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Housing Inequalities in Metropolitan Cities: The Case of Low and Middle Income Populations in Hyderabad, Sindh

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Abstract

This study explores housing inequalities and disparities in access to basic urban services among low- and middle-income populations in Hyderabad City, a second metropolitan city in Sindh, Pakistan. Based on data collected from 1,000 respondents through structured questionnaires and analyzed using descriptive statistical methods, the research investigates socioeconomic status, housing characteristics, and service availability to reveal patterns of urban inequality. The findings show that majority of respondents earn ≤20,000 PKR per month, while nearly 49% of households rely on a single income earner, reflecting widespread economic vulnerability. A significant 67% live in rental housing, and 48.5% reside in overcrowded two- to three-room dwellings, highlighting the shortage of affordable and adequate housing. Migration trends further emphasize Hyderabad's role as an urban attraction, with many of respondents being migrants, primarily moving for employment and education. However, this influx has placed pressure on the city's limited infrastructure and municipal services. Respondents reported high levels of dissatisfaction with essential utilities particularly gas, sanitation, and tap water alongside inadequate access to schools, roads, and parks. These findings underscore how uneven urban development perpetuates social and spatial exclusion within the city's low- and middle-income communities. The study concludes that addressing housing inequalities in metropolitan cities like Hyderabad requires integrated policy interventions focusing on affordable housing provision, infrastructure enhancement, and inclusive urban planning. Strengthening municipal governance and investment in core public services are essential to improving the living standards and social well-being of vulnerable urban populations. The instrument's strong internal reliability, verified through Cronbach's alpha, supports the credibility of the data and provides a robust foundation for future research and policy action.

Keywords: Housing Inequality, Socioeconomic Status, Urban Services, Migration, Metropolitan Cities, Hyderabad, Sindh, Pakistan

Introduction

Urban inequality has long been an important theme in social science research. The cause of urban inequality in western countries has shifted from poverty to the presence of the wealthy in the last 20 years [1-3]. In developing countries' inequality is correlated strongly with poverty, inequality and poverty are still at their most acute, partly due to fast urbanization, rural to urban migration, neo-liberal market economic development, and the recent impact from Covid-19 pandemic. In large cities, inequality is manifested by a large proportion of the population living in slums or informal housing. Traditionally, inequality research tends to focus on income inequality, where analysis is often carried out at the national or city level [4].

Pakistan, one of the largest developing countries, provides a good case for studying urban housing inequality. Ever since independence, urbanization has been a main feature of development accompanied by persistent poverty and inequality. In 2017, 37% of its population (out of a total of 207 million) lived in urban areas [5], and the majority of urban residents lived in inadequate housing [6, 7]. Official data show that in 1998 six out of 10 households were living in a permanent housing unit and only three had access to piped water [8]. Moreover, households have a vast disparity in space consumption and access to utilities by virtue of their socioeconomic status and spatial location. The share of households with adequate housing, for example, in the highest wealth quintile was 30.6%, whereas in the lowest wealth quintile was only 0.5% [6]. About 30% to 50% of the urban residents were estimated to live in *katchi abadis* (temporary or informal settlements) [9]. The majority of urban households live in owner-occupied dwelling units, but the ownership is decreasing slowly. In 2018–2019, 72% of the urban households live in owner-occupied dwelling units, 21% in rental dwelling units, 5% in rent-free dwelling units, and only 2% in subsidized rental dwelling units [10]. In comparison to 2014–2015, the share of urban households with owner-occupied and subsidized rental dwelling units has decreased by 2 and 1 percentage points, respectively, and the rental dwelling units has increased by 3 percentage points [10]. Comparison of urban households at the province level shows that Balochistan has the highest share of owner-occupied dwellings (75%) and Sindh has the lowest (71%) in 2018–2019 [10]. Pakistan's urban housing demand is estimated at 350,000 units annually: 62% in the low-income group; 25% in the lower middle-income group; and 10% in upper-middle and higher-income groups [11]. The estimated supply is only about 150,000 units per year, about 43% of the total demand. Low-income groups have most of the housing needs, but the supply is meager [12]. Most housing policies and schemes aim to make homes more affordable for families with low and intermediate incomes [13-15] both at the federal and state levels of government. An adequate housing policy may include a range of intervention strategies and methods to provide homes for low-income households. Regulation, subsidisation, and accountability are just a few of the many forms that these techniques and intervention mechanisms usually take in order to define issues of a lack of intervention knowledge, and direct provision [16]. To address the housing shortage challenges affecting low-income earners, many policy initiatives and approaches might be used. Therefore, implementing effective policy tools and strategies could help eliminate a quantitative housing deficit in which housing is only used as a cover. [17]. There is a severe housing scarcity in Pakistan. The shortage in urban regions is being caused by population increase, migration from rural areas, and the deterioration of existing homes. The standard of current housing is a significant issue. A majority of urban households—50%—are overcrowded or lack proper access to essential infrastructure and services because they are located in unofficial settlements. Most people cannot afford formal housing, which is primarily held by people with high incomes [18]. As the present study is focusing on the housing inequalities in secondary cities where Hyderabad city was selected as a case study area to analyse the existing housing condition of middle and low income people.

