

A STUDY ON HOME PURCHASE DECISIONS AMONG VIETNAMESE SPOUSES' HOUSEHOLDS IN TAINAN

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ABSTRACT

Previous research on households of new immigrant spouses in Taiwan has mainly focused on family upbringing and individual social adaptation. Studies such as Chen (2010), Liu et al. (2015), Chen et al. (2016), Wu & Tsai (2017), and Chen & Lin (2019) have highlighted the challenges and adaptations faced by new immigrant households under conditions of cultural differences and economic disadvantage. However, the crucial issue of housing remains underexplored. Moreover, existing housing policies and real estate market studies rarely reflect the real experiences of immigrant groups, especially the influence and agency of female immigrant spouses in household asset decisions. As Taiwan's demographic structure changes, new immigrants have become a significant group in housing demand, with Vietnamese spouses being the largest subgroup. This study aims to explore the motivations, information sources, cultural identities, and practical challenges of Vietnamese spouse households when purchasing homes. The findings contribute to filling the research gap and provide essential references for the design of multilingual and multicultural housing policies. This study focuses on Tainan City and adopts a qualitative research approach through in-depth interviews with eight Vietnamese spouses aged between 30 and 50 who have already purchased homes. The interviews covered their home-buying experiences, family role divisions, information acquisition methods, cultural values, and housing expectations. Thematic analysis was used to derive decision-making patterns and influencing factors in their home purchase behavior. Results show that home-buying motivations are closely linked to their Taiwanese spouses, primarily driven by the need for residential stability, children's education, and long-term settlement. Most prefer townhouses with spacious and multi-functional interiors. Although some new immigrants have basic knowledge of the real estate market, most still rely on their spouses or family for support, indicating limited access to market and policy information. Culturally, traditional Vietnamese family values and religious beliefs continue to influence housing decisions and spatial use.

Keywords: *Vietnamese Spouses, Cultural Influence, Home Purchase Decision-Making, Family Values and Family Perception.*

1. INTRODUCTION

With changes in Taiwan's social structure and increasing global population mobility, transnational marriages and labor migration have led to a steady rise in the number of new immigrants, with Vietnamese spouses forming the majority. They have become a vital part of Taiwan's multicultural society. In 2024, to support integration and protect their rights, the government enacted the Basic Law for New Immigrants and passed a specific law on July 16 of the same year. This legislation broadened the definition of new immigrants and secured their rights in employment, education, culture, and language, with an emphasis on family development and well-being.

