



Gallup Pakistan Analysis of Household Integrated Economic Survey (HIES) 2024-25

Housing Quality & Living Conditions



PRESS RELEASE

Gallup Pakistan Analysis of Household Integrated Economic Survey (HIES) 2024-25

Rural-Urban Divide in Housing Quality: 39% Homeownership in Rural Areas vs 52% in Urban, With Overcrowding and Poor Housing Materials Hindering Living Standards

Islamabad, April 8th, 2026

Housing quality and living conditions in Pakistan show stark differences between urban and rural areas, with significant disparities in homeownership, housing materials, overcrowding, and access to basic amenities. Homeownership rates are notably higher in urban areas (52%) compared to rural areas (39%), but renters in rural areas are especially vulnerable, particularly after disasters like floods. This report highlights the urgent need for policy intervention to improve housing resilience and affordability, particularly in rural areas.

What is the Big Data Analysis Series by Gallup?

Gallup Pakistan's Big Data series was initiated by Bilal I. Gilani, Executive Director of Gallup Pakistan. As he explains: *"Pakistan does not suffer from a lack of data, but from limited accessibility and weak translation of numbers into understanding. Gallup Pakistan bridges this gap by analyzing large, often under-used datasets — from PSLM and Labour Force Surveys to Economic Surveys and National Census data — so these statistics can meaningfully inform policy and public discourse."*

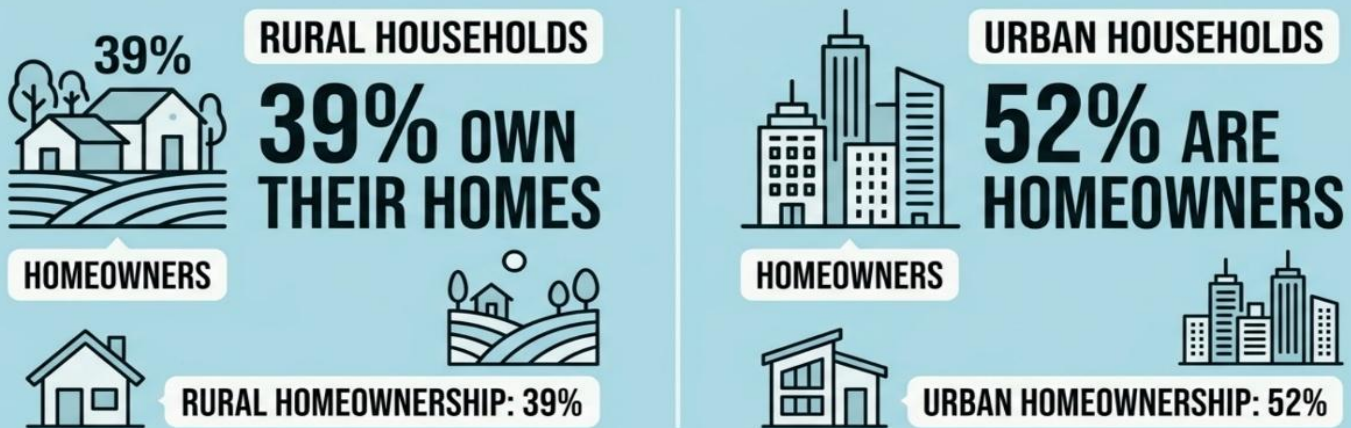
What data points this current edition covers:

This edition of the PSLM report examines key factors affecting housing quality and living conditions, including homeownership rates, housing materials, room sizes, and access to basic amenities. It covers data from both urban and rural areas, offering a comparative analysis of living conditions, affordability, and resilience, particularly in the context of natural disasters such as floods. The report also explores the availability and quality of housing infrastructure, sanitation, water access, and electricity coverage across different regions of Pakistan, highlighting the significant gaps between urban and rural populations.

