Household characteristics and homeownership in Pakistan

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ABSTRACT

This paper provides analysis of household characteristics based on micro-level household data of 2004-05 by the Federal Bureau of Statistics (FBS) Islamabad. The cross tabulation analysis of household characteristics and homeownership shows that homeowners as compared to renters are in a better living condition. They have a better quality of houses as well as number of rooms for living is greater than those of non-homeowners are. Electricity connection as a quality indicator for homeownership is the most common utility whereas gas and telephone is the least common. It is also seen that there is no significant difference between renters and homeowners in regard to type of toilets available in houses. In all three areas urban, rural and overall Pakistan, homeownership rate increases as age increases. The analysis shows weak relationship between educational level of household head and homeownership rates. The occupation of the household head has no significant effect on homeownership rate. The households headed by divorced and widowed heads have higher rates of homeownership as compared to the other two categories (currently married and never married).

Introduction

The housing situation in Pakistan has remained under pressure due to rapid rural-urban migration and high population growth. According to *1998 Population & Housing Census of Pakistan*, there were over 19.3 million housing units in the country in 1996-97 (67.7 percent rural and 32.3 percent urban). Of the total housing units, 81 percent were owned and 19 percent was rented or occupied as rent-free. The level of congestion in terms of persons per housing unit reflects the housing conditions as well as living standards of the society. The average household size (persons per house) was 6.6 people in 1996-97 against 6.75 persons, in 2003-04 (*Government of Pakistan, 2006*). Increasing population, especially in urban areas, is generating greater demand for civic amenities. On the basis of population increase, the backlog of housing units is estimated at about 4 million units in early 2000s. In order to make up the backlog and meet the shortfall in the next 20 years, the overall housing production has to increase to 500,000 housing units per annum (*Government of Pakistan 2002*).

The comparison of housing units by number of rooms reported in *Pakistan Social and Living Standard Measurement Survey (PSLM) 2004-05* with those reported in the 1998 census data indicates that housing units with one room have declined from 38.1% to 24.2%, those with two-four rooms increased have from 55% to 68.7% and those with more than five rooms have increased marginally from 6.9 to 7.1%. Similarly the housing units having electricity (as a source of lighting) have increased from 70.5% to 83.9% and those having natural gas (as a source of heating) have increased from 20.2% to 29.5%.

According to the 1998 census, about 32.5% of Pakistan's population live in metropolitan or urban areas, which means that every third Pakistani is living in a city or town. The projected rate is 45.4 percent for the year 2010, attesting to the high rate of urbanization (*Government of Pakistan, 2001-2002*). On the basis of the World Bank's recommended occupancy rates of 6 persons per house, the total number of required housing units in the country was roughly 24.8 million by the end of June 2003, based on the population of 149 million in the 1990s. According to National Housing Policy, Pakistan needs an additional supply of 0.570 million units per annum, while the actual supply does not exceed 0.300 million per annum. Thus, there is a net shortfall of 0.270 million units per annum. This backlog is increasing every year.

The plan of this paper is as follows. In section 1.2 the review of literature is discussed. In section 1.3 the data sources are discussed. Section 1.4 presents the descriptive analysis of data on the determinants of homeownership as well as quality of homeownership in rural, urban and overall Pakistan. The rural, urban and overall Pakistan is further subdivided into four provinces. Section 1.5 presents the relationship between household characteristic and homeownership. Section 1.6 sums up the discussion of the paper.

Review of Literature

Gibb (2000) uses *Scottish Condition Survey* 1996 for the number and composition of households (desegregated by tenure, location, household type, and age band of household head) as well as the housing stock (desegregated by tenure, location and property type). The study concludes that income and demographic variables determine moving decisions while neighborhood quality, location attachment, and income shape tenure/location decision.

Naoru (2006) analyzes data from a survey of over thirteen hundred household housing-tenures in Panama. The objective of the study is to identify the features which determine whether households in a developing country such as Panama choose to rent or to buy housing properties, or alternatively to seek somewhat alternative tenure arrangements. In particular, the study investigates the common characteristic of Panamanian

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households undertaking plot purchases with a view to future building. In order to analyze these alternative tenure arrangements the study develops a series of log-linear models, in which dichotomous rent-versus-buy models are extended to include the possibility of plot purchasing with a view to future building. The extended models including plot purchases are seen to be superior to the dichotomous rent-versus-buy model in identifying which household characteristics are associated with particular housing-tenure decisions.

