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Original Articles

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

Si-ming Li 

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Abstract

This paper examines home financing in China, using data from household surveys conducted in Guangzhou and Shanghai. The nationwide Housing Provident Fund is still of minor importance. The majority of homebuyers continue to rely heavily on personal savings and parental contributions to finance home purchase. Mortgages are gaining importance with slightly less than one third of the purchasers employing this means.

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Notes

- ¹ RMB refers to Renminbi, the Chinese currency. At the current rate of exchange (February 2010), this is approximately RMB1 = US\$0.147.
- ² 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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