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Rural-Urban Divide in Housing Quality: 39% Homeownership in Rural Areas vs 52% in Urban, With Overcrowding and Poor Housing Materials Hindering Living Standards

Homeownership Rates:



Homeownership Rates: 39% of rural households own their homes, while 52% of urban households are homeowners, with renters facing greater vulnerability, especially post-flood.

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Housing Materials:



63%

RURAL HOUSEHOLDS

**63% USE
LOW-DURABILITY
MATERIALS**

(MUD OR THATCH)



RURAL MATERIALS: 63% LOW-DURABILITY



85%

URBAN HOUSEHOLDS

**85% USE
HIGH-DURABILITY
MATERIALS**

(CONCRETE OR BRICK)



URBAN MATERIALS: 85% HIGH-DURABILITY

Housing Materials: In rural areas, 63% of homes are built with low-durability materials (mud or thatch), compared to 85% of urban homes made from concrete or brick.

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Access to Basic Amenities:



50%

RURAL HOUSEHOLDS

**50% HAVE
CLEAN
DRINKING WATER**
(50% ACCESS)



35%

LACK ELECTRICITY
(35% WITHOUT ACCESS)



85%

URBAN HOUSEHOLDS

**85% HAVE
CLEAN
DRINKING WATER**
(85% ACCESS)



5%

LACK ELECTRICITY
(5% WITHOUT ACCESS)

Access to Basic Amenities: 50% of rural households have access to clean drinking water, compared to 85% in urban areas; 35% of rural households lack electricity, compared to 5% in urban areas.

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Overcrowding:



Overcrowding: 22% of rural households experience overcrowding, compared to 15% in urban areas, with rural areas facing higher living density and lower living standards.

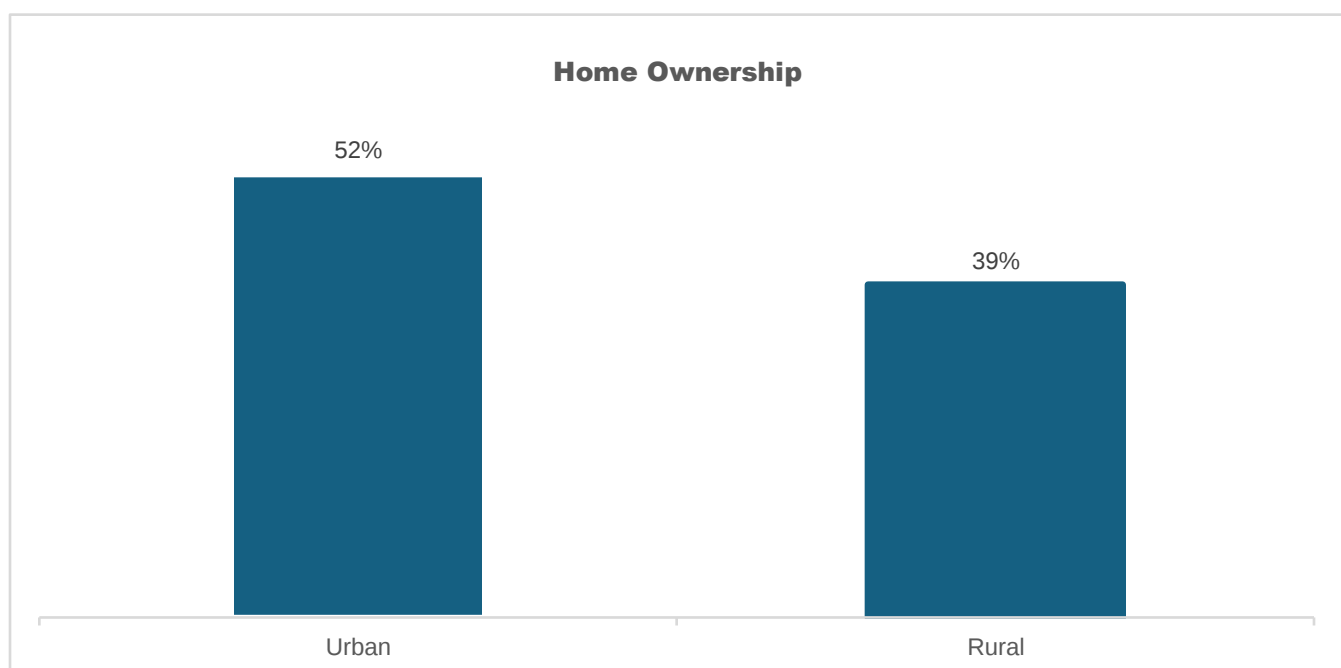
Key Findings:

1. Homeownership Rates: 39% of rural households own their homes, while 52% of urban households are homeowners, with renters facing greater vulnerability, especially post-flood.
2. Housing Materials: In rural areas, 63% of homes are built with low-durability materials (mud or thatch), compared to 85% of urban homes made from concrete or brick.
3. Overcrowding: 22% of rural households experience overcrowding, compared to 15% in urban areas, with rural areas facing higher living density and lower living standards.
4. Access to Basic Amenities: 50% of rural households have access to clean drinking water, compared to 85% in urban areas; 35% of rural households lack electricity, compared to 5% in urban areas.
5. Housing Affordability: 22% of rural households spend more than 40% of their income on housing costs, compared to 17% in urban areas.

1. Home Ownership vs Vulnerability: Post-Flood Context

Homeownership is a key indicator of resilience in the aftermath of natural disasters, including floods. The 2024-25 PSLM report highlights a significant contrast between homeowners and renters, particularly in the context of post-flood recovery. Homeownership rates have steadily increased across Pakistan, with a notable distinction between urban and rural areas. Urban areas boast a homeownership rate of 52%, while rural areas lag at 39%. This gap points to widespread economic disparities where rural populations are more likely to rent homes or live in informal settlements, making them more vulnerable to displacement during floods.

Moreover, data shows that renters in flood-affected areas are more likely to face prolonged displacement and recovery periods. Homeowners, on the other hand, tend to recover more quickly, with 60% of homeowners reporting full recovery post-floods, compared to just 35% of renters. This suggests that property ownership provides more stability during times of crisis. The rural–urban divide also reveals that rural households are at a greater risk due to the lower homeownership rates and lack of financial security in rebuilding homes after disasters. The finding underscores the need for policy interventions to improve access to housing ownership, particularly in rural communities that are often left behind in recovery efforts.