Materials & Methods

Research Design

This study employed a quantitative cross-sectional research design to systematically assess housing inequalities and disparities in access to essential urban services among low- and middle-income populations in Hyderabad, Sindh. This design was chosen for its efficacy in providing a comprehensive, evidence-based snapshot of the prevalence and distribution of these issues across the target population at a single point in time.

The design's strength lies in its reliance on numerical data collected through a highly structured questionnaire administered to a large sample of 1,000 households. This approach facilitated the use of descriptive statistical methods, such as percentages and frequencies, to quantify and report the magnitude of key problems including economic vulnerability (e.g., income distribution), overcrowding (e.g., rooms per household), rental dependency, and the scale of availability with municipal services (e.g., gas, sanitation).

By collecting data simultaneously, the design efficiently establishes the current state of housing inequality and service deficits. It is highly effective for determining the prevalence of conditions (e.g., the 67% rental rate) and identifying associations between variables (e.g., the relationship between low-income status and living in overcrowded, rented dwellings).

The design directly supports the study's primary objective by generating the robust numerical foundation required to reveal patterns of social and spatial exclusion. This statistical evidence is essential for the call to action in the conclusion, providing policymakers with clear, quantifiable metrics upon which to base intervention strategies.

While robust for prevalence and association, the cross-sectional design does not allow for the establishment of a direct cause-and-effect relationship between variables (e.g., it shows who migrates but not the longitudinal impact of migration on housing tenure over time). Furthermore, it cannot track changes in housing conditions or service satisfaction over a period, which would require a longitudinal study.

Study Area

The study was carried out within the administrative boundaries of Hyderabad City, the second-largest city in Sindh Province, Pakistan. Hyderabad represents a rapidly urbanizing metropolitan center in a developing country context, characterized by significant demographic growth and increasing pressure on urban infrastructure and public services. The city exhibits pronounced spatial and socio-economic disparities, making it an appropriate case for examining urban inequality.

To capture the diversity of urban housing conditions, the study area included both formally planned residential neighborhoods and informal settlements (katchi abadis). These areas differ markedly in terms of access to basic services, housing quality, and tenure security. Including both settlement types enables a comprehensive assessment of urban living conditions and reflects the heterogeneous nature of urban development in Hyderabad.

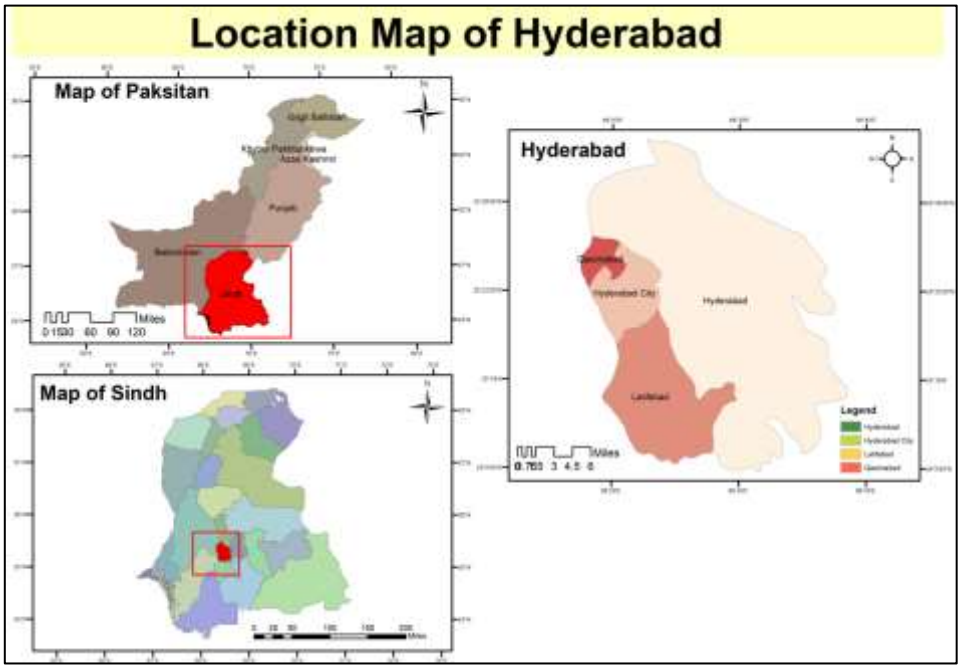

Fig 1 shows the location map of Hyderabad city Sindh, Pakistan
Source: Taken from google