Data Sources

The data for this study are taken from *the Household Integrated Economic Survey (HIES)* 2004-05.[1] Before merging of *HIES* with *Pakistan Integrated Household Survey (PIHS)* in 1998-99, the data of *HIES* survey were collected by male enumerators using public transport where only male household members could be interviewed. Since the year 1998-99 under the *PIHS* the income and consumption data of the *HIES* survey are now collected by mobile teams of both male and female enumerators. Female enumerators in each field team interview the female household members, while male enumerator collects data from male respondents. It was the first time in 2004-05 that *the Federal Bureau of Statistics (FBS)* conducted a sample survey, *PSLM,* covering approximately 76,520 households to provide district level indicators in the sectors such as Education, Health, Water Supply and Sanitation and Household Economic situation. In 2004-05, FBS carried the fieldwork of *HIES* under the survey of *PSLM 2004-05.*

The universe of *HIES* consists of all urban and rural areas of all the four provinces (Punjab, Sindh, KPK, Baluchistan) as defined by the provincial governments. Military restricted areas have been excluded from the scope of the Survey. The total number of households surveyed in *HIES* is 14244 of which 5658 households are from urban areas and 8586 households are from rural areas.

Table 1.1 shows that average household size in Pakistan was 6.75 persons in 2004-05. It is slightly lower than the average household size calculated for the year 2001-02, that is, 6.96 percent. The table further shows that the average household size has been slightly greater in rural areas than in the urban areas and there have not been any drastic changes in the average household size. Household size in Sindh and Baluchistan in the year 2004-05 has decreased as compared to 2001-02. The household size in KPK and Punjab has remained almost the same in the two years. The analysis of housing units by tenure reveals that 86.6% of households have their own houses and 13.4% live in rented accommodation.

Pakistan has been facing for the last many years housing problems in both qualitative and quantitative terms. The problem is more acute in the urban areas. It stems from the rapidly growing populations as well as rural-urban migration (*Government of Pakistan 1996-97*). There has been improvement in tap water supplies in households from 25% to 39% between 2001-02 and 2004-05. The large difference between the provinces in drinking water supplies in the household are observed, with Baluchistan and KPK depend most on the poorest sources. Water sourcing from motor pumps has particularly declined in Baluchistan and KPK due to which water from poorest sources has increased from 20% to 25% in

the rural areas of the province (*Federal Bureau of Statistics 2004-05*).

Access to flush toilets remains low in rural areas; although there is evidence to suggest that it has improved from 26% to 30% between 2001-02 and 2004-05. Improvements appear to be concentrated in Punjab and KPK. Households with no toilets in rural areas have declined significantly from 59% to 40% (*Federal Bureau of Statistics 2004-05*).

Home Ownership and Housing Quality

Homeownership rates in Pakistan are on the rise. According to the *HIES 2004-05* statistics on housing, the percentage of owner occupied houses have been much higher than the rented households.[2] Of the total housing units enumerated in 1998-99, nearly 86 percent are owner occupied and 13.6 percent is rented or rent-free.

After a decade of rapid and extensive increase in the homeownership in Pakistan (*Federal Bureau of Statistics 2004-05*), it seems appropriate to look at the factors, which affects the demand for housing. Individual housing decisions about whether to own or rent, and what quality of house to own or rent, are dependent upon a number of factors. Before studying these factors, it seems appropriate to first consider the type of household a homeowner or renter is willing to occupy.

Table 1.2 presents information on the percentage of renters and homeowners in urban areas, rural areas and overall Pakistan. The percentage of renters in all three areas (urban areas, rural areas and overall Pakistan) are much less than the percentage of homeowners in these areas. The percentage is higher for renters in urban Punjab as compared to rural Punjab but still it is less than the percentage of homeowners in both the areas. The same trend can be seen in the other three provinces and Pakistan. Baluchistan has the lowest percentage of renters as compared to other provinces. The percentage of home ownership is higher in rural Pakistan, indicating that there is no culture of renting in villages. One of the reasons could be that land is cheaper and construction simpler in rural areas as compared to urban areas. Therefore households prefer to build their own houses instead of renting. Inheritance appears to be the main source of home acquisition, especially in villages.

