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# Exploring the residence purchasing motives, preferences, and patterns of Chinese white-collar residents in greater Tokyo and other Metropolitan areas in Japan:

Using an interview survey

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【Abstract】 This research investigated the residence purchasing motives, preferences, patterns and backgrounds of Chinese white-collar workers in Greater Tokyo and other metropolitan areas in Japan. Twenty-seven Chinese nationals who had purchased a residence were interviewed. The results showed that economic factors were strong motives in purchasing a residence, especially good cost performance in relation to rented housing. Additionally, the favorable exchange rate due to the appreciation of the RMB meant that the respondents could buy housing at a relatively low price. Many also pointed out that housing prices were comparatively lower in Japan than in big cities in China. On the other hand, those surveyed had decided to purchase houses on the premise of staying in Japan even in the long term. In terms of the type of housing purchased, many respondents preferred to buy new homes. At the same time, many indicated that they were eager to buy detached houses because opportunities to purchase such property in Chinese cities are limited. This result shows that psychological factors also play a role in housing preferences. In addition, the respondents preferred to make purchases in districts with convenient transportation infrastructure and relatively low house prices. When considering a purchase area, they would not necessarily choose to live in a Chinese catchment area. Their distribution in residential areas is therefore more dispersed.

Keywords: house purchase motive, residence preference pattern, Chinese residence, Tokyo metropolitan area, Japanese cities

## I Introduction

At present, many studies on foreign immigrants in Japan are mainly focusing on blue-collar workers engaged in secondary industry jobs. However, the introduction of foreign blue-collar workers to Japan is still subject to various restrictions. Furthermore, in recent years the Japanese government has been actively advocating the policy of introducing senior specialists in addition to skilled interns and international students. For example, Japan has relaxed the visa qualification criteria for foreigners with in-demand skills, such as researchers, specialists and managers, and given them various forms of preferential treatment. As Japan becomes an increasingly aging society with low fertility, the problem

of labor shortages is becoming more and more acute. Therefore, the Japanese government has to make flexible use of qualified foreign nurses, support the career development of international students in the nursing field, and improve the system of attracting people from overseas with the right credentials to fields in urgent need of recruitment from the perspective of sustainable development through specific measures<sup>1)</sup>. Therefore, the number of skilled workers with Japanese residence qualifications such as with humanistic, international business and technology backgrounds, as well as foreigners with permanent residence qualifications who can live in Japan long-term, has been steadily increasing in recent years.

Focusing on the research on new foreign immigrants,

such as Chinese nationals, who have come to Japan since the 1980s, foreigners who came to Japan to make money were inclined to settle in Japan because of the low income of their home countries and the income gap between Japan and developing countries. This is one background of the increasing number of foreigners who come to Japan and intend to live in Japan for a long time. However, with the economic development of developing countries since the 2000s, some foreign immigrants chose to settle in Japan, not only because of economic factors but also for the living environment in Japan and other reasons. The motives of foreign immigrants settling in Japan are becoming diversified. According to the existing research on the living conditions of foreigners living in Japan long-term in recent years, until the 1990s conflicts between the Japanese and their foreign neighbors and discrimination against foreigners, such as refusing to rent houses to them, were extremely serious. Notably, since the 2000s, conflicts and discrimination have been alleviated through the personal efforts of foreign residents and appropriate measures taken by real estate agents. In addition, the number of foreigners studying in Japan who choose to stay and live here for a long time is increasing. The path to residence for foreign immigrants is becoming diversified, and the living conditions of many foreign residents have improved.

Many researchers have shown an interest in the changes in foreign people's residential purchasing patterns and preferences in geographical research on foreign residents in Japan. According to the previous research, it is difficult to summarize the residential purchasing patterns of foreign people due to the differences in the sizes of the analyzed areas and historical and social backgrounds. However, the following phenomenon is found in the current research and can be deemed a feature of the living patterns of foreign residents: it is not so common for foreigners from the same country of birth to club together and live in the same community in Japan. In fact, even if they once lived together when they first came to Japan, foreigners from the same country will tend to live in different places later. Fukumoto (2010) clearly showed that Chinese newcomers in Japan often choose to live in the same district at first, but as time goes on, they tend to live in diverse

places like the Chinese who have lived in Japan for a long time. Unfortunately, there are not many specific investigation reports on the living conditions of the long-term foreign residents who tend to decentralize their choices of residence. One example of research related to the living conditions of foreigners in Japan, Jiang and Yamashita (2005), did an investigation and study of the process, reasons, and actual living conditions of Chinese residents living in public housing in Kawaguchi, Saitama, where respondents were elite foreigners with higher educational backgrounds. Jiang and Yamashita predicted that although they were currently living in public housing, they may want to buy their own houses in the future. This research showed that it is necessary to continue to study future trends in foreigners' living patterns and preferences for residence.

Different from the research of Jiang and Yamashita (2005), other studies related to foreigners mainly focus on foreign trainees, overseas students, short-term workers, and similar groups. The amount of research on the residential preferences and backgrounds of foreign immigrants who intend to live in Japan for a long time is negligible. As Jiang and Yamashita (2005) predicted, more and more foreign immigrants who have lived in Japan for a long time have chosen to buy a house here in recent years<sup>2)</sup>. The house-purchasing behavior can be regarded as a symbol of foreign immigrants choosing to settle in the society they migrated to. The number of foreigners in Japan began to increase as early as the 1990s, especially white-collar foreigners who obtained permanent residence qualifications. However, it was not until recently that they started to settle in Japan. As a result, the research to date on house-purchase motivations, areas, type of residences, and other aspects of white-collar foreigners with high educational backgrounds only reflect the preliminary expectation of Jiang and Yamashita (2005) to a limited extent. Nevertheless, research on the living environment of the above-mentioned foreign immigrants living in Japan long-term is not only of academic significance but also of certain policy significance when it is used as basic research for formulating the living conditions of foreign residents.

While studying issues related to the housing purchases of long-term foreign residents, this study referred to

relevant research on the housing development and supply strategy of Japanese cities, the house-purchase motives of Japanese, and their degree of satisfaction after moving into a new house. This research related to house-purchase motives and purchasing patterns points out that when deciding whether to purchase a house and when choosing the area and type of housing, the decision-making of homebuyers is also influenced by psychological as well as economic factors, such as cost performance. For instance, Kubo (2015) pointed out the homebuyers' demand for convenient transportation infrastructure between their homes and their workplace, commercial facilities, schools, hospitals and ability to cater for the different stages in their lives. These changes are one of the decisive factors in choosing residential areas and housing types. In addition, Kubo (2015) and Tomita (2015) indicated that the amenities (workplace, commercial amenities, schools, hospitals) that buyers attach more importance to also affect their choice of area to purchase a home in.

However, Japan's rental market is already very prosperous, and many Japanese people generally believe that it is not necessary to buy a house. Kubo (2015) and Koizumi et al. (2011) believe that buyers' house-purchase motives, especially motives for buying an apartment, include "the expectation of high-quality housing," "the high asset value of the housing itself," "the convenience of transportation to the city center," and "the lower possibility of depreciation in the future." In particular, both researchers briefly stated that in addition to economic characteristics, such as "higher asset value" and "lower possibility of depreciation," homebuyers may be influenced by psychological factors such as "a desire to own their own home."