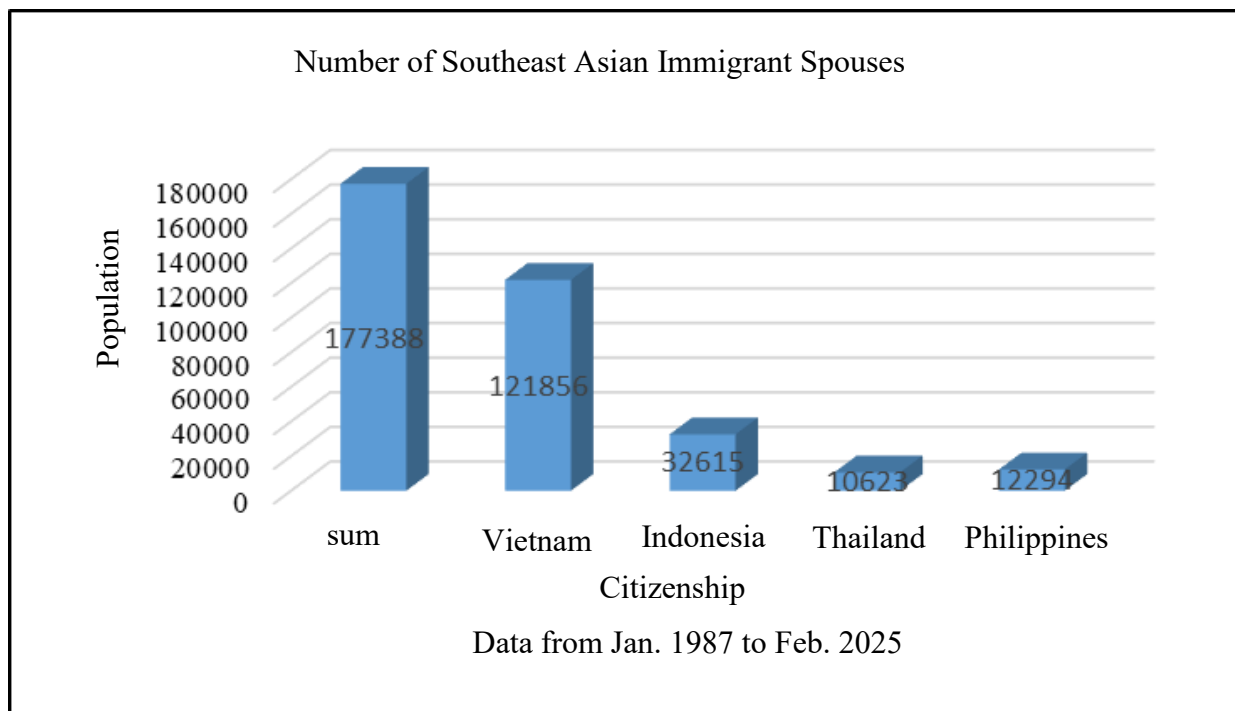


Figure 1: Statistical Chart of the Number of Foreign Spouses

Source: National Immigration Agency, Ministry of the Interior, Republic of China (Taiwan)

According to Lin (2015), new immigrant households have become an inseparable part of Taiwanese society. These individuals must overcome linguistic and cultural barriers, as well as adjust to family life and marital dynamics in a foreign land. Female new immigrants, in particular, often carry multiple roles as mothers, wives, and financial decision-makers. Past studies (Chen, 2010; Liu et al., 2015; Chen et al., 2016; Wu & Tsai, 2017; Chen & Lin, 2019) have shown that new immigrants face significant challenges in cultural adaptation and economic hardship. However, little attention has been paid to their housing problems, and most housing policy and real estate research focuses on local households, neglecting the actual experiences of immigrant families and the influence of women in asset-related decisions.

This study thus investigates the motivations, information sources, cultural identity, and difficulties faced by Vietnamese spouse households when purchasing homes in Taiwan, in order to bridge the research gap. For female immigrants with language barriers, cultural differences, and limited economic resources, homeownership is not just an investment—it reflects identity and social inclusion. Focusing on Vietnamese spouses in Tainan City, this study aims to:

- 1) Understand their home-buying motivations and housing preferences, as well as their roles in decision-making and how they acquire and interpret real estate information.
- 2) Explore how cultural and national backgrounds (e.g., religious beliefs, asset concepts, and cross-cultural adaptation) influence their purchasing behavior.
- 3) Describe behavioral characteristics in the housing market (e.g., practicality, reliance on social support, adaptability) and offer policy recommendations.

This study uses a qualitative approach, conducting in-depth interviews to explore the various aspects of Vietnamese spouses' home-buying processes. The participants are Vietnamese women aged 30 to 50 who have purchased homes in Tainan City. A total of eight participants were selected. The data collected were analyzed using thematic analysis to identify key factors and challenges affecting home-buying decisions.

The research framework is composed of five interrelated dimensions:

- 1) Home-buying motivations and preferences: examining reasons such as family needs, investment, and business.
- 2) Decision-making process and information sources: analyzing household power dynamics, information channels, and language comprehension.
- 3) Cultural and cross-cultural influences: understanding deep cultural values like faith and views on assets.
- 4) Home-buying challenges and policy expectations: identifying systemic obstacles in information and language access.
- 5) Behavioral characteristics: summarizing adaptability, family reliance, and goal orientation in home-buying behavior.

Though this study provides in-depth insights through interviews with eight Vietnamese spouses in Tainan city, it has several limitations. The sample size is small, making it difficult to generalize findings. Moreover, participants were mainly recruited through snowball sampling and local communities, which might limit diversity. Additionally, subjective interpretation is unavoidable in qualitative analysis, especially due to differences in life experiences between Taiwanese researchers and Vietnamese participants. Language and cultural communication also pose challenges, as misunderstandings may arise even though most interviews were conducted in Mandarin.

This chapter aims to establish the theoretical foundation of the study by exploring two main areas: 'Cultural Factors Theory' and 'Home Purchase Behavior Models.' It explains how cultural background influences individuals' behavior and decision-making processes in home purchasing

Cultural Adaptation of Vietnamese Spouses

In Taiwan, female new immigrants are often seen as primary caregivers. However, they face disadvantages in language, cultural adaptation, and access to social resources. Mainstream stereotypes about new immigrants make it even harder for them to integrate into society. News and media reports often highlight challenges in language learning, employment, parenting, and education. Additionally, many female immigrants lose their original social support networks due to their shifting family roles, leading to increased marginalization.