Table 1.3 shows the number of rooms in a dwelling for renters and homeowners in Pakistan. The analysis is taken from urban areas, rural areas and the overall Pakistan. Four provinces are also analyzed in urban areas, rural areas and in over Pakistan. The number of rooms is classified in four categories: one room, two rooms, three to five rooms and six or more rooms. In urban areas, among renters, for smaller houses (two rooms) are more popular whereas homeowners tend to own large (three to five rooms) houses. The second choice of renters in urban areas is three to five rooms' houses whereas for homeowners the second choice is two-room houses. The analysis shows that the highest percentage of renters are living in 2-room houses in urban areas of all the four provinces, whereas the smallest percentage is in 6 or more rooms' houses.

In rural areas of Pakistan, the province Punjab and Sindh have the highest percentage of renting one-room houses whereas the most of the homeowners owned two-room houses. In rural areas of KPK two-room houses are more popular for renting than the one-room and homeowners mostly owned three–five room houses. In rural Baluchistan, which is the least densely

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[1] *Household Integrated Economic Survey (HIES)* is conducted under the project of *Pakistan Social and Living Standard Measurement Survey (PSLM).*

[2] Ownership includes "owner occupied", while rented houses include rented, subsidized & rent-free houses.

populated area of Pakistan, people rented three–five room houses and owned two-room houses. The analysis shows that in rural Punjab and rural Sindh the highest percentage of renters is living in one-room houses, whereas in rural KPK the highest percentage of renters are living in two-room houses and in rural Baluchistan three–five room houses are the most common. In rural areas, one-room house has the highest percentage of renters and the percentage of rental houses with six or more houses is zero. The percentage of homeowners living in houses with six or more rooms is also quite low.

In the overall Pakistan, renters in all the four provinces are mostly living in a two room house and homeowners are living mostly in three–five room houses, except for Sindh province where most people live in a two room house.

Table 1.4 shows the quality indicators of houses occupied by renters and homeowners in Pakistan. There are three quality indicators - whether or not the dwelling has electricity connection, gas connection and telephone connection. The analysis is done in urban areas, rural areas and for overall Pakistan. The four provinces are also analyzed under these three areas. In urban areas of the provinces of Punjab, Sindh and KPK most of the renters and homeowners have the facility of gas and electricity connection but most of them do not have a telephone connection. In urban Baluchistan, most of the renters as well as homeowners do not have the facility of gas connection and telephone connection whereas they benefit from the facility of electricity connection. The analysis shows that with the exception of telephone connection in KPK, there is no significant difference between renters and homeowners in urban areas as far as utilities are concerned. In rural areas of Pakistan, majority of renters and homeowners of Punjab have no facility of gas connection and telephone connection whereas they have the facility of electricity connection. In rural Sindh, majority of renters has no facility of these three utilities whereas homeowners have the facility of electricity only. The same situation can be seen in other two (smaller) provinces of Pakistan as electricity is the most common utility and gas and telephone are the least common ones. The analysis shows that unlike common perception, in Baluchistan lack of connections to utilities is not as bad compared to other provinces as is generally believed.

Table 1.5 indicates the main source of drinking water for renters and owners of houses. The table shows that seven types of drinking water are available, which are piped water inside the house, piped water outside the house, hand pumped water (inside/outside the house), motorized pump water (inside/outside the house), dug well inside/outside the house (open as well as close well) water, canal/river/stream/pond water and others (including the water supplied by trucks or persons). The majority of renters and homeowners in urban areas of all the four provinces is using piped water inside the house. In rural Punjab and Sindh, the most common source of drinking water for renters and homeowners is hand pump. In rural KPK and Baluchistan the main source of drinking water for renters is Canal/River/Stream/pond. For homeowners the most common source in rural KPK is piped water and in rural Baluchistan dug well.

The Table 1.5 shows that piped water within the house is the most common source of water supply in urban areas and hand pump is the most common source in rural areas for two provinces (Punjab and Sindh).

Table 1.6 shows the type of toilet used by renters and homeowners in Pakistan. There are five types of toilets which are used by renters and homeowners: no toilets in the house, flush connected to public sewerage, flush connected to pit, flush connected to open drain and others (others may be a dry pit latrine, dry raised latrine and any other type of toilet). The table shows that in urban areas of Punjab and Sindh, flush connected to public sewerage is the most common toilet filled in the houses rented or owner occupied. In urban KPK, renters and homeowners mostly use flush connected to pit. In urban Baluchistan, renters mostly use flush connected to pit open drain and homeowners use flush connected to open drain or other type of toilets. The table shows that there is no significant difference of using the type of toilet by renters and homeowners in urban areas of Pakistan.