At present, research on housing in Japan mainly focuses on Japanese citizens. However, it is also necessary to conduct studies on the house-purchase patterns and preferences of foreign residents in Japan with different cultural backgrounds. On the one hand, when buying houses, these foreign residents, like ordinary Japanese residents, will be greatly influenced by the overall housing market situation and the economic climate of the residential area of interest in their purchase motives and purchasing process. On the other hand, foreign residents may also be influenced by the housing market

situation in their own country and area of birth, and the traditional values of their home country when deciding on housing areas and types.

In this study, Chinese nationals, who account for the largest proportion of foreign residents living in Japan, are the respondents. For foreigners, house-purchasing is one of the important indications of their intention to settle down in a locality. Hence, the study focuses on the purchasing situations of the Chinese in Japan. To be specific, the study, referring to the real estate market situations in China and Japan, and the traditional values of the two countries, is a comprehensive investigation of the respondents' house-purchase motives and financing methods as well as the specific forms of housing and the housing areas. Moreover, most of the respondents in this paper are white-collar workers.

## II Respondents and Methods

### 1. Respondents

This chapter mainly discusses the positioning of the Chinese respondents of the survey among the long-term foreign immigrants in Japan. According to the "foreign resident statistics" announced by the Ministry of Justice in Japan, the number of foreigners (mid-to long-term and special permanent residents<sup>3)</sup>) in Japan was 2.383 million (1.87 percent of the total population) at the end of 2016. In terms of residential qualifications, the total number of foreigners with long-term qualifications status, such as permanent resident<sup>4)</sup>, long-term resident<sup>5)</sup>, special permanent resident, spouse of a Japanese national residents, and so on was 1.405

Table 1 Population of Chinese residents in Japan by status and percentage of foreign residents Unit: person

	Chinese (Ratio of total foreign residents)	Foreign residents
Permanent Resident	238,438 (32.8%)	727,111
Spouse or Child of Japanese Nationals	32,479 (23.3%)	139,327
Spouse or Child of Permanent Resident	12,984 (41.9%)	30,972
Long-term Resident	27,140 (16.1%)	168,830
Special Long-term Resident	1,154 (0.3%)	338,950
Dependent	69,784 (46.7%)	149,303
Engineer, Specialist in Humanities, International Services	68,274 (42.4%)	161,124
Student	115,278 (41.6%)	277,331
Technical Intern	80,858 (35.4%)	228,589
The others	49,134 (30.5%)	161,285
Total	695,522 (29.2%)	2,382,822

Source: Ministry of Justice 2017

million. Beyond that, a further 277,000 people were qualified to study in Japan, 161,000 were engineers/specialists in humanities/ international services qualifications, and 229,000 people had skills internship qualifications (Table 1).

Furthermore, from the perspective of the foreign residents' countries of birth, people from Asian countries, especially China and South Korea, account for about 80% of all foreign residents in Japan, of which Chinese nationals make up the largest proportion (about 696,000, accounting for 29.2%). Ishikawa (2019), who maps the distribution of Chinese residents in Japan, pointed out that although the proportion of the Chinese population in sparsely populated areas such as Hokkaido and inland Honshu is relatively high, most live in metropolitan areas, especially in the Tokyo Megalopolis (Tokyo, Saitama, Chiba, Kanagawa) (Fig. 1).

By the end of 2016, about 45% of Chinese residents in Japan boasted long-term residential status, such as with permanent resident, spouse of Japanese national, spouse of permanent resident, long-term resident, and special permanent resident visas and citizenship. Among this group, permanent residents numbered about 117,000 in 2006, which rapidly increased to about 238,000 by the end of 2016 (Fig. 2). Since 2012, the Japanese government has relaxed the qualifying criteria for permanent residence. Highly educated and skilled foreigners can qualify for permanent residence provided that they have lived in Japan for more than five years.

This change may be one of the reasons for the rapid increase of permanent residents over the past decade. Since 2016, the Japanese government has revised the existing scoring system for skilled foreign laborers: 1.) For foreign residents with more than 70 points who are evaluated as senior foreign specialists, the duration of residence in Japan required to apply for permanent residence has been shortened from 5 years to 3. 2.) For foreigners with more than 80 points, the duration of residence required to apply for permanent residence has been greatly reduced from 5 years to 1 year<sup>6)</sup>. These policies are likely to promote a continuing increase in permanent residents.

Regarding geographical preferences, 66.2% of Chinese engineers/ specialists in humanities/ international services residential status are living in the Tokyo Megalopolis (Table 2). In contrast, the figure for Chinese nationals living there with skills internship status is only 10.7%. That is to say, although the Chinese community makes up the largest absolute number of foreigners in the Tokyo Megalopolis, they still tend to be scattered throughout Japan when considering the general distribution of foreigners in Japan. Meanwhile, the number of Chinese living in Japan has not significantly increased since 2011, but the number of existing Chinese residents with permanent residential qualifications has noticeably increased. In the Tokyo Megalopolis, in addition to permanent residents, the proportion of Chinese white-collar Chinese workers with engineer/ specialist in humanities/ international

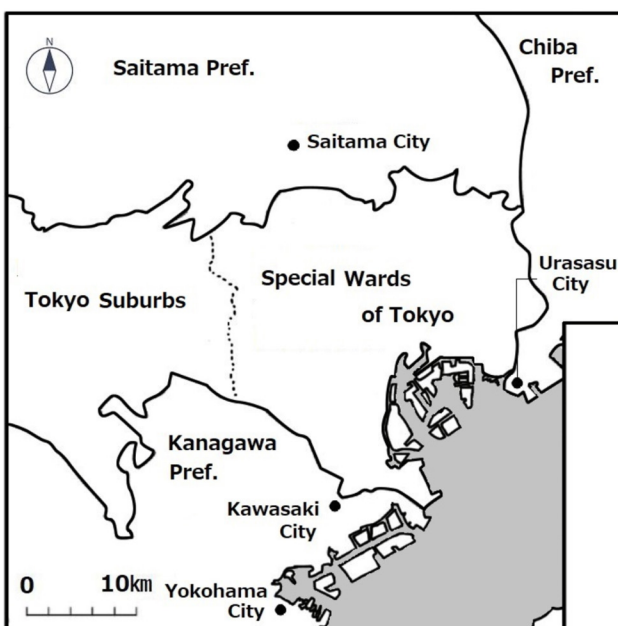
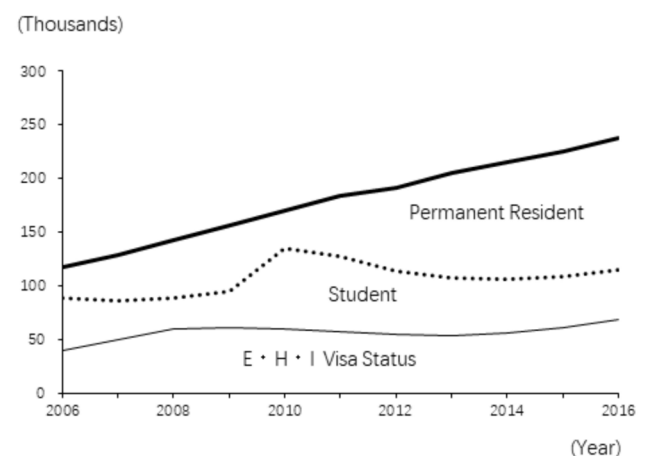


Fig. 1 Study area



E = Engineer H = Specialist in Humanities I = International Services

Fig. 2 Population changes of Chinese residents in Japan by visa status

Source: Ministry of Justice

services residence status is relatively high. All of the above situations should be considered when discussing the living conditions of Chinese nationals in Japan and their coexistence with Japanese society. Based on the above, this paper focuses on the white-collar Chinese workforce and outlines their motives and choice models when buying a house in the Tokyo Megalopolis.

