at any location and time. Before the interviewing session started, researchers distributed an information sheet, interview protocol, and consent form to informants so they could understand the objective, questions asked, and nature of the research. Informants were assured that their data was kept confidential and only for academic purposes.

The interview protocol was classified as open-ended and closed-ended based on the factors of family size determination. The closed-ended questions referred to demographic information of informants like their gender, age, state of origin and residence, ethnic group, religion, marital status, current and planned number of children, level of education, current occupation, years of service, occupational sector, and range of monthly income. The open-ended questions referred to the questions aimed to answer the objective of this paper, which is the factors of family size determination.

An audio recorder was used during the interview session to record the important and related information shared by informants. The consent of informants was obtained before the interview sessions through the consent form signed by informants. All interview sessions were carried out within an average of one hour. All the sessions were conducted in English and Malay language to facilitate informants by using their familiar language.

Data Analysis

The audio recordings during the interview sessions were transcribed into a 44-page transcript. The researchers systematically used thematic analysis to analyze the data collected to create the themes (Bengtsson, 2016). The coding system was crucial in categorizing and linking the themes to better understand the issues faced by informants to determine family size.

Table II. Factors contributing to the decision of family size determination among Malaysian millennial parents

Factors contributing to the decision of family size determination	
Social factors	<ul style="list-style-type: none"> i. Spousal agreement ii. Women's education iii. Space in the house iv. Social status v. Children's necessities vi. Contraception vii. Lifestyle viii. Concept of blessing ix. Religious upbringing x. Family policy
Economic factors	<ul style="list-style-type: none"> i. Income and financial stability ii. Cost of education iii. Cost of healthcare and insurance iv. Cost of future dowry

Based on Table II, this study revealed two critical themes regarding the factors contributing to the decision of family size determination among the informants. The two themes are social and economic factors. The sub-themes for social impacts are spousal agreement, women's education, space in the house, social status, children's necessities, contraception, lifestyle, concept of blessing, religious upbringing, and family policy. Meanwhile, the sub-themes for economic factors are income and financial stability, cost of education, healthcare and insurance, and cost of future dowry.

Social Factors

The informants' family size determination is caused by specific social factors such as spousal agreement, women's education, space in the house, social status, children's necessities, contraception, lifestyle, concept of blessing, religious upbringing, and family policy. The following paragraphs will discuss such issues in detail.

Spousal Agreement: In the past, there were gender roles in which men played more prominent roles in family decisions (Acharya, 2024). For example, the number of children in the family, the family's expenditure and the choices of house and car. The men are always the head of the family. The women take on the role of doing housework and raising kids. The woman has no right to object but supporting husband's decision. Gender equality enhances the positions of both men and women to eliminate any violence and discrimination toward women (Queisser, 2016). The phenomenon of men being the only ones who can voice out in the family is reduced. Women's decisions are also important, especially in determining the family size and number of children. Husband and wife achieve a harmonic decision on the number of children. This is reflected by a female informant called Kha, aged 38 years old, who said:

"We talked about the number of children we would like to have before marriage. It was important for us to be on the same page about family planning and our future."

In addition, another male informant named Iman, aged 29 years old, also said:

“Yes, I had planned the number of children we intend to have with my wife.”

Further, a male informant called Zul, aged 36 years old, said:

“My wife and I, before starting to have children, intended to have three children.”

Three of the informants in this research, Kha, Iman, and Zul, discuss the number of children they want to have before they have children. Most husbands are no longer the “dictators” in the family relationship; instead, they discuss things with their spouses before having children. The government’s encouraging women to participate in the workforce changes gender roles (Priyashantha et al., 2022). The woman is no longer a supplement to the husband but a real decision-maker in the family; the woman’s position has evolved from the past. This finding is consistent with the study done by Chowdhury (2023), which stated that women’s participation in family decisions is affected by their financial status, level of education, and spouse’s communication. Empowerment of women in getting education, healthcare and better living standards transformed women’s role from managing domestic affairs to working in diverse industries and leading companies and countries, which placed them in the decision-making position in the families as their husbands.

