

## Social and Economic Perspective of Dink Culture and it's Impact on Indian Economy

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### Abstract

DINK household's couples with a double income and no children have increased dramatically during the last few decades. The DINK lifestyle has gained popularity, despite initially appearing in the 1980s amid a recession when the expenses of raising children skyrocketed. Research on the economic influence of the childless population is summarized in this publication. To demonstrate the disproportionate influence of DINKs, it compiles information on earnings, savings rates, spending patterns, and consumer preferences. Their decisions will probably change economies, particularly in service industries like dining and travel. To combat aging populations, governments may, nevertheless, implement legislative changes that encourage childbearing. Changing cultural norms are reflected in the development of DINKs, which presents both opportunities and difficulties. Their financial clout will only increase in the upcoming years. Voluntary childlessness is on the rise as marriage and pregnancy rates fall in affluent nations. The term "double income, no kids," or DINK, is a novel concept in the social sphere that is becoming more and more popular among young married couples worldwide. According to DINK couples, having no children means having more money to spend. This implies that such funds could be used for the couple's personal enjoyment and social advancement. Over time, women have become more financially literate. They have scared attachment patterns and would rather invest their money than use it to raise children. Additionally, the findings suggest that glamping might be used as a venue for couples' counseling and to commemorate important occasions enhance close relationships.

**Keywords:** Face book, Tik Tok, Instagram, Social Media, DINKs, Childfree, Voluntary childlessness, Fertility rates, Cost of children, Discretionary income.

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### 1. What Is Dink Lifestyle?

DINK is an acronym that stands for Double Income, No Kids. It came into prominence in 1980's. It has resurfaced again because of content creators and influencers on social media like Tik Tok and Instagram, hyping it considerably. There is a growing population of DINKs in India; as per the report, it is estimated to be 30% per annum. Surprisingly, this lifestyle is seen to be adopted by 42% of rural nuclear families compared to 22% of urban families. The average age for marriage has also increased, with women getting married at 19.2 years and men at 24.9 years, which is an increase from 16.2 for women and 24.5 for men in the past two decades. This attitude shift in family planning is coinciding with the dip in the fertility rate.

It refers to a group of people or couples who have incomes from investments or

employment but have chosen not to have kids. These couples often have a higher level of disposable and, since they have no children, enjoy a more flexible lifestyle than those with children. This term gained popularity later in the 20th century as more women pursued higher education and entered the workforce. This facilitated dual incomes and has changed the attitude towards parenthood. This phenomenon has many implications and has changed the values in society as well as the family structures.

### 2. REVIEW OF LITERATURE:

**Dr. A. Shaji George, (2023)** said that explores the rise of DINK households and their economic influence. As couples increasingly opt out of parenthood, this growing demographic segment is wielding outsized spending power and driving

industries to cater to their lifestyles. DINKs, which stand for “dual income, no kids,” originated as a term in the 1980s for upwardly mobile couples foregoing families amid recession. Since then, this once fringe path has gained mainstream popularity, with U.S. Census data showing childless rates doubling since the 1970s.

**Bernal Vélez, I. C. García Villa, S., Tabares David, A. David Salas, J. (2019)** related that there are some results that emerged in the consumption category, one of which is the healthy egoism as a practice through which the individuals who make up these couples seek their overall well-being and also their preference for using their free time to enjoy novel and Placentia activities.

**Liu Yi, Draper, Jason Liu yi (2014)**, This study highlights that people with a secure attachment style have a significantly 1) higher level of closeness with their partner and 2) stronger relationship between closeness and subjective well-being compared to the other three attachment styles (i.e., anxious, dismissive, and fearful). The results suggest that glamping providers could improve glamping environments to be peaceful and comfortable to attract potential glampers who have higher anxiety (i.e., anxious and fearful attachment styles). Further, the results indicate that glamping could serve as a setting for couples' therapy and to celebrate special events to enhance close relationships. These promoting/marketing strategies can benefit small glamping businesses develop their products and potentially draw different types of visitors.

**Junji Li (2023)** stated that in terms of economic conditions, Tian Zhipeng [9] think middle-income group fertility will stronger than low-income groups, at the same time the stability of family employment on family planning also has an important influence, unstable employment will reduce the possibility of middle-income families to children, but will improve the will of high and low-income groups.