## 2. Summary of Research Methods and Respondents

### 1) Research Methods

From April 2016 to September 2017<sup>7)</sup>, the authors interviewed Chinese residents who have bought their principal residence in the Tokyo Megalopolis and other Japanese cities, and investigated and analyzed the decision-making factors and preference models in purchasing their housing. The interview survey focused on the Chinese white-collar workers and individual business owners or students in Japan who have purchased their own principal residences, excluding Chinese residents who purchased housing for the purpose of investment or who had Japanese spouses.

As for the ownership rate of Chinese white-collar homes, which is the subject of this survey, it is not possible to show figures based on macro data (such as that from a national census). According to a census

taken in 2015, the home-ownership rate among all foreigners is 20.9%. Since this figure includes foreigners who are so-called “old comers,” such as Koreans living in Japan since before 1980, it is possible that the white-collar population of the surveyed Chinese may be below this figure. Especially among the Chinese white-collar people called “new comers,” the percentage of people who buy a home may not be high, since some of them are thinking of returning to China in the future. In this regard, the authors interviewed two Chinese white-collar workers, with a higher education and a high income, who are living in Fukuoka but haven’t bought a house there yet. According to the response of one of the interviewees, “Currently, I live in staff lodgings provided by my workplace, and since the rent is very low, I don’t have to buy a house myself. And I have not considered buying a home because the house prices in Fukuoka are not expected to increase much.” The other interviewee said, “I’ve thought about buying a house, but I haven’t for the following reason. I get a housing allowance of 30,000 yen per month from my workplace, but that allowance isn’t paid if I live in a house owned by myself or my family. So I thought it isn’t worth the cost to buy a house. What’s more, I might return to China in the future, in which case I thought it would be difficult to

manage and sell the purchased house, so I decided not to buy it.” In this way, if persons are in a situation in which they can receive support for housing expenses (such as provision of housing for employees or payment of a housing allowance from their workplace) or if they are not certain they will stay in Japan for a long time, buying a house is considered to have little merit. Also, the percentage of people among Chinese residents who bought a house is small, so it was difficult to find many subjects to interview in this survey, and the total number of interviewees was 27.

To select respondents, the authors sent messages to users who had shared their purchasing experience on information exchange and sharing

Table 2 Breakdown of numbers and percentages of Chinese residents in the Tokyo metropolitan by visa status

	Tokyo	Saitama	Chiba	Kanagawa	Tokyo metropolitan area (percentage)	Japan (percentage)
Permanent Resident	58,958	23,262	16,836	25,649	124,705 (52.3%)	238,438 (100.0%)
Spouse or Child of Japanese Nationals	7,416	2,876	2,474	3,089	15,855 (48.8%)	32,479 (100.0%)
Spouse or Child of Permanent Resident	3,584	1,538	1,054	1,486	7,662 (59.0%)	12,984 (100.0%)
Long-term Resident	7,272	3,015	2,202	2,754	15,243 (56.2%)	27,140 (100.0%)
Special Long-term Resident	209	46	42	106	403 (34.9%)	1,154 (100.0%)
Dependent	22,814	8,299	5,776	8,109	44,998 (64.5%)	69,784 (100.0%)
Engineer, Specialist in Humanities, International Services	24,585	7,298	5,824	7,508	45,215 (66.2%)	68,274 (100.0%)
Student	47,078	6,905	5,280	6,658	65,921 (57.2%)	115,278 (100.0%)
Technical Intern	1,119	2,678	3,486	1,346	8,629 (10.7%)	80,857 (100.0%)
The others	17,409	4,425	3,271	5,788	30,893 (62.9%)	49,134 (100.0%)
Total	190,444	60,342	46,245	62,493	359,524 (51.7%)	695,522 (100.0%)

As of the end of 2016  
Source: Ministry of Justice 2017

websites that are frequently used by Chinese residents in Japan, such as "incnpj.com," and invited them to participate in the interview and assist in the survey. The authors also interviewed the respondents through the messaging function of the social networking service software "WeChat" and recorded the communication content. A total of 27 qualifying homebuyers participated in the study. The interview survey was mainly a semi-structured interview. To be more specific, the respondents were first asked to answer preset questions in the interview, such as their motives for

purchasing property, their sources of purchasing funds, and their reasons for choosing the area of purchasing. Willing interviewees were encouraged to share more detailed information during the interview. According to the survey results, 22 of the 27 interviewees lived in the Tokyo Megalopolis (Tokyo, Saitama, Chiba and Kanagawa), while the rest lived in Osaka (2), Nagoya (1), and Fukuoka (2). In consideration of the fact that 359,000 Chinese (51.7% of the Chinese residents in Japan) live in the Tokyo Megalopolis, and 22 of the 27 respondents live in the Tokyo Megalopolis, the survey

Table 3 Attributes of people surveyed

ID	Sex	Age	Period of stay in Japan (in years)	Occupation (Occupation type)	Status of residence	Household composition	Purchase capital	Housing purchase area (Purchase price)	Housing type
	M = Male F = Female	E = Early L = Late		W = White-collar E = Self-employed H = Housewife S = Student P = Programmer G = Tourism guide	S = Student P = Permanent Resident E = Engineer I = Specialist in Humanities/ International Services H = Highly Skilled Professional	S = Single C = Couple C & C = Couple and child"	P = Parental assistance L = Loan O = Own capital	T = Tokyo S = Saitama Pref. C = Chiba Pref. K = Kanagawa Pref.	CN=Condominium (Newly-built) CS=Condominium (Secondhand) DN=Detached house (Newly-built) DS = Detached house (Secondhand) DU = Detached house (Unknown)
1	F	E 20s	3	S	S	S	P	T, Chuo-Ward	CN
2	M	E 30s	10	W	P	C	L, O	T, Shinagawa-Ward (Less than 70 million yen)	CS
3	M	E 40s	Over 10	E	P	C & C	L	T, Shinjuku-Ward	DN
4	M	E 30s	7	W	E	C	L, O	T, Katsushika Ward (46 million yen)	DN
5	M	L 20s	9(Working 5)	W (G)	P	S	L, O	T, Adachi Ward	DN
6	F	L 20s	10	H (Spouse-P)	P	C & C	P, L, O	T, Adachi Ward (40 ~ 49 million yen)	DN
7	M	L 20s	5	W	E	S	L, O	T, Toshima Ward	CN
8	M	L 20s	4	W	E	C	L, O	T, Special wards	CN
9	M	E 40s	Over 10	W	P	C & C	L	T, Special wards	DN
10	M	E 30s	6	W	I	C	P, L	T, Special wards	CN
11	M	L 20s	0.5	W	E	S	L, O	T, Special wards(40 million yen)	CN
12	M	E 40s	16	W	P	C & C	L, O	T	DU
13	M	L 20s	6	W	I	C	L, O	T, suburbs (Less than 50 million yen)	DN
14	M	L 20s	3	W	I	C	P, L, O	T, suburbs	DN
15	M	E 30s	3 (Spouse has been in Japan for 7)	W	E	C	L, O	T, suburbs	DN
16	F	E 30s	8(Working 5)	W	I	S	L, O	T, suburbs	DN
17	M	E 30s	15	W (P)	P	C & C	L, O	S, Saitama city	DN
18	M	L 20s	5	W	I	C	L, O	C, Urayasu city	CN
19	M	E 30s	2	W (P)	H	C	L, O	C	DN
20	M	L 20s	Over 5	W	I	S	P, L	C(27.8 million yen)	CS
21	M	E 30s	3	W (P)	H	C & C	P, L, O	K, Kawasaki city	DS
22	M	E 30s	10(Working 2.5)	W	E	C	L, O	K, Yokohama city (64.5 million yen)	CN

"Specialist in Humanities/ International services" and "Engineer" residence statuses were integrated in April 2015, but at the time of the survey, subjects were asked to provide their status of residence at the time of acquisition. The notation order of the survey subjects was classified and indicated according to the place of purchase of the house.  
Source: Interview survey.

focused on the 22 respondents who had bought their principal residences in the Tokyo Megalopolis (Table 3) in the next chapter.