Lin (2015) noted that with the rise of transnational marriages, discrimination and stereotypes toward new immigrants and their children persist. For example, many believe they come from underdeveloped countries just to pursue economic gains. Chen et al. (2018) found that Southeast Asian women are often expected to conform to their husband's family traditions, reflecting a 'follow-the-husband' living pattern. In most cases, cultural adaptation is one-sided, which creates pressure for new immigrants. Chang (2016) pointed out that due to economic disadvantage and traditional roles, mothers often shoulder the responsibility of child-rearing, but cultural differences leave them feeling helpless.

Lin (2022) noted that new immigrants must adapt to different languages, cultures, and family lives in Taiwan. Cultural differences and social bias hinder their job search, and household financial decisions are often dominated by their spouses. Vietnamese culture emphasizes 'family as the foundation,' similar to Confucian values in Taiwan, highlighting filial piety and mutual support, with women primarily responsible for caregiving. According to the National Immigration Agency (2023), most new immigrants hope to retire in Taiwan, considering

factors such as healthcare, transportation, climate, and homeownership. Chang (2016) emphasized that many foreign spouses come from low socioeconomic backgrounds and face patriarchal norms, unequal marriages, policy exclusion, and language barriers, which put them in disadvantaged positions.

Upon arriving in Taiwan, many face difficulties in adapting due to language, lifestyle, and systemic differences. In such cases, support from clan associations, Vietnamese communities, and nonprofit organizations becomes critical. Feng (2023) noted that traditional Confucianism in Vietnam emphasizes female submission and virtue, suppressing women's social status. Although gender awareness is improving, and family roles are diversifying, most Vietnamese spouses in Taiwan are women, often from rural or small-town backgrounds. They speak Vietnamese as their native language and must learn Mandarin to integrate.

In summary, language and cultural gaps often place female new immigrants in vulnerable positions. Their educational and professional qualifications are rarely recognized, forcing many into low-paying jobs. Societal labeling and prejudice affect their access to employment, parenting, and educational resources. Cultural and national backgrounds can profoundly influence their home-buying behavior—language barriers, lack of information, and unfamiliarity with systems may restrict their decision-making ability and cause them to rely heavily on others.

Research on Home Purchase Decision-Making

Li and Lai (2017) noted that the starting point of home-buying behavior lies in the formation of purchase motivation, which is influenced by cultural, social, personal, and psychological factors. These motivations drive information-seeking and evaluation behaviors, leading to decision-making and eventual home purchase. Zhu et al. (2008) found that home-buying decisions can shift depending on external conditions, and even with identical socioeconomic status and search behavior, outcomes may differ depending on the timing.

In general, home purchase decisions are multi-stage processes shaped by multiple factors, from the emergence of need to actual purchase. This process involves both internal psychological needs and external constraints, and is closely tied to the buyer's lifestyle. Wang and Lu (2014) summarized five key factors influencing consumers' decisions to purchase existing homes: education environment, commuting, shopping convenience, recreational planning, and safety. Hsieh et al. (2011) found that these factors positively correlate with lifestyle, indicating that home-buying decisions and lifestyle are closely intertwined.

Lien (2002) emphasized that before purchasing, buyers prioritize mortgage options and service quality. Detached house buyers focus more on location, while apartment buyers care more about construction quality and safety. Hsu et al. (2012) found that the top five factors influencing home purchases were housing type, quality, layout, ventilation/lighting, and orientation. Zhou (2022) observed that in different regions, purchase decisions vary; in southern Taiwan, price and payment conditions are particularly valued.

These findings suggest that beyond price, buyers care about location and housing type. For new immigrants, home-buying decisions are shaped by internal (e.g., marriage, family growth, safety) and external (e.g., cultural pressure, social expectations) factors. The process can be divided into five stages: recognizing the need (driven by family or security), information search (through social networks or the internet), evaluation (based on price, location, culture), decision-making (based on family consensus or individual judgment), and final purchase.

2. RESEARCH METHOD

This study aims to explore the considerations and influencing mechanisms of Vietnamese spouse households in Tainan when purchasing homes. Using in-depth interviews, it collects subjective experiences and perspectives to present the social and cultural context behind home-buying behavior. The study applies purposive sampling and qualitative research methods. Data were collected using semi-structured interviews covering residential choices, cultural influences, home-buying considerations, and family roles.

