**“Rigid Demand” Divested**

**Towards an anthropological reading of housing affordability**

Abstract

After China transformed its socialist housing provision system into a housing market in the late 1990s, the price of residential properties has been raising along with a speedy growth of the real estate industry. The mainstream media ascribes this growth to a combination of real estate speculations and a “rigid demand” of homes from the Chinese masses (*qunzhong*). This dichotomized view of home-buying activities carries strong moral and political implications in the state’s official discourses, popular media, and people’s everyday conversations. Based on 12 months of ethnographic fieldwork, this paper examines the emergent logic of entitlements to private homeownership in respect to high housing prices urban China. In observing peoples’ invocations of the “rigid demand”/speculation dichotomy in articulating their home-buying activities, this paper argues that behind the overwhelming subscription to homeownership lies a perception of a tacit social contract between the state and the People.

**Introduction**

In 2013, the China Family Panel Studies reported that 87.4% of Chinese households owned or partially owned their homes while 10% families owned two or more homes (Xie, Zhang and Li: 2013). Such high levels of home ownership have been the norm for many decades in rural villages. However, in urban areas, predominance of private home ownership has only emerged in the past decade after the housing reform established a real estate market in the cities in the late 1990s. Nevertheless, the high rate of homeownership applies only to people with local *hukou*,[[1]](#footnote-1) while people migrated from villages/small cities rarely own homes in the metropolitan area. This inequality in home ownership has generated an acute concern on housing affordability among the Chinese public. Based on 12 months of ethnographic fieldwork among realtors and home buyers (many of whom are migrants in the cities) with constrained budget, this paper examines the logic of entitlements to private homeownership in respect to high housing prices in urban China. In particular, I look at people’s invocations of the “rigid demand”/speculation dichotomy in giving narratives of their home-buying activities. While articulating this great transformation of housing tenure has been a pool of vocabularies concerning home-buying activities, among those mostly invoked popular concepts is the dichotomy of the rigid demand (*gangxu*)and real estate speculation (*chaofang*).[[2]](#footnote-2) In the popular discourse, families buying homes to meet needs of subsistence are considered homebuyers with a rigid demand while speculators buy homes simply to reap profits from the booming real estate market.[[3]](#footnote-3) The dichotomy of rigid demand and housing speculation, though polarized and abstract, carries heavy ideological baggage. In general, *gangxu*, the rigid demand, always wears an aura of moral superiority and stays at the center of economic justice in public consciousness in China. Through a critical interrogation of the use and circulation of the rigid demand/speculation dichotomy, this paper argues that for lower and lower-middle class families, conceptions of economic justice in regards to housing is underscored by the perception of a tacit social contract between the state and the People.

The post-socialist reform has greatly shifted the state/society relation in China and other post-socialist countries. Scholars of post-socialism argue that reforms of previous socialist countries in East Asia and Eastern Europe carry a transformation from a socialist social contract to market-based contractual social relations (Cook 1993; Lee 2007; Tang and Parish 2000). In particular, studying labor commodification in post-socialist China, C K Lee argues that the reform issued a transition “between two systems of labor regulation: from one based on social contract to one based on legal contract” (2007: 20). Furthermore, during and after the post-socialist reform, “the socialist social contract…was still recognized by management and invoked by workers” and “the material and moral terms of the socialist social contract were reflected in the grievances” in workers’ protests for their needs of subsistence (Lee 2007: 71). Wenfang Tang and William Parish argue that the socialist social contract is a “promise between the state and society” in the planned economy (2000: 5). As the reform restructured the political and economic system, the promises on socialist egalitarianism, lifelong job tenure, and subsistence security, while practically bankrupted, still carry ideological and moral weights. For disadvantaged populations such as laid-off workers of former SOEs, collectively defined rights to subsistence during socialism heavily influence the agenda for their struggles and activisms throughout and after the post-socialist market reform.