## 2) Summary of Respondents

In terms of the gender of the buyers, there were 19 men and 3 women, of which 1 person was aged between 20 and 25 years old, 9 people were between 26 to 30 years old, 9 between 30 and 35, and 3 between 40 and 45. This data suggests that there are a relatively large number of respondents who bought housing when they were relatively young. In terms of the length of residence in Japan, 7 people had lived in Japan for less than 5 years, 8 from 5 to 10 years, and 7 for more than 10 years. Respondents who decided to buy a house in Japan after living here for less than 10 years account for the greater proportion. In terms of citizenship or visas, 7 people satisfied permanent residence criteria, 6 were specialist in humanities/ international services, 6 had engineer status (the Japanese government integrated the engineer/ specialist in humanities/ international services visas in 2015), 2 were high-level specialist, and 1 person had overseas study status.

As for professions, most of the 22 respondents were salaried white-collar workers (including 3 programmers and 1 tour guide). A self-employed trader, a student, and a full-time housewife (whose husband is a programmer) made up the remainder. Although the study did not investigate family income, the respondents' family incomes are likely the same as those of general full-time white-collar Japanese employees because they are working in Japanese companies (or their spouses are working in Japanese companies). Moreover, it can be inferred that the personal income of the self-employed trader (ID3) is relatively high as he owns a large number of assets in addition to a house in Tokyo. One of the respondents is a student (ID1), who bought a house mainly with remittances from her parents in China, not from her personal income. Although ID3 and ID1 were not white-collar workers, they also fell within the compass of the investigation, because they had a purchase budget equivalent to or even higher than that of the white-collar class average.

## III Respondent Motives and Funds for Housing Purchase

### 1. Motives for Housing Purchase

The main purpose of this chapter is to analyze the housing purchase motives and funds of the above respondents. According to previous research in China (Yang 2011), the motives of Chinese residents for buying houses in their own country can be summarized in the following 3 points. 1.) In some big cities of China, access to some public services, such as better educational resources for children, is restricted to those who have a principal residence in a certain area, which is a magnet for people with economic strength. 2.) Whether one owns a house and the status of the residence affects people's social standing. Due to such peer pressure, some people decide to buy a house. 3.) The Chinese have a value that owning a home can lead to a stable life. Specifically speaking, motivation to buy a house is spurred by a distrust of renting due to the frequent news media reports in recent years in which lease contracts have been suddenly terminated by landlords, or tenants forced to pay higher rents. Are the Chinese in Japan affected by the above-mentioned factors when deciding whether to purchase their principal residence and choosing their type of housing? To answer this question, this study considers the above factors when analyzing the respondents' purchasing situations and includes them in its discussion.

First it is important to understand the motives of the respondents in deciding to buy a principal residence in Japan. Many respondents have mentioned the following motives: ① It is more cost-effective to buy a house than to rent one if a person has decided to live in Japan long-term (14 people, including the respondents who described multiple reasons); ② It is easier to buy a house in big cities in Japan than in big cities in China where the average house price is high (4 people, including the respondents who described multiple reasons); ③ Because the RMB has been appreciating since 2013, the respondents can buy a house at a lower price by using money remitted from China as the purchasing funds (3 people, including the respondents who described multiple reasons). Based on these purchasing motives, it may be inferred that many people decide to purchase



housing for economic reasons. In particular, the motive of many respondents is that Japanese housing is cheaper than Chinese housing as shown in points ② and ③. For example, during the survey, ID 7, ID 9, ID 11 and ID 15 answered, "Houses in Beijing and Shanghai are too expensive, and I can't even afford a flat with my salary. But it is relatively easy to buy a house in Japan, so I decided to purchase housing in Japan." ID15 said, "In Japan, excluding the prosperous areas of Tokyo, you can sometimes buy good houses for about only 30 to 40 million yen. My wife and I can repay the housing mortgage in two to three years, so we decided to buy a house in Tokyo." Moreover, ID5 said, "When I decided to buy a house, the exchange rate between Japan and China was very favorable. If I missed that opportunity and the interest rate became unfavorable in the future, I might regret it, so I decided to buy a house in Japan as quickly as possible." ID10 said, "The yen has been depreciating in recent years, while house prices have soared and housing management and interior decoration costs are increasing in China. Many of my acquaintances and colleagues have a house in Japan, so I decided to buy houses there." In addition, ID15 and ID16 also said, "Japan's housing quality and interior decoration are better than in China."

In order to supplement the interview information with more objective data, the study has analyzed the average ratio of house price to income for workers in Japan and China. According to the data of Tokyo Kantai, a real estate data investigation company, in 2016, the ratio of house price to income for new apartments averaged 7.59 in Japan nationally, while it was 10.68 around the capital<sup>9)</sup>. In addition, Table 4, based on similar data provided by Abe (2017), shows that the average ratio of house price to income of workers in major cities in China ranged from 26.4 to 62.7, far higher than in Japan<sup>10)</sup>. The interview survey also shows that some respondents

Table 4 Wage level and housing price in major Chinese cities

	Average annual wages (The end of 2015) (A) (RMB)	The average housing price per 100 square meters (July 2016) (B) (RMB)	Factor of house prices relative to annual wages(B/A)
Beijing	113,073	4,761,900	42.1
Shanghai	101,476	4,305,200	42.4
Guangzhou	81,172	2,144,300	26.4
Shenzhen	81,034	5,084,200	62.7

Source: Compiled from "China City Statistics Yearbook" and "China Fangchan.Com"

do not intend to return to China and have decided to settle in Japan long-term due to the soaring housing prices in China.

As pointed out by 14 respondents in purchasing motive ①, it is more cost-effective to buy a house than to rent one if a person has decided to live in Japan long-term. In this regard, we can see that the reason that the respondents chose to buy a house in Japan is that they had already decided psychologically to live in Japan long-term before considering the economic factors related to cost performance. Therefore, we can speculate that both psychological factors and economic factors affect the purchasing motives of respondents. What does house purchase mean for the respondents? ID19 said, "As I am a foreigner, I hardly have a strong sense of belonging to Japan. But after buying a house, I made up my mind to work hard in Japan in the future." Similarly, ID9 also said, "I have been in Japan for more than ten years and I intend to stay in Japan in the future, so it is necessary for me to buy a house." In other words, buying a house in Japan is not only a way to tie down a place to live for the respondents, but also shows their willingness to live in Japan for a long time in the future.

Besides economic factors, such as the desire to obtain higher income in Japan, many people emphasized that the living and working environment in Japan, such as interpersonal relationships and working conditions, are more suitable for them, and some people also pointed out that their families like Japan. So, we can understand that in addition to economic factors, non-economic reasons for staying in Japan are becoming increasingly important. For example, ID7 said, "I am an IT worker. In fact, the salary of the IT industry is higher in China. But in Japan, I won't suddenly be fired, and housing prices in Japan are cheaper. I think I will face less life pressure in Japan. Moreover, I am not good at interpersonal communication, so it is better to live in a country where there is no need to get involved in complicated interpersonal relationships in private or in the workplace." Also, ID19 said, "I actually found a good job in China, but my wife likes the living environment in Japan very much. She wants to stay, and I chose to stay with her."