Study Population

The target population consisted of low-and middle-income households residing within the administrative boundaries of Hyderabad City. The population was classified into two groups based on income:

- **Low-income households** were defined as those earning below the locally defined lower-middle-income threshold.
- **Middle-income households** were those earning around the city's median income level but not classified as affluent.

The specific income thresholds used to define these categories were identified and referenced using the most recent available national and local income data (e.g., the Pakistan Bureau of Statistics' Household Integrated Economic Survey [year] or a comparable official provincial report) [19]. This ensures the definitions are verifiable and grounded in official statistics. Each selected household had at least one adult (aged 18 years or older) who was knowledgeable about the household's income, expenses, and housing conditions to serve as the key respondent

Sample Size and Sampling Technique

A total of 1,000 households were surveyed. The sample size was determined to ensure representativeness and sufficient statistical power for quantitative analysis of housing inequality indicators.

The study used a simple random sampling technique, which provided every household in the sampling frame an equal and independent chance of being selected. This technique was appropriate for minimizing selection bias and ensuring that the data accurately represented the broader population of low- and middle-income households in Hyderabad.

Household lists were obtained from local administrative records and verified through field visits before random selection. In cases where a selected household could not be contacted or declined participation, the next household on the randomized list was approached to maintain the sample size [20].

Data Collection Methods

Data were collected through face-to-face interviews using a detailed, structured questionnaire. This method was chosen to minimize missing data and ensure a high response rate among the target population.

The questionnaire was comprised of closed-ended and scaled questions, meticulously designed to cover the study's core variables:

- **Socioeconomic Status:** Monthly household income and the number of working/earning family members.
- **Housing Characteristics:** Type of dwelling (*kacha, semi-pakka, pakka*), number of rooms, household size, ownership status (owner-occupied, rental), and monthly rent paid.
- **Urban Services and Amenities:** Access to and satisfaction levels with availability of essential utilities (gas, electricity, drinking water, tap water, sanitation) and social amenities (schools, roads, parks, health facilities, shopping/business access).

Data Analytical Techniques

Data were entered, cleaned, and analyzed using SPSS software. The primary analysis relied on Descriptive Statistics, presented in the form of percentages and frequencies to describe the distribution of housing conditions, socioeconomic indicators, and service access.

To simplify the interpretation of service quality, a key operational decision in the analysis was the aggregation of ordinal scale responses. Specifically, for basic services and social amenities, the categories "Poor" and "Not Satisfied" were combined into a single category labeled "Poor or Unsatisfactory" for reporting purposes. This aggregate measure reflects the total proportion of respondents experiencing a deficit in service provision.

Finally, Cronbach's Alpha test was applied to the collected data using SPSS to check the internal consistency and reliability of the questionnaire instrument for the multi-item scales measuring basic services and social amenities.

Results

The housing condition of the middle and low income population of Hyderabad city was obtained by analyzing the collected data in SPSS software and the results are as follows:

Socio-economic status

Household monthly income

Socio-economic indicator covers the results regarding household monthly income and working family members in the house which revealed that 41% of people have their monthly income less than or equals to 20000, 14.5% have monthly income between 20001-40000, 5.8% people have their monthly income between 40001-60000, 20.4% have between 60001-80000, 8.6% have income between 80001-100000 and 9.6% have their monthly income more than 100000. See fig a:

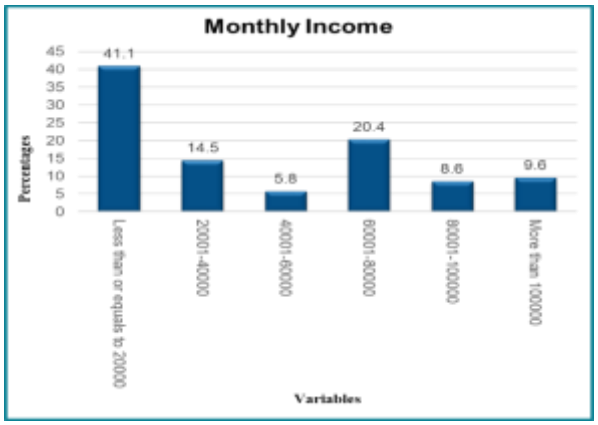

Fig (a)

