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# Mortgage Loan as a Means of Home Finance in Urban China: A Comparative Study of Guangzhou and Shanghai

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## Abstract

This paper examines home financing in China using data from household surveys

conducted in 2007. The study finds that the housing market in China is still

of minor importance in the national economy. The housing market is still

savings banks. The housing market is still gaining importance in the

important means. The housing market is still gaining importance in the

Demographic transition. The housing market is still gaining importance in the

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contrasting the housing market in China with the housing market in the

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# Notes

<sup>1</sup> RMB refers to Renminbi, the Chinese currency. At the current rate of exchange (February 2010), this is approximately RMB1 = US\$0.147.

<sup>2</sup> In terms of gender distribution, for Guangzhou, males account for 51.1 per cent of the sample and 50.4 per cent of the population; for Shanghai, the corresponding figures are 50.0 per cent and 50.2 per cent respectively. In terms of age, for Guangzhou, the sample and population distributions of people aged 14 years or younger are 15.2 per cent and 14.8 per cent, respectively; however, the difference between the sample and the population for the age group 65 years or older is larger: 3.4 per cent for the sample and 7.6 per cent for the population. In the case of Shanghai, there is a high correlation between the sample and the population for both age groups: 9.5 per cent vs. 8.9 per cent for people aged 14 years or younger, and 13.0 per cent vs. 11.9 per cent for people aged 65 years or older.

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