Among the 14 homebuyers cited in reason ① above, 4 people have obtained permanent residence citizenship,

and most of the respondents with other residential status also expect to live in Japan for a long time, making it one of the underlying house-purchasing factors. For example, ID18 said, "I found a job after completing my master's degree in Japan and then I lived in rental housing in Funabashi, Chiba, for about one and a half years. The rent reached up to 70,000 yen per month. Since I had planned to live in Japan long-term and considered the low mortgage interest rates, tax rebates, and other preferential policies in Japan, I thought buying would be more cost-effective than renting a house."

When analyzing the influence of the family factor on the purchasing motives, 6 of the 22 respondents were single and 10 were living with their spouses. This family factor may reflect the traditional Chinese custom of buying a house before marriage or on the birth of a child<sup>11)</sup>. For example, ID18 and ID20 accepted the advice of their parents in China to buy a house after graduating from university and finding jobs. ID20 also received financial support from her parents when buying a house. ID16 started to save money in school and bought a house when single, after working for a few years. Many of the respondents bought their house before marriage or before the birth of any children.

In conclusion, from the perspective of economics, the house-buying motives of long-term Chinese residents in Japan's houses resonate with those from motive group ①. The tendency of the respondents is to buy houses before marriage or the birth of their children, and they have firm determination to buy houses in Japan regardless of the extremely low possibility of matching the profits from selling value appreciating houses like in China. Their house-purchasing motives are not only influenced by economic factors such as economic returns, but also by traditional Chinese values and psychological factors.

## 2. Funds for Housing Purchase

The responses about the house-purchasing funds of the respondents indicate: ① the funds came from parents in China in the form of remittances (6 people). In addition to these remittances from parents and their own savings, ② many people paid for the houses with housing loans (21 people). As mentioned in the previous section, some people decided to buy a house because of the continuous appreciation of the RMB since 2013. Also, when buying

a house, some people have received financial assistance from their parents in China. However, the annual amount of each person's remittance is limited and the procedures are complicated due to Chinese government restrictions on foreign exchange remittance<sup>12)</sup>. Under these circumstances, many respondents tended to buy houses through loans. Four people pointed out that the interest rate of Japanese housing loans is lower than that of China, so they decided to borrow to purchase housing.

For example, ID13 said, "I bought a detached house for under 50 million yen. I made a down payment of a little over 10 million yen and the remaining 35 million yen was paid for by a housing loan. The loan interest rate is 0.775%, while the interest rate for the housing accumulation fund (the lowest interest housing loan in China) is 3.7%. So, I think it is very cost-effective to buy a house using loans in Japan." In addition, ID4 also said, "I paid all the expenses by myself. I don't have much savings and I have only worked in Japan for a short time. I don't even have permanent residency, so my friends told me that it would be very difficult for me to apply for housing loans in Japan. However, when I consulted with real estate agents, they told me that the Bank of Japan had recently started to implement a negative interest rate policy, and that financial institutions were eager to offer loans, so my application for a loan might be approved. When I went to several banks for consultation, all the banks said that they had relaxed their loan examinations for foreigners, so I decided to apply for a loan from the bank with the best loan conditions and then bought a house. The loan terms of these banks are very favorable with a 35-year fixed interest rate of 0.95%. I did not even need to make a down payment."

It is generally believed that obtaining loans from banks is not that easy for foreigners when buying real estate in foreign countries. In the past, it was indeed difficult for foreigners without permanent residency to obtain loans from banks in Japan. Foreigners commonly had to pay fully upfront cash when buying real estate, but few people could quickly prepare such large amounts of cash. Fortunately, as inferred by the interest rates and loan conditions announced by various financial institutions and the answers of respondents<sup>13)</sup>, nowadays, foreigners with permanent residency can

obtain similar loan terms as Japanese nationals when applying for housing loans. In addition, each bank unveiled different loan conditions of examination for foreigners without permanent residency. Therefore, in some cases, foreigners without permanent residency have more difficulty applying for loans than people with permanent residency. Even if they obtain a loan, the interest rate is higher.

In terms of the overall trend, financial institutions have relaxed the loan conditions for foreigners to increase loans due to the "Zero Interest Rate Policy" adopted by the Bank of Japan in 1998. Moreover, Japan's mortgage interest rate is much lower than China's loan interest rate<sup>14)</sup>. In summary, in addition to those who have obtained family support and those who decided to exchange the appreciating RMB for house-purchasing funds, Japan's low interest loan rate and relaxed examination criteria are also reasons for respondents to prepare house-purchasing funds and buy a house in Japan.

#### IV The Choice of Housing Area and Housing Type

This chapter will discuss the actual choices of housing area and housing type of the respondents who raised their house-purchasing funds through the above methods (Table 5).

##### 1. Housing Area

Most people pay attention to the quality of the transportation infrastructure when choosing the housing area. The housing areas where the respondents live show

Table 5 Housing purchase area and housing type surveyed

	New detached house	New apartment	Second-hand detached house	Second-hand apartment	Detached house (type was unspecified)	Total
Tokyo Wards	5	5	0	1	0	11
Suburbs	4	0	0	0	0	4
Unknown	0	0	0	0	1	1
Saitama Pref.	1	0	0	0	0	1
Chiba Pref.	1	1	0	1	0	3
Kanagawa Pref.	0	1	1	0	0	2
Total	11	7	1	2	1	22

The purchases in Kanagawa Prefecture were in Yokohama City and Kawasaki City respectively, the purchase in Saitama Prefecture was in Saitama city, and the purchaser in Chiba Prefecture was one in Urayasu city (other details are unknown).  
Source: Interview survey.

that when people decide to purchase a house in the suburbs, most prefer a place close to their workplace, or an area with convenient transportation links, such as a place with many commercial facilities or in the vicinity of railway stations. For example, 11 of the 16 people who purchased houses in Tokyo bought houses in "Tokubetsu-ku" (Special Wards). Four of the remaining five people replied that they had bought a house in the "suburbs of Tokyo"<sup>15)</sup>. Of the people who bought houses in the Tokubetsu-ku, two bought houses in the Eastern Adachi ward, one in Katsushika ward, also on the Eastern side of the Tokubetsu-ku, one in Shinjuku ward, on the West side, one in the central Chuo ward, one in the Southern Shinagawa ward, and one in the Northern Toshima ward. ID6, who bought a house in Adachi, said, "Although the detached house I bought is located in the Wards, it only cost between 40 and 50 million yen. I have heard that nearly 40 houses in this area were bought by Chinese residents. A few years ago, a tram line was built nearby, which made getting around the city more convenient, so more and more people came here. Many homebuyers are engaged in IT-related work like my spouse. They heard that the housing prices here are very cost-effective and that the living environment is good, so they all bought houses here." We can see from these responses that Chinese residents who wish to buy houses may choose to buy properties in wards with relatively lower housing prices, such as in Adachi and Katsushika<sup>16)</sup>.

