Income Inequality and Access to Housing: Evidence from China

Chuanchuan Zhang

Abstract: Economic theory suggests that income inequality predicts housing price and housing affordability for low-income households. Employing Chinese urban household survey data, this paper examines empirically the relationship between income inequality and access to housing for urban low-income households. The empirical results demonstrate that higher income inequality within cities is significantly related to a higher housing cost burden, a smaller per capita living space, and lower housing quality for low-income households. Further studies demonstrate that the negative impacts of income inequality could be moderated by product differentiation in housing markets, as a higher degree of differentiation in the size of housing units corresponds to a smaller effect of income inequality on housing affordability.

Key words: Income inequality; Access to housing; Low-income households; Urban China

JEL Code: D31; O18; R21

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Research in this paper was supported by the National Social Science Foundation (Grant No. 14ZDB120), National Science Foundation (Grant No. 71503282) and “CUFE 121 Young Doctor Development Foundation” (Grant No.QBJ1417). I appreciate the helpful comments by Yaohui Zhao, two anonymous referees and the editors. All errors are my own.
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