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Front matter -- Contents -- Acknowledgments -- Introduction -- 1. Land Prices and House Prices in Japan -- 2. Land Prices and House Prices in the United States -- 3. Housing Finance in Japan -- 4. Housing Finance in the United States -- 5. Housing and the Journey to Work in the Tokyo Metropolitan Area -- 6. Housing and the Journey to Work in U.S. Cities -- 7. Housing and Saving in Japan -- 8. Housing and Saving in the United States -- 9. Public Policy and Housing in Japan -- 10. Public Policy and Housing in the United States -- Contributors -- Author Index -- Subject Index

Sommario/riassunto

Although Japan and the United States are the world's leading economies, there are significant differences in the ways their wealth is translated into living standards. A careful comparison of housing markets illustrates not only how living standards in the two countries differ, but also reveals much about saving patterns and how they affect wealth accumulation. In this volume, ten essays discuss the evolution of housing prices, housing markets and personal savings, housing finance, commuting, and the impact of public policy on housing markets. The studies reveal surprising differences in housing investment in the two countries. For example, because down payments in Japan are much higher than in the United States, Japanese tend to delay home purchases relative to their American counterparts. In the United States, the advent of home equity credit may have reduced private saving overall. This book is the first comparison of housing markets in Japan and the United States, and its findings illuminate the effects of housing markets on productivity growth, business investment, and trade.