In addition, the research of Kubo (2015) and Tomita (2015) on intra-city housing preferences pointed out that it is necessary to analyze the differences in

preferences with consideration for the different stages of life of the respondents. As mentioned above in section 1 of chapter III, 16 of the 22 respondents are single or married persons without children, and 6 people are living with their children. These people chose different housing types and residential areas due to being at different points in their lives when purchasing their housing. For example, ID6 said, "I have two children, so I need a big detached house. But the rent of a detached house is too high. So, I think it is much more cost-effective to buy a house." ID21 bought a second-hand detached house, which is only an eight-minute walk away from the tram stop

of Kawasaki city. He said, "I have children and they are too noisy, so I decided to buy a detached house to avoid disturbing the neighbors." In addition, people like ID22, who do not have children at present, are looking for a house in "an area with many schools and good public security," because they expect to have children in the future.

Different from the mainstream house purchasing ideology in China, i.e., to have access to high-quality educational resources (Sun 2011, Yang 2011), few respondents chose to buy housing in areas with schools because they attach importance to access to educational resources. Although the reason for the preference was not clarified during this survey, as foreigners, the respondents may lack a sufficient knowledge of the quality of local education and the public image of a housing area. In addition, housing prices are relatively higher in areas with excellent educational facilities. Most of the respondents in this study were white-collar workers, so they were also restricted by their economic conditions. Finally, respondents tended to ignore or relax their educational resource needs when considering housing areas.

As mentioned in Section 1 of Chapter III, 16 people, the majority of respondents, bought housing before they had a child. So, these people may have based their choices of areas to live in prior to the need for good parenting and educational resources considerations.

## 2. Housing Types and Preference Models

As for the housing types purchased by respondents, 11 people bought new detached houses, 1 person bought a second-hand detached house, 1 a detached house of unspecified status, 7 new apartments, and 2 people bought second-hand apartments. In short, 18 people bought newly-built homes and 3 second-hand; 13 people bought detached houses and 9 apartments. It may be deduced that the number of people buying newly-built detached houses is relatively high. Due to an insufficient number of respondents, it is difficult to compare the data above with the situation of average Japanese buyers<sup>17)</sup>. However, it can be inferred from the housing types purchased that the decisions of many people are made with a view to long-term residence in Japan. For example, ID17 said, "In 2013, I bought a detached house

in Saitama city. In fact, I wanted to buy an apartment in Tokyo at that time, but I was not particularly satisfied with the apartments within my budget, and the management cost of the apartments was also very high. Just in time, my friend bought a detached house that I liked very much after visiting, so I decided to buy a detached house". ID15 said, "I think that if you already plan to live in Japan long-term with a proper budget, you should have a detached house designed and built instead of an apartment. You will live in this house for decades, so it is most cost-effective to think it over and have your own house designed in your favorite way." In addition, six people (ID1, ID5, ID6, ID7, ID13, and ID14) said they wanted to buy a new structure when considering buying a house, and seven people (ID3, ID5, ID10, ID12, ID16, ID18, and ID22) said that they liked detached houses (but due to lack of funds ID10 and ID22 actually bought apartments).

In China, people generally choose to buy new homes, with many resistant to buying second-hand. Most properties on the Chinese market are apartments, and detached houses usually refer to villadoms, so that if they buy one they will feel their houses are very grand. The respondents' tendency to buy detached houses in Japan may also be affected by this mentality. For example, ID16 said, "I would hesitate between buying an apartment in the Tokyo Metropolis or a detached house in the suburbs if their prices were the same. I know that the apartment keeps its value longer, and that its price will not drop much when it is resold in the future. But I have never lived in a self-designed detached house. In China, the concept of a detached house is similar to a villadom. It sounds good, so I decided to buy a detached house immediately." As mentioned above, some respondents have realized that second-hand houses and apartments are easier to resell for closer to the price they were bought at. Generally speaking, if the housing is purchased for resale rather than long-term residence, second-hand houses and apartments represent a better return than new and detached homes<sup>18)</sup>.

However, for some respondents, the attractions of detached houses are that "unlike an apartment, a detached house can maintain its asset value even if the house is aging, because the purchaser owns the land" (ID4 and ID19), "if I bought an apartment, I would be

very worried that the management and repair fees would increase year by year" (ID4 and ID17). So, some people may attach importance to the asset value of detached houses when buying a property, and they think that its advantages will gradually become apparent.

According to these answers, the respondents planned their life based on their willingness to live in Japan long-term and many chose to buy a new or detached home to improve their life-satisfaction and appreciate the value of their assets.

### 3. The Impact of China's House-Purchasing Motives/Situation on Respondent Purchasing Behaviors in Japan and the Decentralization of Respondent House-Purchasing

As mentioned above, when deciding whether to buy a house and considering the housing options, respondents were influenced by their house-purchasing motives and the situation in their home country. For example, as mentioned in the previous section, when choosing the housing type, many people wanted to buy a new house or detached house. This reflects the Chinese preferences and traditional values of housing. In addition, the respondents are willing to live in Japan for a long time. So, for them, the decision to buy a house is not only due to economic factors, but also a reflection of their willingness to live in Japan long-term.

Many people in China believe that owning a home can lead to a stable life. Surprisingly, this idiosyncratic aspiration was not mentioned by the respondents in the interview on house-purchasing motives in this study. It can be inferred that due to social welfare perks in China deemed to be commensurate with house ownership (Sun 2011), and cases of sudden rent increases or even lease terminations by landlords, people distrust the rental market. Respondents have rented housing in Japan, so they know that the Japanese rental market is stable and that they can feel less uneasy about renting. This is the reason why few people pointed out that buying a house is to seek peace of mind. As mentioned above, the demand for readily accessible educational resources when purchasing housing in China was rarely mentioned in this survey. In other words, the house-purchasing motives of Chinese in their own country, such as the distrust of the rental market and the availability of

educational resources, become less important the longer they live in Japan.

As mentioned in the first section of this chapter, according to the impact of the above-mentioned various house-purchasing situations and conditions, respondents always choose housing types and housing areas based on their preferences. On the whole, their residential model shows a feature of decentralization. During the investigation and interview, the answers to the questions of "have you ever felt discrimination or prejudice from your neighbors" and "have you been rejected because of your foreign identity when renting a house" were all "No," and no respondent listed these factors as motives for buying a house. In addition, when asked "Did you make residential areas with embedded Chinese communities a condition for buying a house," all the respondents answered "No"<sup>19)</sup>. Ju (2005) and Fukumoto (2010) pointed out decentralization in the process of long-term residence in Japan. Like the respondents in this paper, long-stay immigrants with a certain cultural level and economic strength who have purchased housing will not intentionally insulate themselves in Chinese communities from potential existential threats. That is, they will not consciously choose to purchase housing in an agglomerated area of fellow Chinese and thus their choices for housing show a feature of decentralization. From another point of view, these foreign immigrants in Japanese society have not been specially treated by the local people. So, they can integrate into the community of common Japanese people. This residential model of immigrants also reflects both a feature of decentralization and some features of immigrants in the process of settling in a migration society.

### V Motives and preference patterns concerning home buying by Chinese residents in other cities in Japan

In the previous chapters, cases of Chinese residents who purchased a house in the Tokyo metropolitan area were examined. In this chapter, it is attempted to reveal characteristic patterns of home purchase by Chinese residents in large cities in Japan by looking at cases of people who purchased houses in metropolitan areas other than Tokyo.

As explained in Chapter 2, looking at the percentage of Chinese residents living over the whole country in terms of prefecture or metropolitan area revealed that a slight majority of Chinese residents (51.7% of total and 66.2% of Engineer/Specialist in Humanities/ International Services visa status) live in the Tokyo metropolitan area. In other words, the percentage of Chinese living in other cities is not so high. Accordingly, the number of home buyers who could be interviewed in the survey described in this chapter was limited to five in total, namely, two in Osaka, one in Nagoya, and two in Fukuoka (Table 6). However, compared with the cases of people who purchased houses in the Tokyo metropolitan area, these five cases of interviewed people revealed characteristic points such as with the area of house purchase. Looking at the places where the survey respondents purchased their houses reveals that one in Osaka (ID23) and the two people in Fukuoka (ID26 and 27) all chose a location near the city center.