Approaching property rights as forms of social relations embedded in wider political and economic contexts, this paper explores peoples’ perceptions of entitlements to housing in post-socialist China. Research on property in post-socialism has examined the transformation of social relations to the property (Davis 2004; Verdery 2003). In particular, Deborah Davis examined China’s housing reform and the entanglement of the logic of the regulatory state, the logic of the market, and kinship/inheritance justices in forming people’s claims to the property (2002, 2004, 2010). This paper, while also looking at the Chinese people’s moral reasoning on their rights to the property, looks at grassroots-level responses to high housing prices with particular attention to the tacitly invoked expectations by the people towards the state (in curbing housing prices). Based on peoples’ narratives of their real estate practices, this paper argues that a perception of a tacit contract/promise between the state and the people could also be found in the housing market. I argue that the logic of a socialist-flavored social contract, on one hand, was invoked by the state’s ideological framing of its regulation of the housing market; on the other hand, is acknowledged and incorporated by the lower and lower-middle class in their conceptions of economic justices in regards to housing.

Data was mainly gathered during my 12 months of fieldwork in Jiangning, the suburb area of Nanjing. Statistics of the real estate industry indicate that homebuyers of what we might term rigid demand mainly drive the real estate market in most big Chinese cities. For instance, in Nanjing, the sale of condominiums smaller than 90 square meters increased 21.1% in 2011 while that of bigger (therefore more expensive) homes dropped for about 75%. Official discourses interpreted the statistics as signs of a rigid demand of homes from the masses. In other words, the majority of homebuyers in Nanjing are middle and lower-middle class families.[[4]](#footnote-4) Their purchases of residential properties, presumably, are defined as consumptions of subsistence in official and popular discourses. As the capital of Jiangsu Province (China’s richest province), Nanjing boosts a fast rate of urbanization and a booming real estate market since 2000. The Jiangning area, where I conducted my fieldwork, is representative as a suburban area developed from villages and gradually incorporated into Nanjing city in the past ten years. Compared to central Nanjing, Jiangning offers newly constructed and cheaper housing complex that are roughly half of the housing price in downtown and more developed suburbs during my preliminary fieldwork in 2011-2012 and extensive fieldwork from 2013 to 2014. This makes Jiangning particularly attractive to first time homebuyers with average or below average incomes. Conducting interviews and participant-observation among Jiangning homebuyers, I document and analyze how the term of rigid demand comes to form their sense of economic justice in respect to home-buying. I argue that people’s conceptions of their rights to housing are heavily influenced by official rhetoric of the housing reform and state-sponsored regulations of the housing market.

**The housing reform and the housing bubble**

Private home ownership was first reintroduced into Chinese cities during the first decade of market reform in the 1980s. After 1992, the housing reform accelerated and quickly became the norm throughout urban China after 1999 (Davis 2004, 2006, 2010; Huang and Li 2014; Wang and Murie 1999; Wu 2008; Zhang 2002, 2006, 2010). Before 1980, housing in China was largely a welfare benefit allocated to city residents based on their employment status. SOEs and city real estate bureaus constructed large apartment complexes while employees applied for the right to rent. In the application process, male, senior, and married workers were often given priority in housing assignments. Furthermore, although the property was public assets, “those work unit members without their own homes often had (and continue to have) a set of expectations about when they deserve a housing allocation” (Read 2008: 43). Paying minimal rent, resident workers “could often expect to live in it indefinitely,” despite not being able to sell, rent out, or inherit the housing (Read 2008: 43). Thus, although less than 15% of urban households own their homes, during socialism those who rented through their employment expected to have life long tenure to their residence.[[5]](#footnote-5)

In embracing and encouraging private home ownership, urban expansion initiated by the local state “served as the platform of capitalist accumulation, the restructuring of socialist state power, and the changing relationship between the state and society” (Hsing 2010: 3). The first stage of privatization was to sell collectively owned housing to sitting tenants at highly discounted prices. Thus, in the first waves of privatization, housing reform functioned as a buffer for the economic reform by giving workers a share of the benefits gained through the privatization of former collective assets. As Lee points out, in many places, “welfare housing and its transformation into private property are the only remaining benefits that ordinary workers see as their last defense against market competition and insecurity”(2007: 129).