Working family members

Results shows that there are 49% people have one earning person, 25% have 2 working members, 24% have 3 working members whereas only 2% have more than 3 earning persons in the house. See fig b:

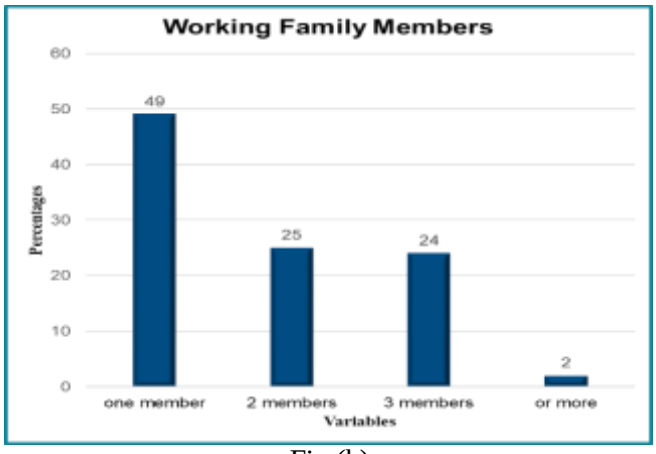

Fig (b)

Housing Characteristics

This indicato includes type of housing unit (kacha, semi paka, pakka), number of rooms, household size, family members in a house, house ownership status (owner-occupied, rental) and monthly rent paid.

Type of housing unit

Variables for the type of housing unit includes the kacha house, semi- kacha house, pakka house and semi pakka house where low-middle income people reside. Results shows that 9% of the respondents reside in kacha house, 9.8% reside in semi kacha house, 63% reside in pakka house whereas 18.2% people reside in semi pakka house. See fig (c):

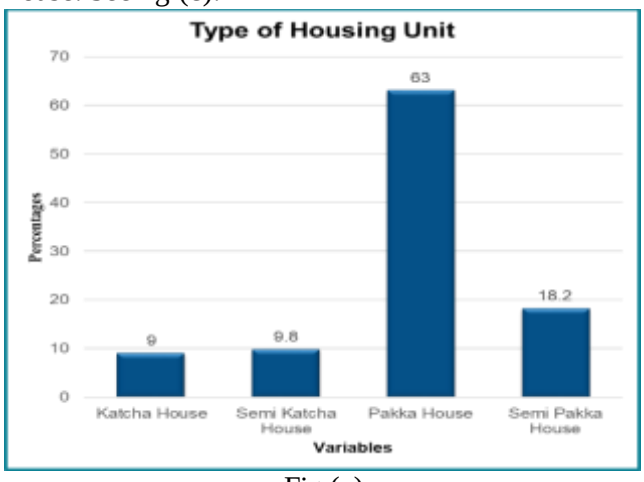

Fig (c)

Number of rooms

Variables for the number of rooms in the respondent's house were1-2 rooms, 2-3 rooms, 3-4 rooms and 4 rooms or above, where the results revealed that 19% people have 1-2 rooms in their house, 48.5% have 2-3 rooms, 26% have 3-4 rooms and 6.5% low and middle income people have more than 4 rooms in a house. See fig (d):

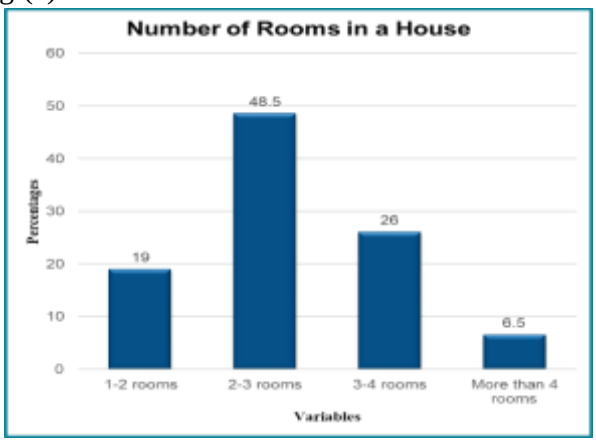

Fig (d)

Household size

For identifying the household size of the low and middle income people of Hyderabad results show that 13% have their household size with one only, 50% have their household size two, 25% have three whereas, 12% have their household 4 or above. See fig (e):