Women's Education: One of the Sustainable Development Goals (SDG) aims to provide access to every child, including boys and girls, to complete education from pre-primary to secondary education. Malaysia provides access to every child without gender discrimination. Women’s education changes the labor market and gender roles in society. Women are no longer taking the role of supporting husbands and doing housework. Instead, they are holding management positions in the workplace. One of the female informants, Duba, aged 44 years old, highlighted the importance of women’s education and narrated the following:

“Women need education because they will give home education to their children before they enroll in kindergarten. Women with high education will choose to have one child because they want to focus on their careers, not fully on their family.”

Another male informant named Iman showed his support for women’s education and narrated the following:

“I strongly support women’s education because it empowers them to contribute equally to society and make informed decisions for their families. Women’s education has impacted our decision to size our family by encouraging thoughtful planning. An educated partner values financial stability, career goals, and proper child-rearing, often leading to fewer children but better quality of life.”

Overall, all the informants in this research support women’s education, especially in higher learning institutions, because they will produce and cultivate knowledgeable and talented children who can lead the country in a better direction in future. Educated women intend to have fewer children because they like to maintain a balance between work and family. The highly educated women consider financial stability, career goals, and child education before having a child. The number of children born was reduced due to financial burden and career development. This finding is consistent with Oláh et al. (2018), who stated that working women who struggle to balance work and family obligations have a financial burden and tend to have fewer children.

Space in the House: Different types of houses are targeted at different buyers. Big houses target prominent families with high prices, and tiny houses target single or small families with low prices. This research studies whether the space in the room or living conditions will affect the millennial parents in determining family size. Related to this issue, Iman narrated the following:

“I bought a house before I got married. Limited space at home directly impacts my wife’s decision and my own. A smaller living environment means less comfort and privacy for family members. To ensure a better quality of life, we limit the number of children to match our available space.”

Another informant, Kha, said:

"It is an important factor. If the living space is too small, it can become crowded and uncomfortable for everyone. We want our children to have enough room to play, study, and grow without feeling cramped."

The informants said the available room space directly impacts their decision on family size. Small living spaces could not guarantee a comfortable living environment for children. There will be no space for them to play, study and grow. Although sharing a room is one of the alternatives to solve the limited available room in the house, it will still become an issue when the children grow up. Parents right now are trying to provide the best living environment for their children. The informants agreed that the available space may be inconvenient for a big family. Iman and Kha's opinion on whether available space affects the family size decision is consistent with Pourreza et al. (2021), in which families tend to limit their family size due to the uncertain living environment.

Social Status: Social status refers to an individual's relevant rank in the social class hierarchy (Moss et al., 2023). Social status often influences family size decisions through access to resources, with higher socioeconomic classes typically having greater access to family planning options and education that enable more intentional family planning. Lower socioeconomic status families may face barriers to contraception and reproductive healthcare while simultaneously experiencing economic pressures that can either limit family size due to financial constraints or lead to larger families as a means of securing additional household labor and future economic support. One of the informants, Iman, has highlighted how social status affects the family size consideration, by narrating the following:

"In my community, social status emphasizes providing quality education and a comfortable life for children, which requires significant economic resources. This influences us to limit family size to meet these expectations."

In addition, another informant Kha, also said:

"Social status often comes with expectations, like providing children the best education and extracurricular opportunities. Economic wealth, on the other hand, determines whether we can meet those expectations without significant financial stress. It is all about balancing aspirations with reality."

The informants emphasized that social status provides children with quality education and comfortable living conditions. People with social status are believed to provide quality education to children because they are also highly educated. Providing a better environment for children to grow up is also vital. Kha affirmed Iman's statement that social status provides better education to children and economic wealth can relieve parents' financial stress in providing children with healthcare, education, and insurance. The findings parallel Pourmasumi et al.'s (2024) study, which states that good social status is important in determining family size.

Children's Necessities: Children's expenses include food, education, healthcare, and insurance. Parents should fulfil their children's nutritional requirements and everything that contributes to a better living environment. In this modern world, mobile phones have become a necessity for everyone to receive messages and communicate with others. One of the informants, Iman, has gone through such a circumstance narrated the following:

"We ensure improved nutrition, healthcare, and better living circumstances by budgeting carefully, prioritizing quality over quantity in food and essentials, and investing in health insurance."

Kha also narrated the following:

"Yes, the responsibility can be a burden, especially with rising living costs. That is one reason we chose a smaller family size to ensure we can meet our children's needs without compromising their well-being."