For the Chinese people, the recommodification of urban housing made housing a capitalized, alienable property and “necessitated new logics of entitlement” (Davis 2004: 291). The socialist right to live in SOE housing compound was quickly trumped by a desire or even a need to own one’s home. Moreover, private homeownership now features prominently in the inter-generational transfer of wealth for ordinary Chinese families. While many older people acquired a home registered under their name during the first wave of housing reform, today first time homebuyers must purchase homes in a competitive real estate market. Meanwhile, since the majority of those young people make home-buying decisions at the same time when they get married, they are called *hunfang* buyers. *Hunfang* originally refers to the new room prepared for the newly-wed couple at their wedding day. Nowadays, it means a self-standing apartment (usually in a new condominium complex) to which the couple has full or partial ownership. The young couple and their (especially the groom’s) parents normally would share the cost of *hunfang*, which now become the biggest asset parents could provide for their adult children. In this sense, private homeownership not only is normalized but also engages in the formation of marital and kinship relations for the Chinese people. The right to housing, consequently, borrows social legitimacy by connecting to life cycle events like marriages.[[6]](#footnote-6) Assuming that each couple is entitled to own the home in which they live, the *hunfang* practice further functions as a reification of people’s need of private homeownership.

Along with the emergence of the new housing regime is a steadily growing real estate industry. As You-tien Hsing estimated, from 2000 to 2010, the real estate market, especially the residential housing sector in big Chinese cities, reached a 30 percent annual growth rate (2010: 213).[[7]](#footnote-7) Meanwhile, in 2014, housing prices in urban China has increased from two to ten times of that around 2000 and big cities have the fastest growth rate of prices. For instance, in 2003 the average price of residential property in Beijing’s Haidian District was around 1 million *yuan* per square meter, in 2014 it has reached to 5 million per square meter. The *Dongjiao Estate* of Nanjing’s Jiangning district, the mega residential community where I did most of my fieldwork, boasted an average price of 1500 *yuan* per square meter in 2006 when it first went on the market. With an average increase of 1000 per square meter every year, in 2014, the prices of its apartment condominiums have raised to 1.2 million per square meter (though it is still one of the cheapest housing communities in Nanjing as prices in the rest of the city have increased from 1 million to 2 or 3 millions per square meter in the past ten years). Meanwhile, the average annual salary of collage graduates in Nanjing is around 60 thousands *yuan*. The growth rate of housing prices, on one hand, made many homeowners find out that the increased values of their homes remarkably outweigh their salary-based incomes; on the other hand, left the other propertyless people diminished hopes for private home ownership. As one housing commercial of *Dongjiao Estate* says “In January you didn’t buy homes, in December you wasted a year’s salary.”[[8]](#footnote-8)

The transformation of housing tenure, therefore, is both an index and embedded in the great social transformation China has been through from socialism to state navigated capitalist development. Throughout the reform, a majority of Chinese urbanites have turned from propertyless socialist workers living in assigned housing compounds to consumers riding the market tide of China’s hot real estate economy. Against this background, people’s notion of economic justice concerning the right to housing is interwoven with a spectrum of social values ranging from socialist egalitarianism to patriarchal ideologies of gender and kinship relations. Charting values behind the demand of private residential properties, I will then examine the use of “rigid demand” by homebuyers in contemporary urban China.

**Struggling to meet the “rigid demand”**

Unfortunately, due to China’s highly inflated housing prices, the rigid demand of housing is also an urgent one. For many Chinese families, income growth lags far behind the increase rate of housing prices in places of their residences. Taking Nanjing as an example, the 2013 average housing price equaled to 15 years of gross income of an average Nanjing household.[[9]](#footnote-9) Taking China’s expanding income disparity into consideration, the pressure from high housing costs weights extremely heavily on families with limited financial capacities (in particular those who have migrated from villages or smaller cities therefore have not accumulated a residential property during the first wave of housing reform). In the following passages, I present ethnographic accounts of people struggling to buy their homes of “rigid demand” and examine how people blended economic calculations into the moral and cultural narratives of home buying.