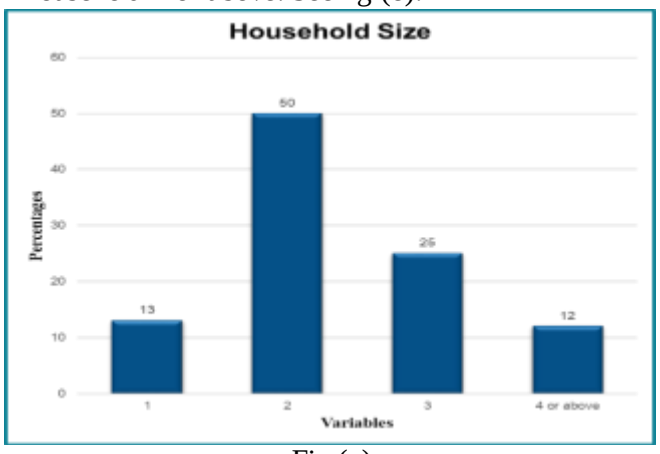

Fig (e)

Family members in a house

Results for identifying the family member in the house revealed that 0.8% people have 1-2 family members, 5% have 2-3 members, 10% have 3-4 members, 24% have 4-5 members, 30.2% have 5-6 family members and 30% have more than 6 family members in their house. See fig (f):

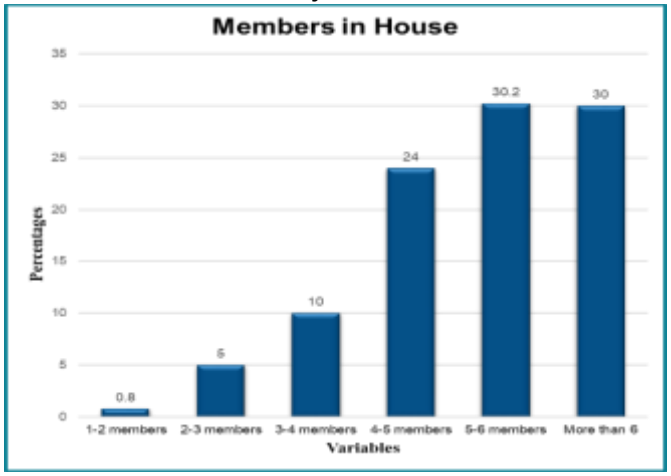

Fig (f)

House ownership status

Results for the house ownership status of the respondents shows that 67% of the low and middle income people are residing in rental apartments/house whereas 33% were those who have their own house/ apartment. See fig (g)

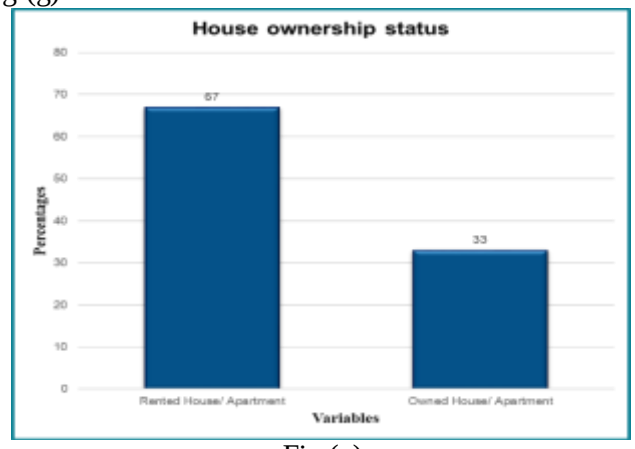

Fig (g)

Monthly house rent

Results for the monthly house rent that respondents are paying while residing on rent revealed that, 6.5% people pay monthly house rent less than 5000 PKR, 10.8% pay 5001-10000 PKR, 20.1 pay 10001-15000 PKR, 19.2% pay 15001-20000 PKR and 10.4% pay their monthly rent more than 20000 PKR. See fig (h):

(h)

Status of Living

This indicator was used to determine that whether the middle and low income are permanently residing in Hyderabad or migrated from rural area. Result for this indicator revealed that 49% respondents are permanently living in particular area whereas, 51% people have migrated from rural areas or within the city. See fig (i):

