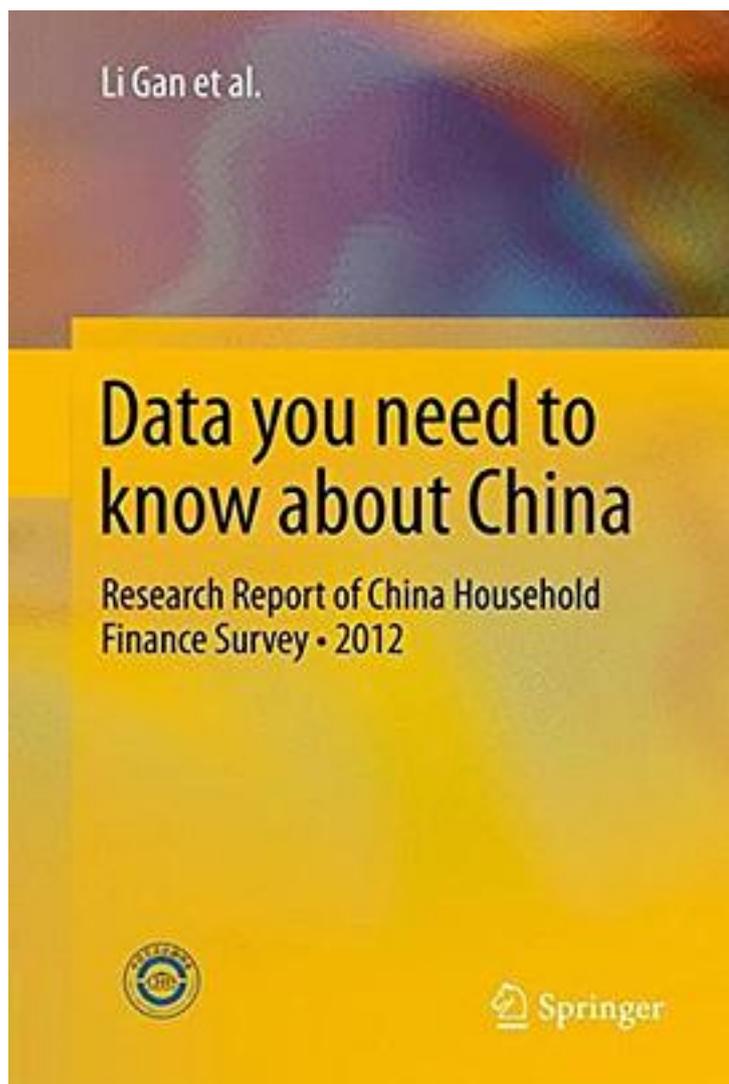


Data You Need to Know about China



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Since the beginning of the 21st century, China has been experiencing a dramatically rapid economic development. What is the real life of Chinese people like under China's steady GDP fast growth? How rich are the rich and how poor are the poor? This book provides first-hand data on standards of living in Chinese households, which may help to answer the above questions.

The Survey and Research Center for China Household Finance conducted the first and only nationally representative survey on household finance in China in 2011.

The China Household Finance Survey (CHFS) collected the micro-level information of Chinese households' demographics, housing and financial assets, debt and credit constraints, income and expenditures, social welfare and insurance, intergenerational transfer payments, employment and payment habits.

Readers will receive a vivid picture of wealth disparity, real estate market developments, social welfare status, household financial behaviors and other economic issues in today's China.

The China Household Finance Survey has a guiding significance for a realistic strategy adjustment and is also a major breakthrough in the subject's development at universities.

Li Daokui, Professor at Tsinghua University.

The China Household Finance Survey (CHFS) is an in-house interview survey with a large influence in China. The CHFS's sample includes both urban and rural households, which is very important to the study of the overall household finance of China. Hongbin Li, Economist, Professor of Tsinghua University.

Research Report of China Household Finance Survey • 2012 bridges a major gap in the household finance field in China, and will have far-reaching academic and policy-making implications.

Liu Yuzhen, Professor at Peking University.

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Li Gan

Dr. Gan is currently the Professor of Economics at Texas A&M University and the Director of the China Household Finance Survey (CHFS) at the Southwestern University of Finance and Economics. Moreover, he is also a faculty research fellow at the National Bureau of Economic Research. Dr. Gan obtained his bachelor of engineering from Tsinghai University in Beijing, China in 1987 and he studied under the direction of Daniel L. McFadden, the winner of The Nobel Economics Prize 2000, at the University of California in Berkeley, where he achieved his master of science in statistics and PhD in economics in 1998. He started his teaching career at the University of Texas in Austin in 1998, and moved to Texas A&M University in 2005. He has written extensively about household economic behavior. Since 2009, he has initiated and has been directing the China Household Finance Survey, a nationally representative household survey in China.

Zhichao Yin

Dr. Yin, full Professor of School of Finance, Southwestern University of Finance and Economics, is the deputy director of the Survey and Research Center for China Household Finance. In addition to his involvement with the academic research and arrangement of CHFS, Dr. Yin is also in charge of the daily administration of CHFS affairs. His research fields include: household finance, banking, and applied microeconomics.

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目录: Survey design.- Household demographics and work characteristics.- Non-financial assets.- Household financial assets.- Household debts.- Insurance and social welfare.- Expenditure and income.- Household wealth.

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评论

因为是报告，所以都是最简单的数据呈现。就说两点，1.博士的收入均值远低于硕士且略低于本科。2.

无论是收入还是财产，在各种分组对比中的均值要远远高于中位数（尤其是财产能够拉高好几倍），这已经说明贫富差距已经大到一定程度了，大部分人低水平徘徊，但少数一部分人却能将平均数拉高好几倍。

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