In the case of respondent ID25, who purchased a house in Nagoya, although the house is located in a residential area, the respondent said that they bought the house in consideration that it is only 20 minutes by car to the city center (Sakae Station or Nagoya Station). It can thus be said that they selected an area with excellent transportation access to the city)<sup>20)</sup>. In detail, two people bought houses near Hakata Station in Fukuoka, one bought a house near Umeda Station in Osaka, and

one bought a house in Kita Ward in Nagoya.

It can be said that compared to the home buyers in Tokyo mentioned in the previous chapter, these five non-Tokyo-home buyers selected homes with excellent transportation access to the city center (such as the central-station area) as their home-purchase area. As for the reason for buying an expensive house near the central station in the city center rather than a house in the suburbs (where prices are lower), two of the interviewed house buyers gave the following answers: (1) “because buying a house in an area where transportation conditions are good and house prices are not likely to fall is considered cheaper in the long run” (ID23) and (2) “because we wanted to live in the city center—where both transportation and life is convenient” (ID26). In other words, some people tended to purchase a house in a good location because in addition to the convenience of living, it had high economic value and land prices were unlikely to fall easily.

In Fukuoka and Osaka, where the respondents purchased a house, house prices are generally lower than those in Tokyo; however, the average wage of employees is also lower (Sun and Abe 2013), so it is difficult to buy a house in a good location near the central station with only personal savings and a mortgage. Actually, looking at the funds for purchasing a house reveals that (i) ID26 purchased a house (near Hakata Station in Fukuoka) by having their parents send the full amount of the

Table 6 Attributes of people surveyed in Osaka, Nagoya and Fukuoka

ID	Sex	Age	Period of stay in Japan (in years)	Occupation (Occupation type)	Status of residence	Household composition	Purchase capital	Housing purchase area (Purchase price)	Housing type
	M=Male F=Female	E=Early L=Late		W=White-collar E=Self-employed H=Housewife S=Student P=Programmer G=Tourism guide	S=Student P=Permanent Resident E=Engineer I=Specialist in Humanities/ International Services H=Highly Skilled Professional	S=Single C=Couple C & C=Couple and child	P=Parental assistance L=Loan O=Own capital	O=Osaka F=Fukuoka N= Nagoya	CN=Condominium (Newly-built) CS=Condominium (Secondhand) DN=Detached house (Newly-built) DS=Detached house (Secondhand) DU=Detached house (Unknown)
23	M	E 30s	5	W	P	C	P, L, O	O,Kita-Ward	DN
24	M	L 30s	14	E	P	C & C	O	O	DN
25	F	L 20s	4	W	P	C	L, O	N,Kita-Ward(33 million yen)	DN
26	F	L 20s	8	S	S	S	P	F,Hakata-Ward(38 million yen)	CN
27	M	L 20s	10(Working 4)	W	I	S	P, L, O	F,Hakata-Ward	CN

“Specialist in Humanities/ International services” and “Engineer” residence statuses were integrated in April 2015, but at the time of the survey, subjects were asked to provide their status of residence at the time of acquisition. The notation order of the survey subjects was classified and indicated according to the place of purchase of the house.

Source: Interview survey.

purchase funds and (ii) ID23 and ID27 were sent part of the purchase funds. It seems that house buyers who can get support from their parents regarding purchase funds tend to buy a house in a good location near the central station.

Looking at the types of houses purchased reveals three new detached houses and two new apartments; that is, all five respondents purchased new residences. Looking at the type of residence bought (namely, detached house or apartment) reveals that all the three married people chose a detached house, and the two single people chose an apartment. It is thus considered that the respondent selected the type of residence to buy on the basis of the composition of their household.

As mentioned above, in China, when buying a home, generally, a new home is often selected, and many people have a psychological resistance to buying a previously owned home. Moreover, it is considered that similar to the people surveyed in the Tokyo metropolitan area, many of the people who bought a house in another city preferred a detached house when buying a residence in Japan. Even so, the two single people bought an apartment in consideration of their own living conditions. For example, ID26 said, "I used to live in a detached house, but I had to do all the building management and repair work myself, and I thought the rooms were too large, so I chose to buy an apartment this time."

As described above, examining the purchase areas and selection patterns of people who bought a house in a city other than the Tokyo metropolitan area revealed the following point. That is, especially when house buyers can receive support from their parents when buying a house in cities other than Tokyo, where house prices are lower, they are less economically constrained; consequently, in terms of purchase area and the form of residence to buy, they can buy a home that better reflects the tastes of the buyer.

## VI Conclusion

This paper aims to explain the house-purchasing motives and preference models of white-collar Chinese in the Tokyo metropolitan areas and other Japanese cities. Firstly, when analyzing the motives of respondents in

purchasing their principal residence, it is important to understand that they decided to stay in Japan long-term because of its living, employment and family-friendly environment. Secondly, it is more cost-effective to buy a house than to rent one, and what's more it is cheaper to buy a house in Japan than in big cities in China. There has been a great opportunity to buy housing in Japan during the appreciation of the RMB. Based on these factors, many respondents chose to buy a house in Japan. In other words, many respondents already had the desire to live in Japan long-term, and then decided whether to buy a house in Japan in unison with the above factors. It can be said that respondents' house-purchasing motives are not merely influenced by economic factors, but also psychological ones. In terms of housing types, respondents attached great importance to life-satisfaction and the future asset value of the house. To be specific, respondents tended to buy new builds, which are common in China, and ideally detached houses, which are rarely available in China. In terms of residential areas, many tended to purchase housing in areas close to workplaces and commercial facilities, with good transportation infrastructures. However, respondents who bought housing before marriage or before the birth of their children paid far less attention to the distance between their housing and educational resources than residents in China. Meanwhile, respondents did not consciously seek properties in areas where ex-pat Chinese communities already existed or were developing. As a result, their choices of areas to live in were widely dispersed.

Moreover, examining the purchase areas and selection patterns of people who bought a house in a city other than the Tokyo metropolitan areas, such as in Osaka, Nagoya and Fukuoka, revealed the following point. That is, especially when house buyers can receive support from their parents when buying a house in these cities, where house prices are lower, they are less economically constrained; consequently, in terms of purchase area and the form of residence to buy, they can buy a home that better reflects the tastes of the buyer.

Based on the above analysis, the following points are research topics for future study. First of all, this study only takes Chinese residents as its main research object, but it is necessary to investigate the differences of

the house-purchasing behaviors between immigrants from other countries and people in their own country. Secondly, when buying houses in big cities other than the Tokyo Metropolitan Area, such as in Osaka, Nagoya and Fukuoka, Chinese residents may choose areas closer to the city center because of the lower land prices than in Tokyo. This requires further investigation and study. Also, it is necessary to collect more data from respondents in the future.