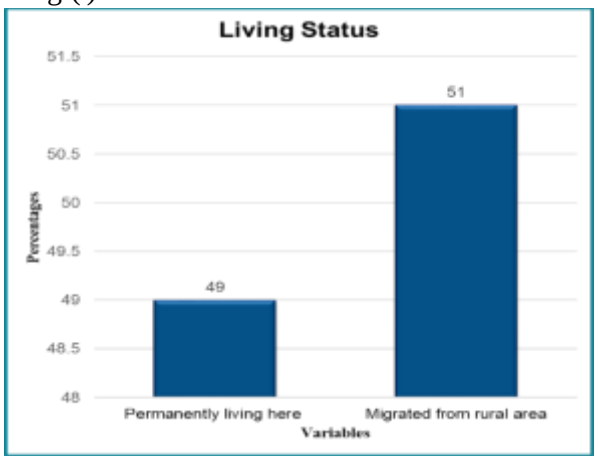

Fig (i)

Reasons behind migration

This indicator is showing the reason behind migration of those people who have migrated. Results shows that 23% people migrated for the employment purpose, only 1% migrated for security purpose, 19.8% migrated for better education purpose and 7.2% migrated for better health purpose. See fig (j):

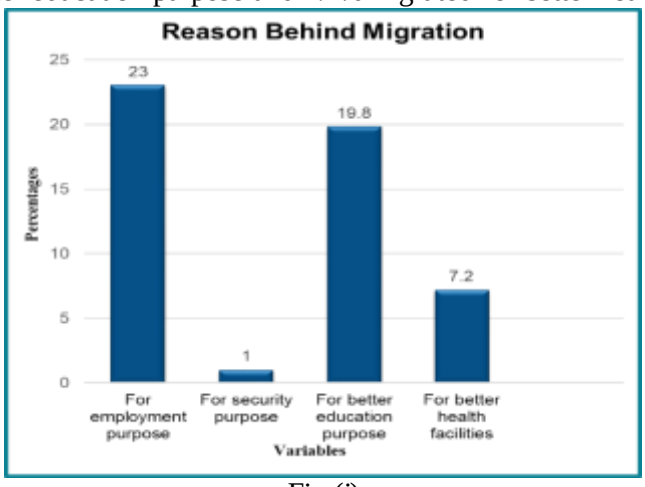

Fig (j)

Urban services and Amenities

Availability of basic services

This indicator is showing the availability of basic services to the middle and low- income people. On the provision of telecommunication services results shows that 24% people have good availability, 15% have fair availability, 41% have poor availability, 11% have moderate availability and 9% respondents said that they are not satisfied with the provision of telecommunication services. On the provision of gas facility 9% people said that there is good availability gas service, 11% said fair, 24% said poor, 15% said moderate whereas 41% respondents were not satisfied with the provision of gas service. On the other hand, responses on the provision of electricity shows that 8% people said that there is a good provision of electricity, 14% said fair, 44% said poor, 19% said moderate and 15% respondents were not satisfied with the provision of electricity to them. On the availability of sufficient drinking water results shows that 11% people said that there is a good availability of sufficient drinking water, 39% said fair, 17% said poor, 24% said moderate whereas, only 9% people said that they are not satisfied the availability of sufficient drinking water. Responses on the availability of tap water shows that 9% respondents said that availability of tap water is good, 24% said fair, 11% said poor, 15% said moderate and 41% said that they are not satisfied with the availability of tap water. On the availability of sanitation services responses 9% respondents said that availability of these services is good, 11% said fair, 41% said poor, 15% said moderate and 24% said that they are not satisfied with the availability of sanitation services. See Fig (k):

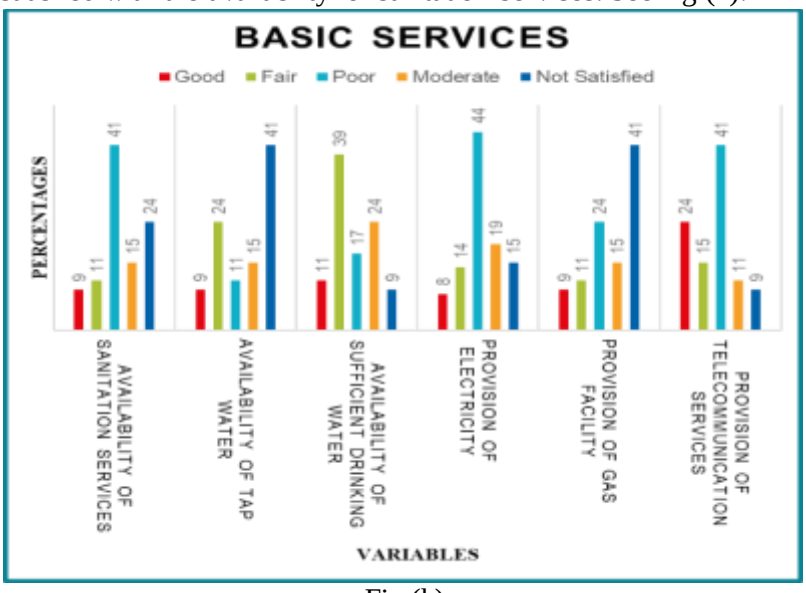

Fig (k)