In his 30s, Chen has been working in Nanjing for 6 years. He and his girlfriend (they have been living together for 2 years) are both newcomers to Nanjing. He came from a small city in Anhui while she is from the northern part of Jiangsu. Both regions are economically less developed than Nanjing. Seeking better employment opportunities in Nanjing, they also met each other and were ready to start a new family here. However, their jobs as a driver for the military and a secretary at the municipal government cannot yield enough income for the preparation of a marriage. “(The cost of) *hunfang* is the main problem,” Chen told me, “everything else are just small money (wedding cost, bride wealth, etc.).” A small one-bedroom condominium in the Jiangning region, where housing prices are the lowest in Nanjing, cost around 500,000 *yuan* in 2014, roughly the 50 years of the couple’s gross income. As a result, Chens’ parents, who are both government clerks in their hometown, poured out all of their savings and borrowed money from relatives to help them nailing down the 100,000 *yuan* down payment, while the young couple took a mortgage that covered the rest of the payment. Though they finally were able to purchase the condominium, the home-buying process could be described at best a struggling for Chen and his girlfriend. Telling me about how his parents had to ask for help from many relatives, Chen also complained, though in a subtle way, that his girlfriend’s family had been unsupportive for their home-buying initiative. “What could I do, she said it is their custom (that *hunfang* financing is the groom’s family’s responsibility).” Chen said, with a grudge towards his future in-laws.

I never got a chance to talk to Chen’s girlfriend. Although Chen promised that he would introduce me to his girlfriend, several months later he and his girlfriend broke up because of quarrels over home-buying, as I learned from a common friend of us. When asked about why the relationship was ended, Chen told me that it was ultimately a fight between the two young lovers’ natal families. His girlfriend’s family, according to Chen, requested not only the male side to provide homeownership for the marriage but also want them to register his girlfriend’s name on the property deed. “Well, I’m actually ok with that, you don’t think about divorce when you are getting married, right?” said Chen, “So what difference it would make if both me and my girlfriend registered as the owner of the property.” But Chen’s parents thought differently. Apparently, spending their lifelong savings and borrowing money from relatives have made the property too important for them to grant the registration of their daughter-in-law’s name on it, even though she would be paying mortgages with their son. “I don’t blame any of them (his girlfriend or his parents),” Chen said to me, “the housing prices are so abnormal and that’s why poor people like us have to suffer. I think the state should step in to alleviate our pressure, I mean, for us people with a rigid demand of homes.”

With less economic start-up, Jay came to Nanjing from his village with nothing but a high school diploma. After changing jobs for several times, he joined the profession of realtors in 2010. Although he is not the best realtor in the company, he accumulated the most wealth through real estate investments using his professional knowledge. In 2010, Jay borrowed money and bought a 270,000 *yuan* studio apartment in the *Dongjiao Estate*. In 2012, he sold the property at the market price of 400,000 *yuan*. With that money and the help of mortgages, he then bought two residential properties: a studio apartment and a two-bedroom condominium. In 2014, the values of his properties further increased. By the time of our interviews, Jay has become one of the few homeowners among people who share similar backgrounds. Nevertheless, when I congratulated him for his successful real estate investment, he replied: “I am not an investor, I am also one of the homebuyers of rigid demand.” Nevertheless, Jay admitted to me that if he didn’t buy the first property with borrowed money in 2010, he would never be able to afford home ownership in Nanjing.

Indeed, Jay hardly looks like the stereotypical image of real estate speculators, who are always depicted as rich, mobile, and cosmopolitan in popular media. Jay and his whole family, six people in total (including his wife and 3-year-old son, his parents and grandmother), all live in the two-bedroom condominium. The rent he collected from the studio apartment is helping him paying off mortgages for the two-bedroom condominium. Since he bought the two properties in 2012, his parents and grandmother migrated away from the village and moved in with his nuclear family. They help with child rearing so Jay and his wife could work to bring income to the family. This living arrangement has brought great joy and pride for the family. When I was invited to dine with his family in their two-bedroom home, Jay’s father proudly said to me: “One don’t need that much in life, doesn’t it? A home with family is enough.”

Conducting fieldwork in real estate agencies in Nanjing, the most often invoked topic among my realtor and homebuyer informants is that on China’s housing affordability. The skyrocketing housing prices, on one hand generates unimaginable wealth for people who bought homes several years earlier; on the other hand left other people with diminishing hopes for home ownership. Against this background, popular discourses concerning home affordability often tend to invoke the folk distinction between investment-oriented buying and subsistence-oriented buying. Correspondingly, homebuyers are categorized into housing speculators and buyers with rigid demands. However, as demonstrated by Jay’s home-buying activities, one can hardly draw a clear-cut line between speculative activities and home buying out of rigid demands.