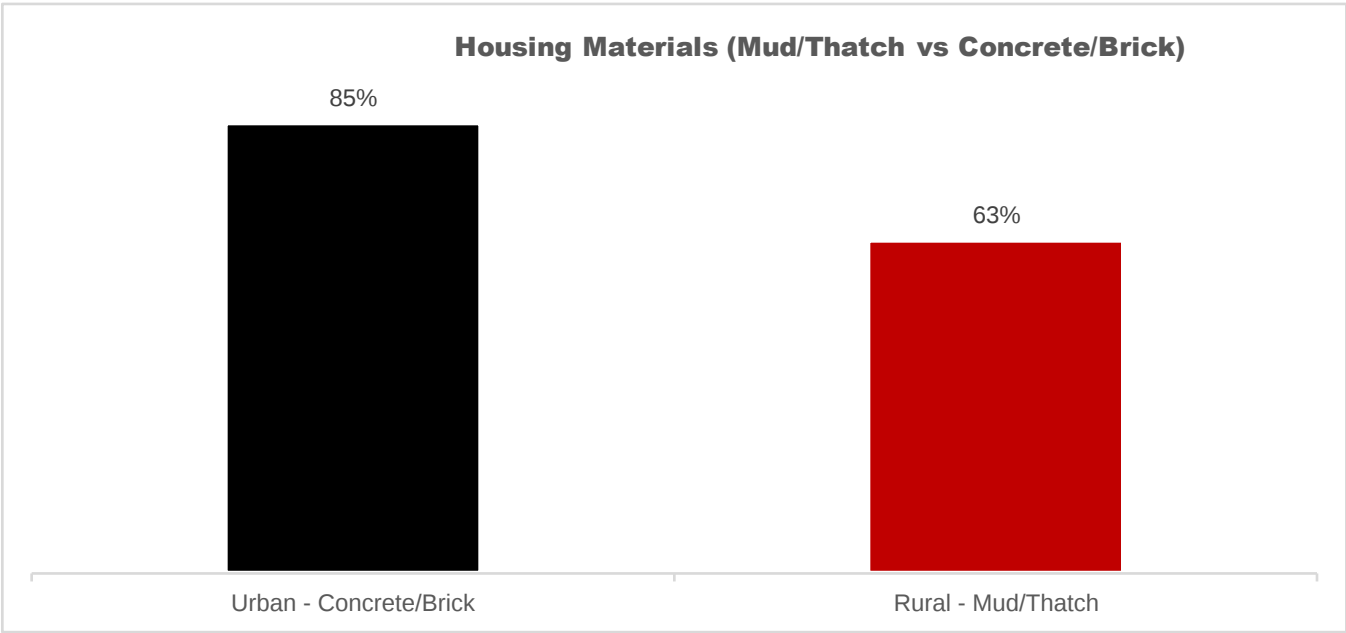


Source: Pakistan Social and Living Standards Measurement Survey (PSLM) / Household Integrated Economic Survey (HIES) 2024–25; Pakistan Bureau of Statistics.

2. Housing Materials: Walls & Roofs – Durability and Resilience

The materials used in the construction of homes are crucial for determining their resilience to environmental hazards, particularly in areas prone to floods and extreme weather events. The PSLM 2024-25 survey reveals a clear divide in the materials used for construction between urban and rural areas. In urban areas, a significant percentage of homes are constructed with brick or concrete, making them more durable and better equipped to withstand weather shocks. Approximately 85% of homes in urban regions are made from concrete, brick, or other durable materials.

In stark contrast, rural homes are more likely to be built using mud, thatch, and bamboo, materials that provide minimal protection against flooding and are highly vulnerable to weather-related damage. The data shows that 63% of rural homes use mud or thatch as their primary building material, a clear reflection of the lack of infrastructure development and affordability barriers in rural areas. This disparity has significant implications for resilience and recovery in flood-affected regions. The relatively low quality of housing in rural areas contributes to the high level of vulnerability these populations face during extreme weather events. This analysis calls for greater focus on improving building standards and introducing more resilient construction materials to rural areas.