### 2.1 Why are DINK Choosing Not to Have Kids?

DINK couples are choosing not to have kids for many reasons. Some of the common reasons for adopting a child-free lifestyle are:

**Financial Aspects:** Bringing up children requires a significant financial investment. The idea that all DINK couples have a lot of money to spend is untrue. Making ends meet is a hardship for many impoverished urban and rural couples. Raising children and providing for their education can be extremely expensive. Not having children allows DINK couples with more spare income to travel, engage in leisure activities, etc., or they may put their financial security first and devote more funds to their own requirements rather than childrearing..

**Career Advancement:** In today's world, both men and women aspire to be very successful and prioritize their careers. They are more concerned with devoting their time, money, and energy to reaching their professional objectives. They don't want taking time off for parenthood to negatively affect their work and possibly hinder their chances of moving up the corporate ladder.

**Lifestyle Decisions:** Having a child and raising them reduces one's flexibility and freedom. DINK couples are typically free-spirited and want to enjoy the spontaneity of leisure activities, travel, and other pursuits without being bound by obligations. Instead of caring for children, they would want to devote their time and resources to relationships, personal growth, and self-care.

**Personal Satisfaction:** Conventional family arrangements are not valuable to DINK couples. They pursue their interests, pastimes, and social life and find fulfillment in each other rather than restricting themselves by producing children. Due to health conditions that make pregnancy risky, some couples prioritize their health over the obligations of parenthood. Some couples put their mental health first because they want to live less stressful lives..

**Population Concerns:** A lot of DINK couples are worried about the effects of having children on the environment and overpopulation. To lessen their carbon impact and prevent contributing to the world's population, they can decide not to have children. Their decision to forgo having children may be influenced by sustainability and ecological awareness.

**Relationship Problems:** Parenting styles or mutual agreement may be the reason why some DINK couples choose not to have children. They could want to focus on their relationship and compatibility over starting a family. Relationships may face numerous difficulties as a parent that they would prefer to avoid.

### 2.2 Tax and Inheritance Planning Difficulties

Even while the DINK (dual income, no children) lifestyle has many financial advantages, childless couples do confront certain particular difficulties with regard to inheritance and tax planning. More sophisticated tactics are frequently needed when there are no children to pass assets to. The inability to take advantage of child-related deductions is a significant tax disadvantage. Each child's annual tax payment can be lowered by up to \$2,000 thanks to the Child Tax Credit. Additionally, dependent exemptions reduce taxes by \$500 each kid. Although children incur costs, these credits result in significant savings. DINKs lack these options to reduce taxable income. Nonetheless, claiming nieces, nephews, or other dependents may result in some tax benefit.

Additionally, mortgage interest and property tax benefits are made available to real estate owners. The "marriage penalty," which some couples with two incomes must pay, is another possible tax burden. When filing jointly as opposed to separately, spouses with comparable earnings can have to pay more. DINKs should perform calculations to determine the best filing status in order to reduce the impact of penalties. Positively, DINKs keep more of their post-tax income as they don't have to pay for children. Making consistent retirement contributions lowers taxable income even further. Couples without children can still accumulate tax-free savings by opening Roth IRA accounts.

### 2.3 Alternatives for DINK

There are many alternatives instead of choosing the DINK lifestyle.

- Single-income families where only one person works and the other takes care of the kid.
- Dual-income families can take the support of their immediate family to help them raise kids.
- Have a single child so that there is less financial burden.
- Single-parent families where a parent takes care of one or more children.

Overall, a low reproduction rate may have more societal repercussions even though the DINK lifestyle offers couples some flexibility and lifestyle choices. Therefore, society and personal requirements must be balanced with sustainability. The DINK lifestyle is becoming more and more popular on social media platforms, where videos of married couples without children are posted on Facebook, TikTok, and other relevant social media sites. These videos have received millions of views. On these sites, there are some well-known young couples who have amassed a sizable fan base by sharing "DINK vlogs," which are films of their daily lives with their partner that highlight their opulent and carefree lifestyles. Unknowingly or intentionally, the exaltation of such lives draws couples to the concepts and inspires them of DINK.

### 3. JOINT FAMILY SYSTEM AFFECT

The DINK lifestyle has the potential to disrupt the social fabric of societies in the near future, given how quickly it is becoming more and more popular worldwide, especially in India. Since ancient times, India has valued the close-knit joint family system and has upheld it for the past four or five decades. However, the majority of our educated young couples left the joint family system in favor of the nuclear family system in recent decades in an effort to find new employment, increase their salaries, and raise their

standard of living. This has caused a blow to India's traditional joint family structure. In the process, these young migrant couples' nuclear families as well as the elderly parents sitting back in their homes also suffered emotional and social setbacks.

