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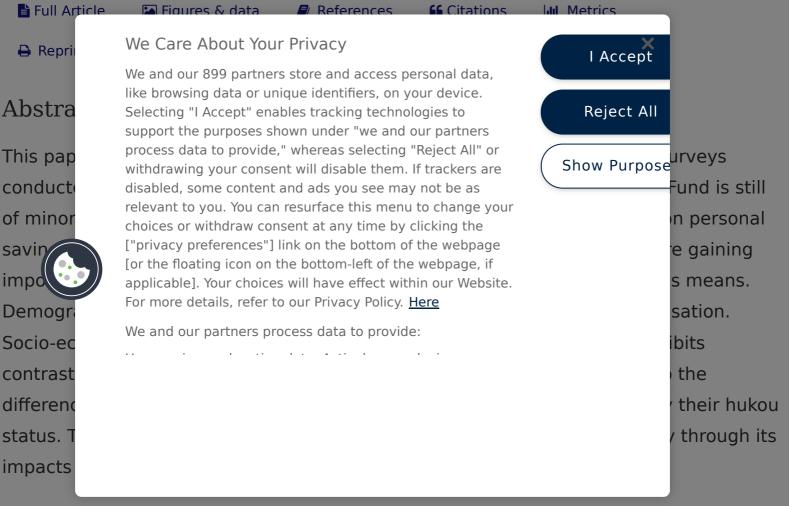
Original Articles

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

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Keywords:



Notes

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

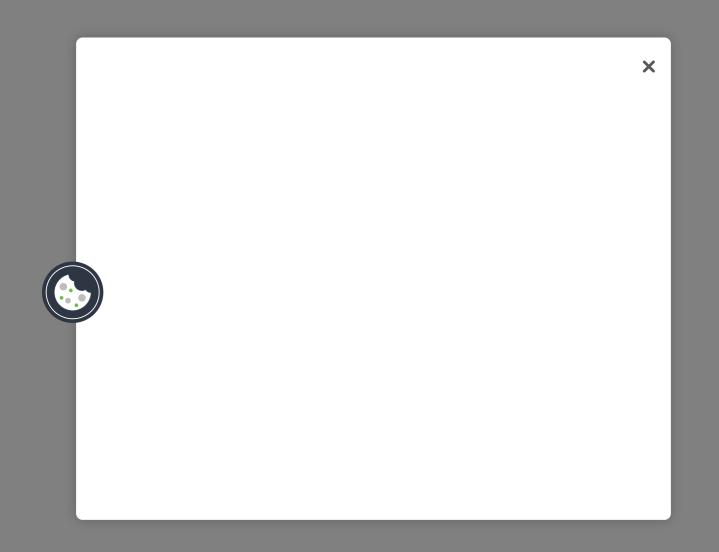
² In terms of gender distribution, for Guangzhou, males account for 51.1 per cent of the sample and 50.4 per cent of the population; for Shanghai, the corresponding figures are 50.0 per cent and 50.2 per cent respectively. In terms of age, for Guangzhou, the sample and population distributions of people 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.



An Early Assessment of Residential Mortgage Performance in China Source: The Journal of Real Estate Finance and Economics The role of the housing provident fund in financing affordable housing development in China Source: Habitat International Place promotion in Shanghai, PRC Source: Cities Post-Mao China: A Two-Class Urban Society in the Making Source: International Journal of Urban and Regional Research Perspectives on Mortgage Lending and Redlining Source: Journal of the American Planning Association

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