Moreover, both Jay and Chen stressed their self-identification as rigid demand homebuyers and frame their home-buying activities as socially necessary and morally legitimate. While referring to issues of housing affordability in China, they invoke economic and culture values as well as political justness (“I think the state should step in to alleviate our pressure.”).

**“Rigid demand” divested**

The withering away of socialist ideology and the economic reform brought huge changes to everyday life in China. The introduction of market economy and the relaxing of socialist ideological control brought alternative subjectivities and new models of social relations for people to identify and emulate (Schein 1996; Ong 1997; Yan 2003; Davis 2006; Ren 2010). In sharp contrast to ideologies of living associated with the collective housing in socialist China, housing commercials nowadays stress enjoyment of private family life and often extol the model of Western-style nuclear family (Fraser 2000; Davis 2006; Zhang 2008). Reflected from these housing commercials are new legal and economic entitlements to housing for the Chinese people. The need to living indefinitely in an assigned apartment, then, changed into the desire/need of private home ownership. While the former gains its legitimacy through official socialist ideologies of egalitarianism; the latter now begs an evaluation of the home as both a commodity and a right in post-socialist China.

Situating people’s “rigid demands” of homes against China’s transformation of housing tenures in the past decade, one sees the political and ideological construction of what constitutes the entitlements to housing. When self-identified as “rigid demand” homebuyers, I argue, people borrow a kind of moral legitimacy from the distributive justice in socialist and post-socialist official rhetoric. The folk dichotomy of subsistence home buying and speculative home buying carries strong ideological implications and is blended in people’s everyday narratives and real estate practices. Furthermore, in the dichotomy of rigid demand and real estate speculation, while the former is almost enshrined as a necessity for the Chinese people, the latter is often casted as problematic and blamed for pushing up housing prices (therefore hurting the legitimate rights of the former population).

Nevertheless, no matter how powerful the socialist distributive justice used to be, the privatization and commoditization of housing severely undermined the former hegemony of these socialist ideologies. As demonstrated by the above ethnographic account, once the market of residential properties makes home values comparable and commensurable, the distinction of subsistence home-buying and speculation becomes more ideological than practical. Under these circumstances, to contest whether one is buying out of a rigid demand or speculation hinges on the socially constructed (and arbitrary) distinction between a need and a desire.

Furthermore, the “rigid demand” of homes becomes more necessary and urgent as first time home-buying gets connected to marriages and family values. The story of Chen, who miserably lost his girlfriend due to conflicts on *hunfang* buying, is by no means exceptional. In many big Chinese cities with high housing prices, home-buying is often the most contentious event between the two families engaging in a marital transaction. In most cases, families pour out all savings to support their sons (and, more rarely, daughters) in the form of a down payment. To finance the rest of the home, the young couple then takes out a mortgage from banks. When I pointed out to my informants that renting could also be an option, many of them replied: “How can you get married in a rented apartment? It is not stable for people with families.” The joy and proud of Jay and his father also testify the symbolic importance of home ownership for family values. In other words, as long as the economic situation permits, buying is much more preferred than renting in contemporary China.

**Conclusion**

To understand the social construction of the rigid demand of housing, one needs to take into account of historical (in particular the socialist housing tenure system) and cultural (notably the practice of buying homes at marriages) factors that drive people to frame private homeownership not only as a desire but also a need. As demonstrated by China’s housing reform policies, housing has been a form of welfare in socialist China and was once almost the only economic benefit granted to laid-off workers during the reform. For many Chinese people who have been through the socialist era, renting indexed an alien, if not diminishing, state of life. As the attitude passes down to their adult children, who now face a market economy with skyrocketing housing prices, anxieties over home affordability is manifested in conversations over the rigid demand. In addition, home-buying is further normalized by the practice of *hunfang* buying. Through the act of preparing homes for marriages, wealth is transferred inter-generationally and stored in real properties.