Kha tends to have smaller family sizes to fulfil children's requirements and well-being by not compromising to share resources with many children. Zul described his circumstances when his son needed an expensive laptop, which burdened the family's expenditure, but he could still resolve it in instalments. This finding is consistent with Swamy's (2020) study, which stated that smartphones were considered luxuries in the past, but they have become the most essential communication tool. Everyone is using handphones instead of letters to ensure efficient communication. Modernization inevitably increases the financial burden for families because some luxuries like handphones and laptops have transformed into necessities instead of luxuries.

Contraception: Contraception is the method used to control birth. Parents or couples can use contraception to control number of children they want to have. Informants express their ideas on the effectiveness of contraception. For instance, Kha agreed with the effectiveness of contraception used in controlling the number of children by stating:

“It is highly effective in helping families control the number and timing of children. It gives people the power to make informed decisions about their family size.”

In addition, Iman stated:

“The availability of contraception is highly effective in allowing people to control their desired number of children. It provides reliable options for family planning, helping avoid unplanned pregnancies, and ensuring families can make informed decisions.”

The finding is consistent with Duffy and Archer (2018) that contraception is an approach that could effectively prevent pregnancies. An informant named Duba elaborates on another purpose of contraception other than controlling birth control.

“I support the contraception. After the couple has the first child, the second child should be a year old. The mother needs to get some rest, and they need to care for the first child’s needs and breastfeed him or her. Hence, a mother should use contraception to ensure there is a gap between the first and second children.”

Duba highlighted the importance of the pregnancy gap between the first and second child. If there is no gap, there is a specific risk of fatalities for the mother and newborn child. The finding is consistent with Dehesh et al. (2020), which states that an appropriate pregnancy gap guarantees better mother and child health and ensures financial strength to provide a quality environment to every child. Health concerns and financial status lead to the use of contraception and reduce the fertility rate.

Lifestyle: Lifestyle preferences, particularly travel aspirations, influence family planning decisions. Several informants emphasized how lifestyle considerations, such as the desire for frequent travel and providing enriching experiences for their children, played a pivotal role in deciding their family size. One of the informants, Wong, 38 years old, narrated the following:

“Lifestyle affects the family size we want because we like to travel. If we had more children, we have to spend more money.”

Wong’s emphasis on lifestyle choices reflects findings by Atalay et al. (2021) and Ilacqua et al. (2018), who noted that consumption-oriented preferences often influence family size decisions.

Concept of Blessing: Children are a heritage and gift from God. Marriage has two functions, which are to procreate and legitimize sex for married couples (Razafiarivony, 2017; Suleiman, 2017). People with religious beliefs consider their children gifts from God and a blessing. An informant, Zul narrated the following:

“The widespread belief in Malay society that children are blessings directly influenced my wife’s and my own decision to have three children.”

Further, Kha also added as follows:

“In Islam, children are deemed as a blessing. It also stresses us to raise our children with good values and resources. This balance has influenced our decision.”

Zul and Kha consider the children a blessing and influence their decisions on family size. Kha also highlighted that they must raise their children with the correct values and resources. This finding is consistent with Abdi et al. (2020), in which the Muslim communities deemed every child a gift from God. This perception encourages Muslim communities to have more children and affects their decisions on family size.

Religious Upbringing: Islam encourages its adherents to get married (Ayub, 2018). In Christianity's perspective, God commanded Adam and Eve to procreate, and God also blessed them and asked them to be fruitful and increase in number. Those who are more religiously committed are exposed to the doctrine of marriage and giving birth, and they will marry earlier and procreate, aligning with their religious education. Concerning this, Iman said:

"Religious education emphasizes the importance of family and raising children with proper values. Our religion (Islam) encourages having children and influences our decision on family size."

In addition, Duba further added as follows:

"Religion told us to have a family. In Hinduism, there are four stages during the life course. The first stage is childhood, the second is the learning stage from primary to tertiary education, and the third is the stage to marry and have children. The last stage is the stage to be grandparents."