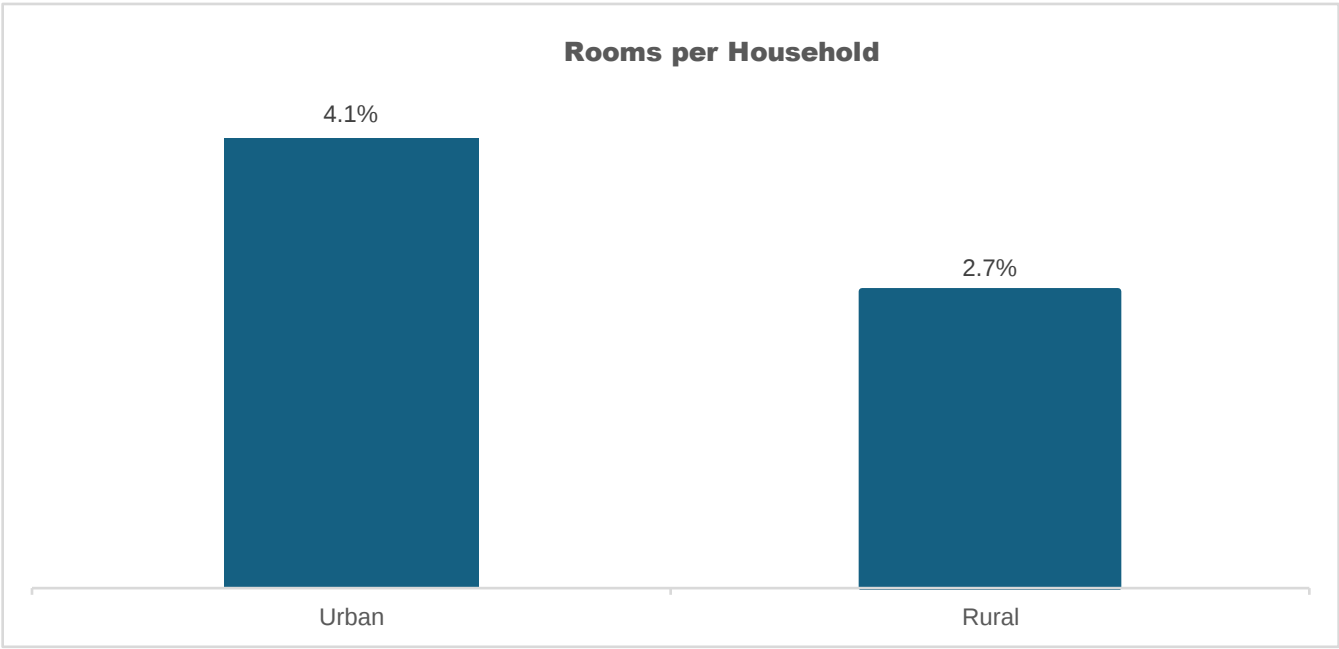


Source: Pakistan Social and Living Standards Measurement Survey (PSLM) / Household Integrated Economic Survey (HIES) 2024–25; Pakistan Bureau of Statistics.

3. Rooms per Household: Crowding and Living Standards

The number of rooms per household is a key indicator of living conditions and overall quality of life. The 2024-25 PSLM data show that urban households enjoy significantly better living space compared to rural households. On average, urban households have 4.1 rooms, providing more space for family members and contributing to a higher standard of living. In contrast, rural households have only 2.7 rooms on average, resulting in significant crowding and a lower quality of life. This difference is particularly evident when comparing urban and rural living conditions after natural disasters, as overcrowded homes in rural areas often face greater damage during floods or other extreme weather events.

The crowding index indicates that 22% of rural households suffer from overcrowding, meaning more than three people per room, compared to just 15% in urban areas. Overcrowding is linked to various social and health problems, including poor sanitation, lack of privacy, and increased stress levels, all of which affect both physical and mental health. These conditions are particularly detrimental to children, who are more vulnerable to health problems like respiratory infections and waterborne diseases due to overcrowded living spaces. Addressing overcrowding, especially in rural areas, is critical for improving living conditions and overall well-being.