Accessibility to social amenities

Results shows that 11% people said that provision of recreational services is good, 13.9% said fair, 17% said poor, 44% said moderate and 14.1% said they are not satisfied with the provision of recreational services. On the accessibility to shopping and business 44% people said that it is accessible to them, 25% said fair, 14% said poor, 11% said moderate and 6% said that they are not satisfied with accessibility to shopping and business. Responses on the availability of parks and playground indicates that 9% people said there is a good availability, 11% said fair, 40% said poor, 26% said moderate and 14% said that they are not satisfied with the availability of parks and playground. On the availability of proper roads 24% people said that there is good availability, 11% said fair, 41% said poor, 15% said moderate whereas, 9% people said that they are not satisfied with the availability of proper roads. On the provision of health facilities 11% responses indicated that there is a good provision, 39% said fair, 24% said poor, 17% said moderate, and 9% were not satisfied with the provision of health facilities. On the other hand, responses on the accessibility to schools shows that 14% respondents said that there is a good accessibility, 255 said fair, 44% said poor, 9% said moderate and 8% people said that they not satisfied with the accessibility to schools. See fig l:

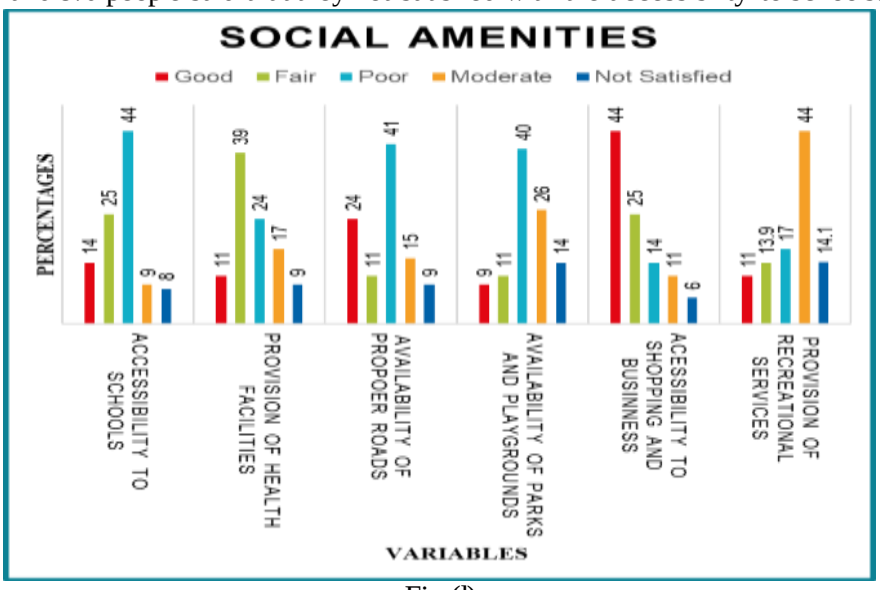

Fig (l)

Reliability of the Data

Table 1: scale of measuring the reliability of the data through Cronbach's Alpha test

Cronbach's alpha	**Internal Consistency**
$\alpha \geq 0.9$	Excellent
$0.9 > \alpha \geq 0.8$	Good
$0.8 > \alpha \geq 0.7$	Acceptable
$0.7 > \alpha \geq 0.6$	Questionable
$0.6 > \alpha \geq 0.5$	Poor
$0.5 > \alpha$	Unacceptable

Table 2: Reliability of the collected data through closed-ended questionnaire survey in Hyderabad city Taluka

Cronbach's Alpha	**City Taluka**
Basic services	0.981
Social Amenities	0.978

The reliability coefficient value shows that the tool was found to have excellent reliability. A reliability analysis was conducted using Cronbach's alpha method for the city taluka of Hyderabad city. The results revealed that the internal consistency of the questionnaire was determined to be **α**, indicating that the data collected from the questionnaire is of excellent quality and be considered reliable for future research purposes. See table 1,2

Discussion

The socioeconomic and infrastructural landscape of Hyderabad City Taluka, as delineated by this study, reveals an urban environment characterized by significant economic vulnerability and a widening gap between population needs and municipal capacity.