At present, this nuclear family system is once again on the verge of further risk of another break. DINK lifestyle is catching on the imagination of the young couples very fast not only in the western countries, but is also gaining popularity in developing economies like India. More and more married young couples are opting to remain childless as they are fascinated by burden-free double income, no kids lifestyle.

There are many arguments put forward by these couples in support of opting for this lifestyle, citing economic as well as social reasons. The economic reason mainly is to pursue their careers to earn double income so that can enjoy life of their choice, devoid of any financial constraints. According to the propagators of the lifestyle, they have much more disposable income than the couples with children and this give extra financial leverage to buy luxury items of their choice and live a lavish lifestyle with freedom.

DINK couples claim that they are free from the stress and responsibilities of parenthood because they are not responsible for the upbringing and rearing of children. As a result, they are able to travel, pursue hobbies, and work wherever they choose. These couples believe that having no children gives them more time and energy to devote to their own relationship.

These couples' arguments are not very relevant to Indian society, or any other society for that matter. Procreation is a universal law that applies to all living things on Earth, including humans. No society, whether it be human or not, can endure over the long term without procreation and will eventually go extinct, as is currently the case in western societies. In many western nations, the number of elderly people is steadily rising while that of young people is falling. They are quite concerned about this and are trying very hard, though maybe not very successfully, to address the issue.

In Indian social system, DINK life style has not much relevance. Children are essential part and parcel of our family system and mere presence of children brings happiness, not only to the parents, but to the grand parents and relatives as well.

It is undeniable that India must curb population growth, but doing so cannot be achieved by embracing DINK culture. Young couples can choose DINK as a way of life in the early years of their marriage, but they must establish a limit on the number of years they can live this way. After they are settled, they must fulfill their societal obligation to have children.

In every community, not just in India, life becomes difficult as one ages without children, resulting in both physical and mental health issues. Without a young population, social and economic development will halt.

Therefore, let us pause in order to promote and disseminate DINK concepts among young married couples. Parents of married couples may find it challenging to persuade their children to reject the DINK concept. Young married couples are primarily responsible for realizing the value of children in the family for their own emotional fulfillment and well-being. Children are stress relievers and joy spreaders. Couples with higher levels of education and financial stability are more accountable for raising morally upright children. In later life, couples who are childless experience feelings of loneliness and sorrow. Given that their financial and medical needs are adequately met after the age of sixty, DINK lifestyles may be more applicable to western nations.

However, in India, children's simple presence helps parents and grandparents maintain their physical and mental health. Raising children is a societal responsibility and a blessing for the family. "Dual Income, No Kids," or DINKs, is a demographic trend that has become more well-known in India and around the world. The traditional family structure in India has changed significantly as more and more couples choose to live childless lives. A desire for career-focused lifestyles, shifting economic conditions, and changing societal attitudes are frequently cited as the causes of this phenomenon. In India, DINKs are usually made up of two working professionals who each contribute to the household income. This allows for more financial freedom and better disposable incomes. Consumer behavior is impacted by this demographic transition. behavior, as DINKs tend to allocate resources differently.

In this insightful conversation, Aarti Krishnan, Consulting Editor, business line, and Ayush Arya delve into the intricacies of financial planning for individuals who have chosen the childfree path. The podcast explores essential topics such as emergency fund size, the decision-making process behind buying or renting a home, and the intriguing concept of FIRE (Financial Independence, Retire Early) for those without the traditional responsibilities of parenthood.

## CONCLUSION

Dual income, no kids (DINK) is a phrase for a household in which there are two incomes and no children. In India, the number of DINK couples is now slowly increasing. It has been observed that around 65% of newly married couples don't prefer to go for a child. This research paper is a humble attempt

to understand the psyche of the DINK community from Pune region. The research paper aims to throw light on changing cultural and social framework of family structure in 21st century and its impact on the spending pattern. The paper will also assess the uniqueness in spending pattern of DINK. The research methodology intended to include discussions along with interviews by developing a structured questionnaire which would also result in comparative analysis. DINK could be potential targets for the marketers for niche products and services. There is lot of scope for this target audience for promoting expensive cars, vacations and many. By analyzing various articles related to DINK, the paper concluded with common trends of spending pattern by the DINK community, their characteristics as well as gaps in research with potential directions for future DINK research in India.

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