Iman and Duba showed that Islam and Hinduism encourage the formation of families during their life course. Islam not only encourages the adherents to form families but also to raise their children with proper values. The finding is consistent with the study carried out by Stone and Wilcox (2021), which found that women with religious upbringings had more of a tendency to marry earlier compared to those with non-religious upbringings. Religious education instils the necessity of forming a family in followers when they are children.

Family Policy: Policy plays a supporting and guiding role in the decision on family size among the informants. National policies and family planning programs, such as the National Family Planning Program (NFPP) and measures to promote fertility, aim to provide more support to families and help them better plan their family size. Iman brought up that the NFPP is important by narrating the following:

"These policies provide important knowledge and resources for young couples, especially those with limited financial means who want to plan their families properly."

However, the actual impact of these policies is often limited, and an individual's financial situation, health issues, personal values, and family needs dominate the final decision. This is reflected by Kha's opinion related to the issue:

"Although I am aware of the supportive policies offered by the government, such as tax breaks and childcare subsidies, these measures have limited help for my family planning. I prefer to decide the number of children based on the family's financial situation and the pursuit of my children's education and quality of life."

In addition, Duba also stated:

"No matter what support the government provides, practical family planning still needs to consider my physical condition and the allocation of family resources."

In general, the core role of policies is to provide families with directional guidance and knowledge content support, helping them to be more rational and scientific in planning family size. However, most of the informants emphasized that a combination of factors such as economic pressure, family resource allocation, health status, and expectations for the future development of children influences actual reproductive decisions. The finding is consistent with the case study that happened in China, which reported that although the three-child policy was enacted by China government from the one-child policy, the birth rate does not seem to increase (Wang et al., 2024). These findings further supplement the gap in Babiarz et al.'s (2017) study related to the impacts of the fertility rate imposed by Malaysia's NFPP.

Economic Factors

Several economic factors determine the informants' family size, such as income and financial stability, the cost of education, healthcare and insurance, and the cost of future dowry. The following paragraphs will discuss such issues in detail.

Income and Financial Stability: Income and financial stability are crucial in shaping family size decisions among Malaysian millennial parents. As modern families face increasing economic pressures, household income often dictates the feasibility of raising children. Stable financial conditions enable parents to plan for essential expenses such as housing, education, healthcare, and daily living costs. In contrast, financial uncertainty can deter couples from expanding their families. One of the informants, Zul, highlighted that income stability is the most critical factor when deciding family size. Job security and monthly income are consistent for regular expenses but insufficient to cover emergencies. He said:

“Family size is indeed influenced by economic factors, such as income and financial stability. There are times when unexpected expenses arise. Recently, my daughter had an accident and was hospitalized, which resulted in extra payments. If another accident happens, my financial stability could be affected. Having more children could make it even more unstable.”

Further, Duba highlighted that income stability is the most critical factor when deciding family size, and narrated the following:

“Before marriage, my salary was just enough for one person. After I got married, my salary increased, but I spent more for my family, and the prices of goods increased, making the expenses the same.”

Duba highlights income stability as a crucial factor in determining the number of children she could afford. She explains that although her salary increased after marriage, the rising cost of living, including the expenses of raising children, resulted in little change in her overall financial situation. This suggests a balancing act where increased family responsibilities and costs often offset salary increases. Higher-income households are more likely to support larger families, while middle- or lower-income families tend to have fewer children due to financial constraints. This observation aligns with the economic principle of balancing available resources against the needs and desires of a family. This is consistent with findings by Matysiak et al. (2021), who noted that limited economic opportunities and uncertain financial prospects are key factors in shaping family size decisions.

Cost of Education: Malaysian millennial parents consider the rising costs of education, including tuition fees, extracurricular activities, and school supplies, as an essential factor in determining how many children they can afford to support. Education is increasingly viewed as a critical investment for children’s future, and financial limitations impact family planning decisions. The informants emphasized that providing quality education for children is becoming more financially challenging, especially with multiple children. Iman noted that the higher the number of children, the harder it becomes to provide the best opportunities in education, leading to a deliberate limitation of family size. Iman said:

“Education expenses, including tuition, extracurricular activities, and school supplies, largely impact family size decisions. We prioritize providing the best opportunities for our children, which becomes harder with more children. To maintain quality education, we limit family size to ensure financial stability.”