Economic Fragility and the Dependency Ratio

A core finding of this research is the prevalence of low-income earners, with 41% of respondents earning less than or equals to 20,000 PKR per month. When this income level is analyzed alongside the fact that 60.2% of households have 5 or more members, a critical socio-demographic strain emerges. The reliance on a single earning member in nearly half (49%) of the households creates a high dependency ratio, leaving these families with negligible disposable income after meeting basic caloric needs. This financial precariousness limits the ability of the residents to invest in human capital, such as higher education or specialized healthcare, reinforcing a cycle of intergenerational poverty.

Tenure Insecurity and the Rent-Poverty Trap

The housing data highlights a significant shift toward tenure insecurity in Hyderabad. With 67% of low-and-middle-income residents living in rental units, housing cost is likely the most significant monthly expenditure. For those earning 20,000 PKR, paying a rent of 10,000 to 15,000 PKR (as reported by 20.1% of renters) creates a "rent-poverty trap" where over half of the income is consumed by housing alone. While the prevalence of *pakka* (permanent) housing (63%) suggests physical durability, the high occupancy rates (48.5% in 2-3 room houses for large families) indicate severe indoor overcrowding, which has historically been linked to poor health outcomes and reduced social well-being.

Migration and the "Urban Promise" Gap

The study confirms Hyderabad's role as a regional economic magnet, with 51% of respondents identifying as migrants. The primary drivers—employment (23%) and education (19.8%)—suggest that the city is perceived as a site of upward mobility. However, the data on urban services reveals a mismatch between the "urban promise" and reality. The high levels of dissatisfaction with gas (41% not satisfied) and tap water (41% not satisfied), combined with poor ratings for sanitation (41%), suggest that the city's infrastructure is near a breaking point. This lack of basic services disproportionately affects the 51% of migrants who are still in the process of integrating into the city's socioeconomic fabric.

Spatial Exclusion and Social Amenities

A critical observation in this study is the spatial exclusion regarding social amenities. While commercial accessibility (shopping/business) is rated highly (44% accessible), "soft" infrastructure is severely lacking:

- Education: 44% report poor accessibility to schools.
- Recreation: 40% report poor availability of parks and playgrounds.
- Public Health: 39% report only "fair" health facilities.

This disparity suggests that the urban growth of Hyderabad City Taluka is being led by commercial density rather than social planning. The lack of public spaces and accessible schools in low-income zones prevents the formation of social capital and limits the developmental opportunities for the 30% of households with more than 6 family members.

Conclusion

The comprehensive analysis of socioeconomic, housing, and service-related data from Hyderabad City Taluka reveals a community experiencing the pressures of rapid urbanization, limited resources, and socioeconomic inequality. The majority of respondents belong to low- and middle-income groups earning ≤20,000 PKR per month and nearly half of households relying on a single income earner despite large family sizes. Overcrowding is evident, families live in 2–3 room dwellings, while majority reside in rental housing, reflecting widespread financial constraints and limited access to affordable home ownership.

The migration patterns further highlight Hyderabad's growing role as an economic and educational hub, majority moved for the sake of better education and employment. However, this migration has intensified the strain on urban infrastructure, as indicated by persistent dissatisfaction with essential municipal services. A significant portion of respondents rated gas (65%), sanitation (65%), and tap water (52%) services as poor or unsatisfactory, revealing major gaps in urban service

delivery. Similarly, dissatisfaction extends to social amenities, with poor access reported for schools (44%), proper roads (41%), and parks and playgrounds (40%), suggesting spatial and social exclusion of low-income populations.

These findings underscore the urgent need for integrated urban policy interventions focusing on equitable housing provision, improved infrastructure, and enhanced service delivery in Hyderabad's low- and middle-income areas. Addressing these deficiencies through participatory urban planning and targeted investment in core municipal services can significantly improve living standards, promote social inclusion, and ensure sustainable urban development. The study's data, supported by excellent internal consistency (Cronbach's alpha reliability), provides a robust foundation for policymakers, planners, and researchers to design evidence-based solutions for equitable urban growth in Hyderabad City. There is a strong need to implement micro-finance for earners below 20,000 PKR and promote vertical, incremental housing, deploy GIS-based infrastructure mapping to identify and fix gaps in water and gas networks, develop Transit-Oriented Development (TOD) to link low-income areas with economic hubs, mandate the creation of "pocket parks" and schools within high-density residential zones and use the study's reliability (Cronbach's alpha) to guide participatory, evidence-based urban investment.

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