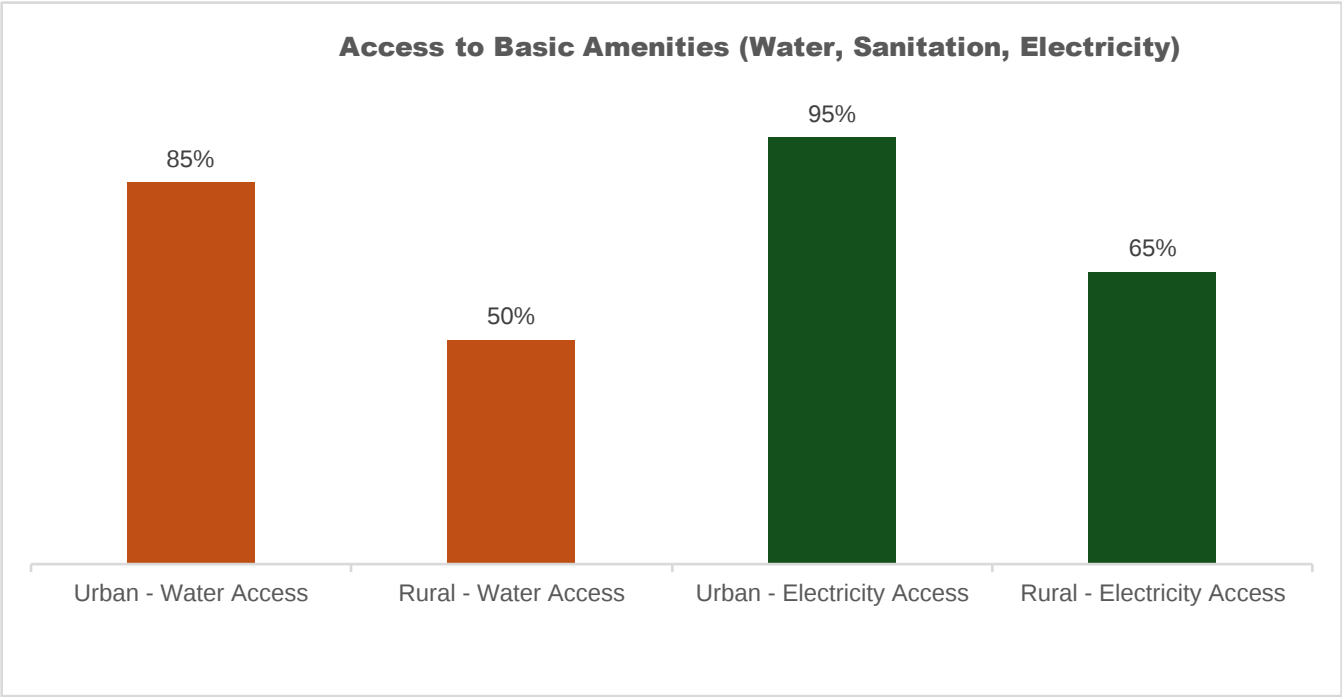


Source: Pakistan Social and Living Standards Measurement Survey (PSLM) / Household Integrated Economic Survey (HIES) 2024–25; Pakistan Bureau of Statistics.

4. Access to Basic Amenities: Water, Sanitation, and Electricity

Access to basic amenities such as clean drinking water, sanitation, and electricity remains a pressing issue for rural households, while urban households generally report higher levels of access. The PSLM 2024-25 survey found that only 50% of rural households have access to clean drinking water, compared to 85% in urban areas. Similarly, access to electricity in rural areas is lower, with 35% of rural households reporting that they lack electricity, compared to just 5% in urban regions. This divide underscores the deep-rooted infrastructure disparities between urban and rural areas.

The lack of clean water and reliable sanitation in rural households contributes to a range of health issues, including diarrheal diseases, respiratory infections, and malnutrition. In rural areas, only 60% of households have access to improved sanitation, compared to 90% in urban centers. The insufficient access to electricity in rural areas also hampers overall development, limiting opportunities for education, healthcare, and economic activity. These barriers to basic services reflect the need for targeted infrastructure investments in rural areas to bridge the gap in living conditions between urban and rural populations.



Source: Pakistan Social and Living Standards Measurement Survey (PSLM) / Household Integrated Economic Survey (HIES) 2024–25; Pakistan Bureau of Statistics.