In addition, Kha further said:

“Education costs are a major factor. We want to ensure our children can attend good schools and participate in enrichment programs, which limits the number of children we can afford to support comfortably. The family size impacts how much we save for retirement and future needs. With more children, we need to plan for their education, which affects our retirement savings. Our family needs also shape our career aspirations—more children might mean seeking higher-paying roles to cover all the expenses.”

The findings suggest that the capacity to provide the best possible education is contingent upon a family’s financial situation (Inchiam et al., 2020; Hamid et al., 2019). This aligns with research done by Inchiam et al. (2020) in Malaysia, which indicates that education costs significantly impact family financial planning, often leading to strategic decisions about family size to manage financial burdens. Parents must weigh their financial capability to afford educational expenses when deciding how many children to have. Education expenses are not only an individual family concern but are part of a more vital trend of economic uncertainty that has impacted

fertility rates globally. This finding reflects a broader trend discussed by Matysiak et al. (2021), who pointed out that in countries facing economic uncertainty and rising living costs, individuals and families often postpone or limit childbearing decisions due to the financial burden of raising children. This is consistent with literature suggesting that rising education costs are an important factor influencing fertility decisions (Choi et al., 2024).

Cost of healthcare and insurance: Access to healthcare and insurance coverage is vital in shaping family size decisions, as parents weigh the costs and benefits of providing adequate care for their children. Rising healthcare costs and insurance premiums, combined with the growing importance of healthcare access, provide insight into the broader economic pressures affecting reproductive choices. Iman emphasized the importance of healthcare services and how the healthcare services affected the family size determination by narrating the following:

"These days, parents focus on healthcare to keep their families healthy. They usually provide regular check-ups and vaccinations and have insurance in emergencies. For children, it is common to have pediatric care, dental visits, and eye check-ups. Some parents prefer private healthcare for better services and shorter waits. Nevertheless, with healthcare costs rising, many parents think carefully about how many children they can afford to take good care of."

Kha further added:

"It provides peace of mind knowing that medical emergencies can be covered without a heavy financial burden."

Iman and Kha agreed that insurance is important because it provides financial security to cover the medical costs when the children are admitted to the hospital. Surgery and medical treatment are costly, and the ordinary family cannot afford them. The insurance plan helps the parents to pay the medical costs incurred. Therefore, the insurance plan can help relieve parents' financial burden if the kid has an unexpected illness. The finding of the importance of healthcare service and its impact on family size determination is consistent with Choi et al.'s (2024) study, which stated that economic insecurity, including healthcare costs, plays a crucial role in shaping family size decisions.

Cost of future dowry: The data collected from informants indicate that future planning for dowry plays a significant role in shaping family-size decisions. Parents are more likely to limit their family size when they perceive other financial responsibilities, such as dowry, are beyond their immediate capacity. Zul brought up the additional cost of dowry in the context of family planning by narrating the following:

"Future planning will also affect my family size. When a child gets married, the male side is expected to provide more money for the wedding preparations and dowry. Parents will be the ones to pay for the wedding expenses."

The findings suggest that these future costs influence parents' decisions about how many children they can afford. They reveal a clear link between dowry expectations and family size decisions. The findings align with the literature review, which indicates that future planning for dowry significantly influences family size decisions in Malaysia, as highlighted by Anukriti and Dasgupta (2017). Parents are more likely to limit their family size when they perceive financial responsibilities, such as dowry, exceed their immediate capacity to handle. The family's male and female sides are expected to contribute to wedding expenses, which can be a substantial financial burden. This burden is compounded by the fact that dowry amounts often increase with the age and educational level of the daughter (Srivastava et al., 2021), which further motivates parents to marry off their daughters early to reduce the financial outlay.

Family Planning Determination varies across the demographic information of informants

Malay informants (Kha, Iman and Zul) and the Indian informant (Duba) were positively influenced by their religious values in determining their family size. Kha and Zul quoted that children are a blessing while Iman and Duba express that religion emphasized the importance of having family in their life course. In contrast, the Chinese informant, Wong did not consider any religious teaching in determining their family size. The findings showed that religious factors significantly affect Malay and Indians in planning their family size but the Chinese

still prioritized the financial stability before having children as quoted by Wong.