In rural areas of Punjab, the most of the houses have no facility of toilets in the house for renters and homeowners. Most of the rented houses in rural Sindh also have no facility of toilets while most of the homeowners have another kind of toilets. In rural KPK and rural Baluchistan most of the renters and homeowners use other kind of toilets in the house. In overall Pakistan, renters in Punjab mostly use flush connected to the public sewerage while homeowners either have no toilets in the house or use flush connected to pit.

In Sindh, renters use flush connected to public sewerage and homeowners use other type of toilets. In KPK and Baluchistan, both renters and homeowners mostly use flush connected to pit and other type of toilets respectively. It appears from the above analysis that there is a significant difference between Baluchistan and other provinces and between renters and homeowners in regard to type of toilets available in houses.

Household Characteristics and Homeownership

Table 1.7 shows tenure choice across various categories of household head's age in Pakistan and its rural and urban region. Age of the household's head is classified in five categories: 25 – 34 years, 35 – 44 years, 45 – 54 years, 55 – 64 years and 65 years and above. In urban Pakistan, homeownership rate increases as age increases. In rural Pakistan, the rate of increase in home ownership with age is relatively less mainly because the homeownership rates are already high among even the low age categories. A common practice in rural areas is to extend existing family homes as the number of families in a household increases.

Table 1.8 shows the education level of household head and housing tenure choice across region in Pakistan. The education of household head is characterized into six categories: zero–four classes, five-nine classes, secondary and high secondary, bachelor's degree, professional degree and higher education. The table shows the rather weak relationship between education level of the household head and the homeownership rate. With higher qualification, homeownership is observed to decrease slightly in urban areas. The reason would be that as the level of education increases, the income is supposed to be increased as well and, therefore, the households' desired quality/value of the house also increases, which makes it less likely to own a home.

The table shows that the relationship between education level of the household head and the homeownership rate is same in urban areas and Pakistan.

Table 1.9 shows housing tenure choice across various occupations of household head in various regions of Pakistan. The occupation of the household head consists of ten categories: 1) senior official/manager, 2) professional, 3) technician &

associate professional, 4) clerk, 5) service shop, sales worker, 6) skilled agriculture & fishery, 7) craft & trade worker, 8) plant machinery operator, 9) elementary occupation, and 10) any other occupation. The table shows that occupation of the household head has a weak relationship with homeownership rates in rural areas.

Table 1.9 shows that in urban areas, the households whose heads are associated with agriculture activity have the highest homeownership rates, which is most likely due to rural background of such households. The second highest homeownership rate is among the households with the heads whose occupation falls in the category of 'any other occupation'.

In Pakistan, the households whose heads are associated with agriculture activity and 'any other occupation' have the highest homeownership rates respectively.

Table 1.10 shows the association between marital status of household head and housing tenure choice across a region of Pakistan. The marital status of the household head consists of three categories: unmarried, currently married and divorced/widow. In all three areas (urban and rural and overall Pakistan), households headed by divorced and widowed heads have higher rates of homeownership as compared to the other two categories. The most common phenomenon is that the unmarried household heads belong to a relatively lower age group, the currently married belong to the next higher age group and divorced/widow belong to the higher age group. Thus, the relationship between marital status and homeownership may have captured the relationship of homeownership with the age of the household head.

The table shows that the relationship between marital status of the household head and the homeownership rate is same in all three regions.

Summary

The analysis shows that homeowners as compared to renters are in a better living condition. They have a better quality of houses as well as number of rooms for living is greater than those of non-homeowners are. Electricity connection as a quality indicator for homeownership is the most common utility whereas gas and telephone is the least common. It is also seen that there is no significant difference between renters and homeowners in regard to type of toilets available in houses. In all three areas urban, rural and overall Pakistan, homeownership rate increases as age increases. The analysis shows weak relationship between educational level of household head and homeownership rates. The occupation of the household head has no significant effect on homeownership rate. The households headed by divorced and widowed heads have higher rates of homeownership as compared to the other two categories (currently married and never married).

The cross tabulation analysis presented in this paper provides rather tentative results on the relationship between homeownership rate and its various correlates. These results suffer from the weakness that in analyzing the relationship of homeownership rate with any particular variable, the other variables are not controlled. This may create spurious correlation or masking effects. For example, the effect of marital status of household head may actually represent the age effect. This problem is likely to be overcome by using the multiple regressions to analyze the relationships.