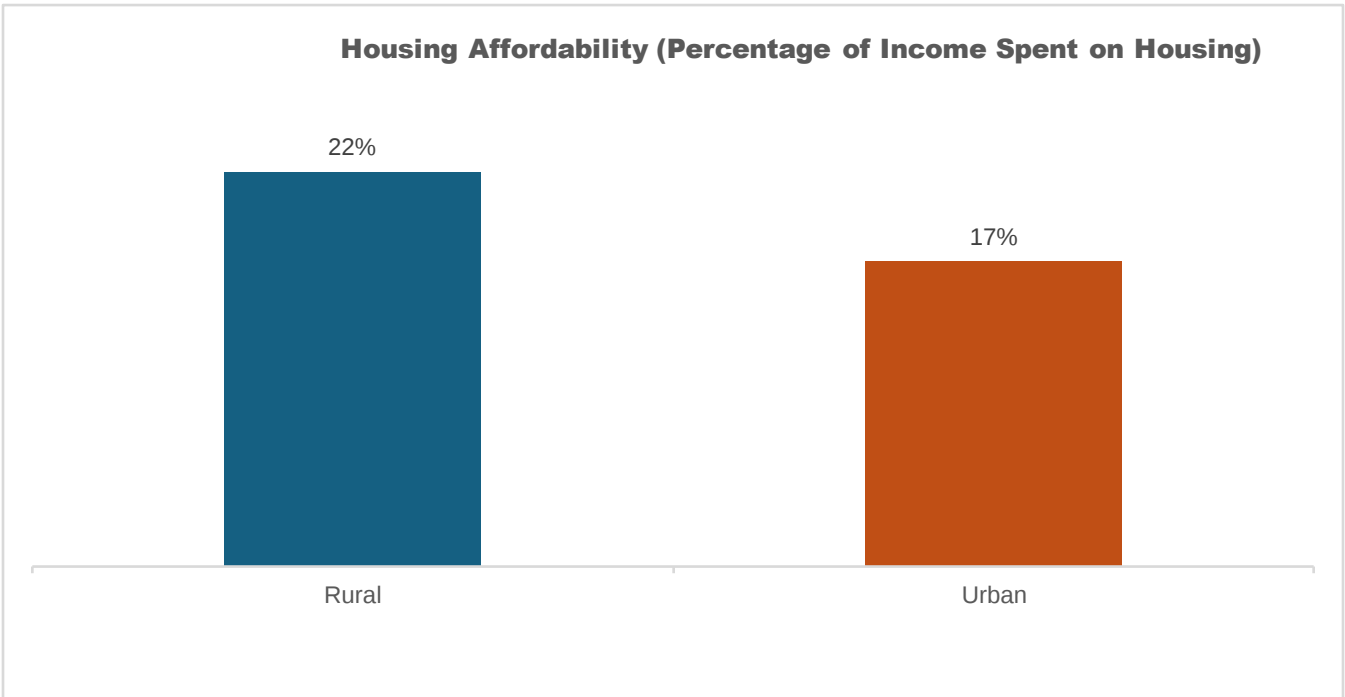
5. Urban vs Rural Housing Affordability and Access

The issue of housing affordability is a major concern across Pakistan, with significant differences between urban and rural areas. Urban housing markets are facing rising rent costs and property prices, largely driven by population growth, migration from rural areas, and limited land availability. As a result, urban households are spending a higher percentage of their income on housing. Data from the PSLM 2024-25 report shows that 22% of rural households allocate more than 40% of their monthly income on housing costs, compared to 17% in urban areas. Although rural households report lower absolute costs for housing (Rs. 5,000 per month), they still face significant financial strain due to limited access to credit, low income levels, and lack of formal housing markets.

In contrast, urban households report spending an average of Rs. 8,500 per month on housing, which, while higher, is often linked to better-quality homes, infrastructure, and access to services like water, sanitation, and electricity. The urban-rural divide in housing affordability also leads to disparities in access to safe housing, with rural families often living in informal settlements or poorly constructed homes that do not meet basic health and safety standards. The affordability challenge is particularly acute in flood-prone regions where rural populations are further marginalized.

Key Data Points:

- Rural homeownership: 41%
- Urban homeownership: 79%
- Urban rent: Rs. 8,500/month
- Rural rent: Rs. 5,000/month
- Overcrowding in rural households: 22%
- Overcrowding in urban households: 15%



Source: Pakistan Social and Living Standards Measurement Survey (PSLM) / Household Integrated Economic Survey (HIES) 2024–25; Pakistan Bureau of Statistics.



Wish to Contribute to Gallup Big Data Analysis?

Gallup Pakistan is looking for collaboration with researchers to expand the Big Data Analysis project. If you have any ideas, please write to Bilal I Gilani, Project Director, Big Data Analysis at Gallup Pakistan.

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