The eldest informant, Duba did not consider any economic or financial factors before giving birth, the financial planning was only made after the children were born. The youngest informant, Iman considers the financial challenges of rising living, education and healthcare costs before his children were born. Although Duba and Iman are millennials, Iman faces more financial stress and prioritizes quality resources provided to his children while Duba stated that the younger generation who are over-concerned with financial factors prefer not to form a family or limit their family size.

Kha, Iman, Duba and Wong received tertiary education from a Diploma to a master's degree. Zul is the only informant who has not received tertiary education, but Zul is still exposed to family planning and contraception by having a consultation session regarding contraception with the doctor. Duba is not aware of or attending any family planning program, but she is aware of the importance of family planning by reading the research and seeking advice from doctors on family planning affairs. Therefore, the level of education did not limit the people from being exposed to the contraceptive methods used. The doctor is one of the channels to spread the importance of family planning and advice on the contraception used in preventing pregnancy. Besides the family program, the level of education does not affect the enhancement of women's roles and gender equality in Malaysia. Although Zul has only received secondary education, he still acknowledges the women's position in society by respecting his wife and providing necessary healthcare and quality education to his daughter without gender discrimination.

All informants have a middle-income range from MYR4,851 - MYR10,970 except Kha who earns MYR4,851 and below. Kha, Iman, and Zul expressed their concern about rising living costs, healthcare costs, and education costs significantly affecting their family size determination. The situation changed for Duba and Wong who expressed that the economic factor does not significantly affect their family size determination. Malay informants tended to have financial planning before having children to ensure the quality of life delivered to their children as quoted by Kha and Iman. Chinese and Indian informants did not make financial plans before having children. Duba stated she only considered the financial difficulties after having children and Wong expressed that children's expenses partly affected her family size decision.

CONCLUSION

Based on the empirical findings, the decision regarding family size among millennial parents in Malaysia is influenced by a complex interplay of social and economic factors. The social factors include spousal agreement, women's educational attainment, space in the house constraints, social status considerations, children's necessity, contraceptive knowledge and access, lifestyle preferences, religious beliefs about children as blessings, religious upbringing, and existing family policies create a sociocultural framework within which family planning decisions are made. Simultaneously, economic considerations exert powerful influence through concerns about income and financial stability, educational costs, healthcare and insurance expenses, and the cost of future dowry. These findings suggest that Malaysian millennial parents navigate traditional cultural values and modern economic realities when determining their ideal family size. Therefore, policy interventions to address population dynamics in Malaysia should adopt a holistic approach that considers the sociocultural context and economic circumstances of millennial families.

LIMITATION AND RECOMMENDATION

This paper contains a few limitations. Firstly, it relies on only five informants, which is too small to represent the large and diverse Malaysian population. Although qualitative research allows for an in-depth study of family size, it cannot achieve generalizability.

Future researchers should expand the sample size to capture more informants with diverse socioeconomic, religious, and cultural backgrounds to improve the findings on the issues discussed in this study. Qualitative and quantitative research methods can be applied to ensure the generalizability and in-depth study of research data. Government policies to encourage the fertility rate in Malaysia, such as subsidies, housing cost support, and lower education costs, are also recommended.

Family size decisions are shaped by policy but overpowered by household economic conditions, health, home needs, and personal values. Researchers suggest the implementation of the following policies to control family sizes effectively. First, financial assistance programs like subsidies and lower education fares shall be broadened to include more families, and this would address the problem of informants like Kha, who noted that existing policy interventions are hardly making an impact on their family planning decisions.

Furthermore, it was recommended to integrate healthcare services and family planning policies to provide families with comprehensive health information and services so that they can make proper family size determinations based on their health status. For instance, preconception care including genetic counseling, nutritional advice, and general health check-ups can be offered to couples planning before starting a family to ensure both partners are in optimal health before conception. This corresponds to the statement given by Duba, who called for the incorporation of physical conditions and resource distribution in the household in family planning.

Lastly, community support networks that provide material assistance and advice to families can be established in the form of peer support groups, mentorship initiatives, and connections to local resources and services. This is in alignment with Iman's expectation that the National Family Planning Program (NFPP) can provide useful information and resources to young couples, especially those with fewer economic resources who wish to plan their family well. By adopting these suggestions, policymakers can ensure that family planning policies provide support to families and promote increased numbers in family size determination.

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