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Table 1.1 Household Size (Number of Persons) by Urban/Rural Areas and by Province

Region	2001-02 (PIHS)	2004-05 (PSLM)
Pakistan	6.96	6.75
Urban	6.87	6.63
Rural	7.00	6.80
Punjab	6.54	6.55
Sindh	7.54	6.71
KPK	7.66	7.71
Baluchistan	7.37	6.88

Source: Federal Bureau of Statistics (2004-05)

Table 1.2
Households for Renters and Homeowners in Pakistan
(All numbers are percentages of row totals)

	Renter	Homeowner
Urban Sample		
Punjab	22.6	77.4
Sindh	23.2	76.8
KPK	28.2	71.8
Baluchistan	24.0	76.0
Total	24.0	76.0
Rural Sample		
Punjab	6.3	93.7
Sindh	7.4	92.6
KPK	10.2	89.8
Baluchistan	2.5	97.5
Total	6.7	93.3
Pakistan Sample		
Punjab	13.0	87.0
Sindh	14.2	85.8
KPK	16.8	83.2
Baluchistan	9.6	90.4
Total	12.9	87.1

Table 1.3 Number of Rooms for Renters and Homeowners in Pakistan

	Renters				Homeowner			
	Percentage of houses with							
	One room	Two rooms	Three-Five rooms	Six or more rooms	One room	Two rooms	Three-Five rooms	Six & Above Rooms
Urban Sample								
Punjab	27.7	39.3	31.6	1.4	20.1	33.1	42.2	4.6
Sindh	22.4	45.7	31.9	0.0	17.1	34.6	44.6	3.7
KPK	26.4	42.0	29.0	2.6	14.0	31.2	43.8	11.0
Baluchistan	10.5	45.6	41.5	2.3	10.7	33.8	48.9	6.6
Rural Sample								
Total	24.0	42.3	32.3	1.4	17.1	33.2	43.9	5.8
Punjab	46.0	39.4	14.6	0.0	23.1	38.6	34.8	3.4
Sindh	49.3	43.2	7.5	0.0	37.4	43.8	18.3	0.5
KPK	38.5	41.7	19.8	0.0	18.1	34.8	41.5	5.6
Baluchistan	27.8	33.3	38.9	0.0	15.7	41.2	39.8	3.3
Total	43.3	40.7	16.0	0.0	24.0	39.4	33.4	3.2
Pakistan Sample								
Punjab	32.9	39.3	26.7	1.0	22.0	36.6	37.5	3.8
Sindh	30.4	44.9	24.7	0.0	29.6	40.2	28.4	1.8
KPK	31.1	41.9	25.5	1.6	16.8	33.7	42.2	7.3
Baluchistan	13.5	43.5	41.1	1.9	14.3	39.1	42.3	4.2
Total	29.8	41.8	27.4	1.0	21.6	37.3	37.0	4.1

Note: The table is based on statistics taken from *Household Integrated Economic Survey 2004-05*. All numbers are percentages from row totals.

Table 1.4 Connection to Utility Services for Renters and Homeowners in Pakistan

	Renter			Owner		
	Percentage of houses with utility connection					
	Gas	Electricity	Phone	Gas	Electricity	Phone
Urban Sample						
Punjab	69.8	96.6	38.4	57.0	98.2	40.6
Sindh	82.2	93.4	42.0	72.5	93.9	41.6
KPK	52.4	97.7	24.4	50.1	99.1	52.9
Baluchistan	45.0	95.3	26.3	41.1	97.2	27.1
Total	66.0	95.9	34.7	57.9	97.1	39.6
Rural Sample						
Punjab	3.1	74.8	9.3	6.0	83.9	16.0
Sindh	2.1	47.3	2.1	2.7	66.9	6.1
KPK	5.7	77.6	8.3	6.6	87.3	19.7
Baluchistan	11.1	55.6	8.3	5.0	49.4	7.9
Total	4.2	67.3	7.2	5.2	75.0	13.2
Pakistan Sample						
Punjab	50.8	90.4	30.1	24.6	89.1	25.0
Sindh	58.5	79.8	30.2	29.6	77.3	19.8
KPK	34.5	90.0	18.2	20.4	91.0	27.0
Baluchistan	39.1	88.4	23.2	15.1	62.7	13.2
Total	47.4	87.5	26.4	23.5	82.7	22.4