Wu and Chang (2020) stated that thematic analysis is a flexible method suitable for various qualitative approaches—both descriptive (experiential) and interpretive. Descriptive analysis seeks to authentically reflect participants' views on events. The research steps are summarized in Table 1.

Table 1. Research Steps

Item	Content
I. Research Design	Exploratory qualitative research design.
II. Participants	Eight Vietnamese female new immigrants residing in Tainan, aged 30–50, with home-buying experience and diverse residential/work backgrounds.
III. Data Collection	Semi-structured in-depth interviews, topics included: - Home-buying motivations and purposes - Location selection factors - Sources and affordability of funds - Adaptation to Taiwan's residential environment and culture - Influence of family roles on decision-making - Challenges and support resources Each interview lasted 30–60 minutes, recorded and transcribed. Field notes were taken to supplement context and non-verbal information.
IV. Data Analysis	Thematic analysis including familiarization, initial coding, theme generation, theme review and naming, and analytical report writing. Themes and decision logic were derived through systematic interpretation, supported by original data.

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3. RESULTS AND DISCUSSIONS

Participant Profile Analysis

Eight Vietnamese spouses aged 30-50 who have lived in Taiwan for 15-25 years were interviewed to explore their motivations, preferences, financial sources, cultural influences, and policy expectations related to homeownership. Key findings include:

- 1) Age and Residency: Participants were aged 38-46 (avg. 41), having lived in Taiwan for an average of 20.1 years. Most had settled in Taiwan for over a decade and were familiar with local life.
- 2) Occupation: Five were self-employed in businesses such as produce sales, manpower, beauty services, etc.; two were office workers and one worked in direct sales.
- 3) Spouse Background: All participants were married to Taiwanese men, consistent with Taiwan's typical foreign spouse demographics.

- 4) Residential Area: Participants lived in core and sub-core districts of Tainan, showing a balance of affordability and convenience.
- 5) Home Purchase Timing: Homes were purchased 2-18 years ago, averaging 8 years post-immigration, indicating a tendency to buy after achieving relative financial and life stability.

Table 2. Basic information table of respondents

ID	Age	Years	Residential District	Years Since Home Purchase (as of 2025)	Language Proficiency	Type of House	Spouse's Occupation
A	41	20	South District	7	Listening: Fair Speaking: Fluent	Second-hand house	Self-employed
B	46	25	Rende District	18	Listening: Fluent Speaking: Fluent	Second-hand house	Self-employed
C	40	20	Rende District	10	Listening: Fluent Speaking: Fluent	Second-hand house	Office worker
D	38	15	East District	3	Listening: Fluent Speaking: Fluent	Second-hand house	Self-employed
E	40	20	Guiren District	10	Listening: Fluent Speaking: Fluent	Second-hand house	Self-employed
F	45	25	East District	6	Listening: Fluent Speaking: Fluent	Second-hand house	Self-employed
G	38	16	Annan District	8	Listening: Fluent Speaking: Fluent	New house	Self-employed
H	40	20	Yongkang District	2	Listening: Fluent Speaking: Fluent	Second-hand house	Self-employed

Homeownership Experience and Housing Preferences

Most participants preferred townhouse-style homes for family or entrepreneurial reasons. Some used their properties for both living and investment purposes.

- 1) B and D evolved from owner-occupants to small-scale investors.
- 2) E and F prioritized stability, choosing single-story homes or apartment buildings.
- 3) D and H opted for apartment-style homes due to flexibility and affordability—e.g., H chose a first-floor unit suitable for both living and business.
- 4) B and D owned multiple properties, reflecting asset accumulation and investment awareness.

This highlights the diversity and strategic nature of Vietnamese spouses' home-buying behavior.