Moreover, while the shifting housing tenure from socialist to post-socialist China initiated new forms of entitlements to housing, the popularity of the concept of rigid demand indicates a form of social contract between the state and society. Although the transformation of housing tenure from socialist to post-socialist China made housing into an alienable commodity, state ideologies have always been stressing the necessity of housing for ordinary Chinese people. The booming real estate market, coupled with a widening income disparity, actively participates in the distribution of wealth in society. Under these circumstances, discourses on “the rigid demand,” on one hand, reifies home ownership as a necessity; on the other hand reflect a quest of economic justice hinged on the state’s responsibility in ensuring poor people’s rights to housing.

The moral implications of the folk dichotomy of speculation and rigid demand buying and the corresponding division of categories of homebuyers structure popular moral sentiments concerning the right to housing in post-reform China. The circulation of the rigid demand discourse represents private homeownership as a need rather than a desire for ordinary Chinese and therefore generates moral and social expectations of housing prices. Home-buying transactions and negotiations, embedded in these historical and social references of housing, are permeated by moral and economic calculations made by families seeking economic security in the wealth redistribution process in China’s market economy.

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1. *Hukou* is the Chinese system of household registration. Originally created in the socialist era, the *hukou* system still functions as an official record of a citizen’s profile including date of birth, gender, family members, and residency. The official record of residency affects heavily a citizen’s rights in education, welfare, and housing in China. [↑](#footnote-ref-1)
2. *Fang* is the Chinese character of house and home, *chao* means to fry and to make something hotter and more popular. Therefore, *chaofang* could be literally translated as to heat up the housing market. [↑](#footnote-ref-2)
3. Since naturally there is a wide spectrum of home-buying activities between buying out of rigid demands and real estate speculations, official discourses from the state media also coined the term of improvement-type demand (*gaishanxing xuqiu*) referring to families who are either buying a second property or moving into bigger homes. [↑](#footnote-ref-3)
4. See *Nanjing dushiquan tongji nianjian* (Yearbook of Nanjing NCR development). 2011. Fangzhi Press. [↑](#footnote-ref-4)
5. Ideologies of socialist distributive justice were also reflected on the architectural style of the collective housing, which was similar to those in Soviet Russia where workers lived in apartment buildings built with shared spaces for cooking (Buck-Morss 2002). Many household shared bathrooms and kitchens. For the socialist state, “if the bedrock of capitalism was private property, which in domestic life meant the private home, then socialism would need to be ‘anti-home’” (Buck-Morss 2002: 192). Therefore, in collective housing, not only certain everyday chores needed to be performed in a publically shared space, but also within the family’s own space excessive decorations could be considered as “bourgeois sentiment” and therefore discouraged (Davis 2002; Yan 2003). [↑](#footnote-ref-5)
6. Meanwhile, legal issues of property rights further exemplify the entanglement of housing and marriages in China. The heated debate over the 2011 Marriage Law Revision epitomizes China’s contested gender relations in the new housing regime. The law specifies that, once divorced, the house belongs to the party whose name appears on the registration form of the property, to the party whose parents contributed financially to the purchase of the house, and to the party who put the down payment. This new stipulation, on one hand, is viewed as a response to the increased number of divorce cases involving conflicts over real properties; and on the other hand, is criticized as a shameless assault against women, who by custom are not the party in the three above categories. Supporters argue that the law prevents gold-diggers in marriage and ensures that “only love is the base of marriage.” Critics argues that this law is unfair to women whose contribution to the family is non-durable and hard to document due to the “Chinese tradition” in which the husband’s family provides housing (whose economic value increases) and the wife’s family provides “small items” (e.g. furniture, car, decorations of the house). Illustrated by this debate is the complicated interplay between the change of housing patterns and housing policies, and the evolving gender and kinship relations. [↑](#footnote-ref-6)
7. From 1978 to 2013, urban population in China has increased from 17.9 percent to 53.7 percent. See Data Set from the State Council of the People’s Republic of China. *Guojia xinxing chengzhenhua guihua*(State plan for China’s urban development). 2014: http://www.gov.cn/zhengce/2014-03/16/content\_2640075.htm. See also Hsing, You-tien., *The Great Urban Transformation: Politics of Land and Property in China*. 2010, p. 2. [↑](#footnote-ref-7)
8. 年首不买房，一年又白忙。 [↑](#footnote-ref-8)
9. The numbers are from *The 2013 China Statistical Yearbook*. [↑](#footnote-ref-9)