Note: The table is based on statistics taken from *Household Integrated Economic Survey 2004-05*.
(All numbers are percentages from row totals)

Table 1.5 Main Sources of Drinking Water for Renters and Homeowners in Pakistan

	Renter							Owner						
	Percentage of houses with													
	Piped water within the House	Piped Water outside House	Hand Pump	Motorized pumping	Dug Well	Canal/ River/ Stream/ Pond	Other	Piped water within the House	Piped Water outside House	Hand Pump	Motorized pumping	Dug Well	Canal/ River/ Stream/ Pond	Other
Urban Sample														
Punjab	61.1	5.8	9.0	22.3	0.4	0.0	1.4	43.7	3.1	14.4	36.5	0.8	0.0	1.5
Sindh	74.4	5.5	8.1	4.9	2.3	1.2	3.7	64.3	5.3	13.1	11.6	1.9	0.4	3.4
KPK	59.0	13.4	7.8	10.7	6.2	1.0	2.0	55.2	2.8	10.4	16.0	12.2	1.7	1.7
Baluchistan	78.4	6.4	5.3	0.6	2.3	0.6	6.4	77.9	8.9	2.0	3.3	1.8	2.4	3.7
Total	66.0	7.5	8.1	12.7	2.4	0.6	2.7	55.3	4.4	11.8	22.3	3.2	0.7	2.3
Rural Sample														
Punjab	12.0	9.8	52.4	19.6	1.8	0.9	3.6	13.9	3.0	49.1	28.3	2.3	1.1	2.2
Sindh	8.9	4.1	47.9	0.7	2.1	34.2	2.1	12.2	6.8	57.6	2.5	10.5	8.4	2.0
KPK	18.2	9.4	17.2	6.8	22.4	23.4	2.6	29.5	8.2	11.1	4.7	17.1	26.7	2.6
Baluchistan	19.4	2.8	0.0	0.0	8.3	66.7	2.8	14.8	12.4	4.2	4.9	22.9	13.1	9.7
Total	13.7	7.8	36.9	9.7	8.8	20.2	2.8	16.9	6.5	35.7	13.9	10.6	13.0	3.5
Pakistan Sample														
Punjab	47.1	7.0	21.4	21.5	0.8	0.3	2.0	24.8	3.0	36.4	31.3	1.8	0.7	1.9
Sindh	55.0	5.1	19.9	3.7	2.2	11.0	3.2	32.3	6.2	40.4	6.0	7.2	5.3	2.5
KPK	43.3	11.8	11.4	9.2	12.4	9.6	2.2	37.6	6.5	10.9	8.3	15.5	18.8	2.3
Baluchistan	68.1	5.8	4.3	0.5	3.4	12.1	5.8	32.4	11.4	3.6	4.4	17.0	23.1	8.0
Total	50.3	7.6	16.7	11.8	4.3	6.5	2.8	30.2	5.7	27.4	16.8	8.0	8.7	3.1

Note: The table is based on statistics taken from *Household Integrated Economic Survey 2004-05*. All numbers are percentages from row totals.

Table 1.6 Type of Toilets Used by Renters and Homeowners in Pakistan

	Renter					Owner				
	Percentage of houses with									
	No Toilet in the House	Flush connected to Public Sewerage	Flush connected to Pit	Flush connected to open drain	Other	No Toilet in the House	Flush connected to Public Sewerage	Flush connected to Pit	Flush connected to open drain	Other
Urban Sample										
Punjab	6.5	62.6	21.3	8.5	1.1	7.3	46.5	30.2	14.4	1.6
Sindh	5.5	72.7	5.2	14.7	2.0	5.1	53.0	7.2	29.2	5.5
KPK	6.8	16.7	51.8	13.4	11.4	5.9	14.7	53.1	15.0	11.3
Baluchistan	2.9	20.5	26.3	26.9	23.4	3.7	9.2	16.8	32.5	37.8
Total	5.9	49.8	24.6	13.4	6.0	6.0	38.0	26.6	20.6	8.8
Rural Sample										
Punjab	61.5	2.2	23.5	7.1	5.8	48.3	4.4	31.3	9.6	6.4
Sindh	54.1	2.1	0.0	4.8	39.0	24.5	1.7	4.4	9.9	59.5
KPK	27.6	1.0	17.2	0.5	53.6	28.8	1.4	29.2	3.1	37.4
Baluchistan	27.8	8.3	0.0	0.0	63.9	41.9	1.5	5.0	1.1	50.4
Total	46.8	2.2	14.3	4.0	32.7	38.0	2.7	20.5	6.9	31.8
Pakistan Sample										
Punjab	22.2	45.4	21.9	8.1	2.4	33.3	19.8	30.9	11.3	4.6
Sindh	19.8	51.8	3.6	11.7	13.0	17.0	21.5	5.5	17.3	38.7
KPK	14.8	10.6	38.5	8.4	27.7	21.5	5.6	36.8	6.9	29.1
Baluchistan	7.2	18.4	21.7	22.2	30.4	31.2	3.7	8.3	9.9	46.9
Total	18.2	35.5	21.5	10.5	14.2	26.9	15.0	22.6	11.7	23.8