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### Notes

- 1) Ministry of Justice. Review of technical intern training system. <http://www.moj.go.jp/content/001170482.pdf> (Retrieved 20 July 2018)
- 2) According to the 2015 census, 20.9% and 20.5% of the foreign households living in Japan and Tokyo respectively (households consisting only of foreigners) own their homes. (<https://www.e-stat.go.jp/dbview?sid=0003153820>)
- 3) A special permanent resident is a status of residence established by the "Special Law on Immigration Control of Persons Who Have Expired Japanese Nationality Based on the Peace Treaty with Japan" effective from November 1, 1991, or a person who has such qualifications.
- 4) A permanent resident is a foreign person who has fulfilled certain requirements, has applied for a permanent residence permit, has been granted permission and is permanently resident in Japan.
- 5) A permanent resident is a type of resident status granted to a foreign national residing in Japan. The Minister of Justice considers special reasons and allows residence within a specified period of time not exceeding 5 years. As with Japanese residents, there are no restrictions on working in Japan. The majority are Japanese descendants and their spouses, Indochina refugees, foreigners who have divorced or divorced spouses of Japanese or special permanent residents, and Japanese minors and unmarried foreign children.
- 6) Ministry of Justice 2016. Creation of the "Japan Version Green Card for Advanced Foreign Human Resources". [http://www.immi-moj.go.jp/newimmiaact\\_3/pdf/h29\\_04a\\_minaoshi02.pdf](http://www.immi-moj.go.jp/newimmiaact_3/pdf/h29_04a_minaoshi02.pdf) (Retrieved 20 July 2018)
- 7) However, an interview survey with ID26 was conducted in June 2020.
- 8) 1 dollar = 110 yen as of April 2016. According to IMF data, the average exchange rate of the RMB was approximately 11.9 Japanese yen in 1994. It thereafter became stronger and peaked at approximately 20 yen in 2015. From 2016 to 2018, the overall value of the RMB was slightly lower, but since then it has remained at more than 16 yen per RMB, and the long term projection of the RMB is upwards. [https://www.imf.org/external/np/fin/data/param\\_rms\\_mth.aspx](https://www.imf.org/external/np/fin/data/param_rms_mth.aspx) (Retrieved 26 May 2019)
- 9) Tokyo Kantei Co., Ltd. 2017. Shinchiku manshon nenshu bairitu. <https://www.kantei.ne.jp/report/96bairitsu-new.pdf> (Retrieved 18 March 2019)
- 10) The average housing areas in Japan and China differ, with Japan accounting for 70 square meters versus 100 square meters in China. However, when taken into account that in China the housing area includes shared space and that the property cannot be owned, it is considered that houses in Japan and China have almost the same value in use. Tokyo Kantei Co.,Ltd. 2017. New apartment annual income. <http://suumo.jp/journal/2017/08/01/138854/> (Retrieved 19 Nov 2018)
- 11) For example, Abe and Hua(2016).
- 12) Yamada Consulting Group Co.,Ltd. 2017. Personal overseas remittance practices in China. [https://www.yamada-global.com/report/china\\_remittance\\_abroad/](https://www.yamada-global.com/report/china_remittance_abroad/) (Retrieved 7 May 2018)
- 13) Sekai Property 2017. There were so many banks where foreigners could get a mortgage in Japan!?.<https://ja.sekaiproperty.com/article/541/banks-that-you-might-be-able-to-take-a-housing-loan-in-japan> (Retrieved 20 July 2018)
- 14) China's mortgage rates vary by region and various other factors. The lowest annual interest rate of the residential public fund loan the authors looked at is 3.25% (floating rate, more than 5 years, as of 2015), but there are various conditions for obtaining a loan. The number of people who qualify is limited. For a typical bank loan, the interest rate is usually around 4.9%. Fang.com 2015. What's the interest rate on home loans now? The bank interest rate table. [http://zhishi.fang.com/esf/qg\\_124115.html](http://zhishi.fang.com/esf/qg_124115.html) (Retrieved 30 Nov 2018)
- 15) One other person did not disclose the ward or suburban area.
- 16) According to the Tokyo Statistical Yearbook, the average prices of residential areas announced by land prices from 2010 to 2017 show that only two of the wards, Adachi and Katsushika, have a low level of less than ¥300,000 per㎡. Tokyo Statistical Yearbook. Land Price Notification. <http://www.toukei.metro.tokyo.jp/tnenkan/2016/tn16q3i013.htm> (Retrieved 2 March 2019)
- 17) In general, new homes are very common in Japan, representing 85.3% of the market (as of 2013). In addition, detached houses account for a high percentage of homes, accounting for 57.8% of them (as of 2008) in Tokyo. According to the Housing Economic Data 2016 of Ministry of Land, Infrastructure, Transport and Tourism 2017, and the Housing and Land Statistics Survey 2008 of Ministry of Internal Affairs



and Communications Statistics Bureau 2018.

- 18) RJC Research Co., Ltd. 2016. The 2nd Overseas Real Estate Transactions Study Group Real Estate Investment in Japan by Individual Investors in Asia. And the authors conducted a survey of Chinese people who have purchased houses in Japan for investment purposes, not to live in, but most of the respondents believe that second-hand apartments have the highest asset value as investments (Zhang and Abe 2020). It can be said that this is the purchase motive pattern in contrast to the people who bought a home to live in.
- 19) None of the respondents answered that they had been refused a contract because they were foreigners when they wanted to move into a rental house. Actually, in the case of contracts for renting private housing, it is a big problem that foreigners are not granted permission to move in to a house (Inaba 2005). The same point was pointed out in an interview survey conducted by the authors at a real-estate agency in Fukuoka City. It is unclear why no one answered that they had been denied permission to move in to a house. It seems that in the case of the survey respondents, on beginning to look for a rental house, they only selected rental housing that allows foreigners to rent as their housing choices. It is therefore speculated that the fact that rental housing that restricts foreigners from moving in actually exists is a factor in the purchase of housing.
- 20) The location of the house bought by ID24 in Osaka was unknown.

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## 日本の都市における中国人ホワイトカラー層の住宅の購入動機と選好パターン —インタビュー調査を用いて—

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日本の都市における中国人ホワイトカラー層の住宅購入動機と選好パターンなどについて東京大都市圏を中心に検討した。研究方法としては、東京大都市圏で自己居住用の住宅を購入した中国人 22 人、それ以外の都市で購入した中国人 5 人（大阪市 2 人、名古屋 1 人、福岡市 2 人）の計 27 人へのインタビュー調査を実施した。調査結果として、対象者の住宅購入動機として、1. 日本に長期間居住することを前提とした賃貸住宅に比べたコストパフォーマンスの良さや、2. 為替レートの良さ、3. 中国の大都市に比べると住宅価格が割安である、といった経済的要因が重視されていた。その一方で、調査対象者は、上記のような経済的要因を検討する際にも、日本に長期間居住することを前提として住宅購入を決断したといえる。そのため、どのような住宅を購入するかを判断する際にも、自身が居住する際の満足度や長期間居住した場合に得られる資産的価値を重視して、購入する住宅の類型を検討していた。具体的には、購入した住宅の類型としては、中国で一般的な新築住宅や逆に中国では少ない戸建住宅を選択した人が多く、これらの住宅への「あこがれ」を指摘する人が多かった。また購入した地区の地理的な特徴として、就業地や商業施設への利便性が高い地域が好まれるものの、購入地域の選定に際して中国人の集住地域にこだわることは少なく、購入地の分布は比較的分散的になっているとみられる。また、東京大都市圏以外の都市にて住宅を購入した人の購入地域や選好パターンの特徴としては、特に住宅購入に際して両親からの支援を受けられる対象者が住宅を購入する際には、これらの都市では住宅価格が比較的低く、経済的な制約がより少なくなるため、購入地域や購入する住宅の形態などの面で、購入者の嗜好をより反映できる住宅を購入している可能性があると考えられる。

キーワード：住宅購入動機、住宅選好パターン、在日中国人、東京大都市圏、日本の都市