Table 3. Summary table of new immigrants' housing purchase experience and choices

ID	Home-Buying Experience Before Coming to Taiwan	Location and Type of Purchased Property	Motivation and Purpose for Purchase
A	Not specified	Near school and market; townhouse	Rising housing prices, government subsidies, fear of future difficulty buying; convenience for daily life, caregiving for stroke-affected mother-in-law (needs ground floor)
B	Yes, townhouse in Vietnam, purchased with cash	Rende District, Dawan 2nd Street; apartment (5th floor), also invested in a townhouse	Bought immediately after obtaining Taiwan ID due to high rent and wanting a home for children; convenient transport and shopping, property value appreciation, future rental use
C	No	High foot traffic, felt good vibes; townhouse	For doing business; suitable for opening a store, with religious consultation involved
D	Yes, townhouse in Vietnam, purchased with cash	Rende, South District, East District; apartment + 3 townhouses	Bought whenever there was money; learned from a boss's experience; Rende townhouse for rental, South District townhouse for future residence, East District apartment currently occupied due to low price
E	No	Guiren District; single-story house	For children's schooling, married in Taiwan for 10 years; affordable, near school
F	No	Near workplace; elevator building	Around 6 years ago, due to unstable rental housing; to avoid frequent moves, for convenience in life
G	No	Near Jun'an Road, Annan District; newly built townhouse	Around 8 years ago, for marriage; self-occupancy
H	No	Yufeng Street, East District; first-floor apartment with three rooms	Due to constant rent increases, intended to open a studio, started planning after two years of observation; can both live and run studio, convenient location

Decision Makers and Information Sources

Most participants played a leading or joint role in home-buying decisions, usually in collaboration with their spouses. While most used loans, only a few utilized government subsidies—mainly due to lack of awareness or difficulty understanding the policies.

Information was primarily sourced through real estate websites (e.g., 591), Facebook, and recommendations from family or friends. Though most participants reported no major language barriers, they still relied heavily on their spouses, notaries, or agents for assistance in interpreting contracts and legal documents. Among the professional helpers, notaries were mentioned most frequently, followed by husbands and real estate agents.

Table 4. Table of housing decision-makers and information sources for new immigrants

ID	Home-Buying Decision Maker	Source of Funds and Loan/Subsidy Situation	Sources of Housing Information	Language & Contract Understanding
A	Self, with husband's participation	Savings from selling vegetables and running a business; government subsidy and loan	TV, real estate agents, 591.com advertisements	Explained by agent, husband, and notary
B	Self, with husband's assistance	Business savings, loan; no subsidy applied	Purchased former rental home, liked the location	Unclear parts handled by notary
C	Husband-led	Personal savings, land rental income from Vietnam, loan; no subsidy	Recommended by friends, viewed properties in person	Assisted by husband and sales agent

D	Self, husband not involved	Salary, has loan; unaware of subsidies and didn't apply	Online search (self-initiated)	Asked notary, agent, or friends when unsure
E	Joint decision with husband	Joint savings with husband; no loan	Introduced by mother-in-law	Slight difficulty, asked husband and notary
F	Joint decision with husband	Work savings, has mortgage	591.com, friends' recommendations	Asked husband, notary, or agent when unsure
G	Self, with husband's participation	Paid in cash by husband; no loan	Online search, discussed with husband	Assisted by husband
H	Self, discussed with husband	Fixed deposit from work; has loan (Youth Housing Project)	Facebook	Understood most of contract, assisted by notary and agent

Cultural Background Influence

Most participants claimed that Vietnamese cultural background did not significantly affect their home-buying behavior in Taiwan. However, practical aspects such as loan habits and funding sources revealed differences. For example, home purchases in Vietnam are mostly cash-based due to loan difficulties, while in Taiwan, loans are common and interest rates are relatively low.

Some participants mentioned the cultural importance of land ownership and religious practices (e.g., worshipping deities, consulting fortune tellers). These reflect subtle but persistent cultural influences. All spouses supported the participants' decisions, and many women had economic autonomy—some even operated under separate financial arrangements from their husbands. In technical matters (e.g., loans, renovations), family members often assisted. Religious customs like praying to deities or consulting spiritual guidance were mentioned but did not obstruct the purchase process.

Table 5. Influence of cultural background on respondents

ID	Did Cultural Background Influence Home-Buying Behavior?	Differences in Home-Buying Culture (Vietnam vs. Taiwan)	Gender Roles and Family Decision-Making
A	No significant influence; prays to Earth God and consults deities	In rural Vietnam, homes are mostly purchased with cash and loans are hard to obtain; in Taiwan, loans are easier to access	Husband is fully supportive; autonomous decision-making
B	No	In Vietnam, purchases are mainly in cash; loan processes are complex and interest rates high. In Taiwan, loan rates are lower	Economically independent, both manage finances separately; husband is supportive
C	No	No significant difference	Family is supportive; sister acted as guarantor for the loan
D	No clear influence, but father's cultural values emphasized land	Father's teachings emphasized the value of gold and land; investment mindset came from family	Husband is supportive; no specific mention of who leads decisions
E	Consults deities through prayer	Worship practices are similar, though Taiwan has more rituals; similar Lunar New Year customs	Family is happy; borrowed money from mother-in-law to resolve financial needs
F	No	No significant difference	Husband agrees and helped with loan matters
G	No	No difference, "more or less the same" as Taiwanese	Husband is supportive and helped handle the contract
H	No	Has never purchased property before, unaware of differences	Husband is supportive; helped with loan and renovation