Note: The table is based on statistics taken from *Household Integrated Economic Survey 2004-05*. All numbers are percentages from row total

Table 1.7 Age of Household's Head and Tenure Choice across Region in Pakistan

	25 –34 Years	35 – 44 Years	45 – 54 Years	55 – 64 Years	65 Years and above
Urban Sample					
Renters	29.1	25.6	21.9	16.6	14.0
Homeowners	70.9	74.4	78.1	83.4	86.0
Rural Sample					
Renters	9.2	6.9	5.5	6.0	5.5
Homeowners	90.8	93.1	94.5	94.0	94.5
Pakistan Sample					
Renters	16.1	14.4	12.7	10.2	8.7
Homeowners	83.9	85.6	87.3	89.8	91.3

Note: The table is based on statistics taken from *Household Integrated Economic Survey 2004-05*.
(All numbers are percentages from Column totals).

Table 1.8 Education of Household's Head and Housing Tenure Choice across Region in Pakistan

	Zero- Four Class	Five-Nine Class	Secondary and High Secondary	Bachelor's Degree	Professional Degree	Higher Education
Urban						
Renter	20.8	22.3	25.3	23.0	19.7	21.5
Homeowner	79.2	77.7	74.7	77.0	80.3	78.5
Rural						
Renters	7.9	5.3	3.6	4.5	4.5	1.8
Homeowner	92.1	94.7	96.4	95.5	95.5	98.2
Pakistan						
Renters	11.4	12.5	16.4	17.2	17.4	15.9
Homeowner	88.6	87.5	83.6	82.8	82.6	84.1

Note: The table is based on statistics taken from *Household Integrated Economic Survey 2004-05*.
(All numbers are percentages from Column totals).

Table 1.9
Occupation of Household's Head and Housing Tenure Choice across Region in Pakistan

	Senior official/Manager	Professional	Technician & Associate Professional	Clerk	Service Shop, Sale Worker	Skilled Agriculture & Fishery	Craft & Trade Worker	Plant Machinery Operator	Elementary Occupation	Any Other occupation
Urban Sample										
Renter	28.2	27.0	28.1	32.6	23.3	8.7	20.3	26.5	26.4	15.4
Homeowner	71.8	73.0	71.9	67.4	76.7	91.3	79.7	73.5	73.6	84.6
Rural Sample										
Renters	7.9	3.3	3.1	3.6	7.6	6.9	7.1	7.9	7.7	5.1
Homeowner	92.1	96.7	96.9	96.4	92.4	93.1	92.9	92.1	92.3	94.9
Pakistan Sample										
Renters	23.6	15.8	19.2	23.3	16.3	7.0	15.5	17.7	14.9	9.7
Homeowner	76.4	84.2	80.8	76.7	83.7	93.0	84.5	82.3	85.1	90.3

Note: The table is based on statistics taken from *Household Integrated Economic Survey 2004-05*. All numbers are percentage from column total.

Table 1.10
Marital Status of Household's Head and Housing Tenure Choice across Region in Pakistan

	Unmarried	Currently Married	Divorced and Widow
Urban Sample			
Renters	31.6	22.6	18.3
Homeowners	68.4	77.4	81.7
Rural Sample			
Renters	9.5	6.7	6.6
Homeowners	90.5	93.3	93.4
Pakistan Sample			
Renters	20.2	12.9	11.8
Homeowners	79.8	87.1	88.2

Note: The table is based on statistics taken from *Household Integrated Economic Survey 2004-05*. All numbers are percentages of Column totals.