Home-Buying Reflections and Suggestions

Participants emphasized the importance of preparing sufficient down payments and avoiding financial overextension, especially to prevent foreclosure risks. Several noted that many Vietnamese women face instability due to divorce or single parenthood, which affects their eligibility for loans. Suggestions included:

- 1) Providing Vietnamese-language versions of contracts and loan information to aid comprehension.
- 2) Offering financial literacy support, particularly regarding subsidies and loan programs.
- 3) Encouraging early saving habits and flexible purchasing strategies (e.g., borrowing from family or buying affordable properties first).
- 4) Supporting rental market improvements and renovating old housing stock with government assistance.

Practical concerns like housing quality, affordability, and policy clarity were repeatedly mentioned, showing the need for a multilingual, culturally sensitive housing system.

Table 6. Table of respondents' housing purchase insights and suggestions

ID	Home-Buying Advice for Vietnamese Female Friends	Desired Government or Institutional Support
A	Have sufficient down payment before buying a house to avoid excessive pressure and risk of foreclosure; reserve funds for future living expenses.	Lower housing prices and make loans more accessible; provide assistance for single parents and new immigrants with unstable employment.
B	Save money early; borrow to purchase a suitable home, if necessary, to avoid missing out due to rising prices.	Simplify loan procedures; provide Vietnamese-language information to help understand policies and procedures.
C	Prepare sufficient down payment, view multiple properties, and seek help from friends; choose according to needs and intended use.	Offer loans with lower interest rates.
D	Do not buy beyond repayment capacity; avoid foreclosure due to unstable income; carefully assess ability to manage expenses.	Increase loan-to-value ratio, lower interest rates, provide home purchase subsidies; rental market also needs attention.
E	Prepare enough funds and avoid buying overly old properties.	Provide renovation and improvement subsidies for old houses.
F	Ensure sufficient down payment.	Lower interest rates, relax loan conditions, and provide Vietnamese-language contracts.
G	Ensure sufficient down payment.	Provide multilingual (e.g., Vietnamese) contracts to ensure understanding and protect rights.
H	Prepare enough for the down payment.	Increase loan-to-value ratio to ease the down payment burden.

4. CONCLUSIONS AND SUGGESTIONS

Through in-depth interviews with eight Vietnamese spouses in Tainan, this study analyzed five key dimensions: motivation, decision process, cultural context, difficulties, and behavior patterns. Key findings include:

- 1) Motivation and Preference: Most participants purchased homes for family stability and children's education, favoring spacious, multifunctional townhouses. Some also pursued investment or business potential.
- 2) Decision-Making and Information: Women played dominant or joint roles in decisions, using online platforms and social networks as primary information sources. However, they still faced barriers in contract comprehension.

- 3) Cultural Influence: While not overtly cited, values like land importance and religious practices still influenced behavior. Many participants showed strong cross-cultural adaptability.
- 4) Challenges: Financial pressure from down payments and difficulty navigating policies due to language barriers remain key obstacles.
- 5) Behavioral Traits: Participants demonstrated practical, goal-oriented, and flexible strategies, relying on social networks to complete home purchases. Case company adopts both "preventive maintenance" and "periodic maintenance" for machine maintenance. Because 80% of the machines are imported, spare parts must also be included. The inspection forms have the function of risk control in addition to inspection.

This study provides qualitative insights into the housing behavior of Vietnamese spouses in Tainan. Future research may expand upon the following:

- 1) Broader Sample and Regions: Extend studies to cities with high immigrant populations like Chiayi, Kaohsiung, and Taoyuan, and compare different living situations (e.g., renters, social housing).
- 2) Quantitative Surveys: Design questionnaires to statistically validate patterns related to motivation, information channels, language comprehension, and cultural influence.
- 3) Thematic Deep Dives: Explore specific topics such as female agency in decision-making, religious beliefs' effects, or transitions from renting to owning.

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