

Finding an Affordable Place to Live: Socio-Economic Challenges of Middle-income Communities in Khulna, Bangladesh

Md. Irfan Hossain

Department of Architecture

Gopalganj Science and Technology University,

Gopalganj-8105, Bangladesh

Email: irfanhossain2040@gmail.com

| Received | Accepted | Published |
|------------|------------|------------|
| 01.03.2025 | 28.07.2025 | 31.07.2025 |

<https://doi.org/10.61275/ISVSej-2025-12-04-07>

Abstract

In densely populated countries like Bangladesh, people find it hard to secure a place to live due to unaffordability of housing, insecurity of tenancy, poor housing standards, as well as limited land and overpopulation. Middle-income communities, in particular, are struggling to secure affordable housing as the overall living expenses are increasing. Rapid urbanization and urban-rural migration are also disrupting their social, cultural, and economic conditions. These problems are present not only at a household level, but also affect social and community relations. The experiences of their struggles and adaptive strategies have received little attention. In this context, this study investigates various social and economic challenges of rental affordability, rent stress, and adaptive strategies that middle-income communities are employing in Khulna, in finding a place to live.

It employs a mixed-methods approach for research. Data is gathered from middle-income households of some selected areas in Khulna through household-based questionnaires and focus group discussions to reveal the deep insight of family dynamics and impact of rent burdens and rent stress on their daily lives. It performs a multifactor analysis to determine the influential factors from the data. This approach identifies subtle dynamics behind the financial choices and trade-offs of the renters.

The findings indicate that middle-income communities living in Khulna are under a high rent stress level, which is often more than the affordability limit. As a result, they cut back on catering to their basic needs. This is exacerbated by insecure tenancies, poor housing, and poor access to services. However, they also employ numerous adaptive strategies. These involve revision of spending, changes in employment, and changes in locations to secure less expensive houses. These coping habits affect social identity, family life, and housing satisfaction. The paper concludes that strategic and sensitive policies are needed to address the issues of rent regulation, tenure security, and fair access to housing, which will curtail the increasing severity level of rent stress and uphold stability in urban housing, enabling the middle-income communities in Bangladesh to find affordable places to live.

Keywords: Rental housing affordability, Rent stress, Middle-income community, Socio-cultural influence, Khulna, Bangladesh

Introduction

Housing encompasses more than just shelter—it includes elements such as comfort, convenience, and amenities that are essential for supporting a family’s mental, physical, and social well-being (Ahmad, 2015). To the contrary, housing affordability describes the capacity of a family to control housing expenses in addition to other necessary non-housing costs within the parameters of their income (Revington and Townsend, 2016; Stone, 2006). In order to satisfy the expanding housing demands of metropolitan populations, it is essential to comprehend the variables impacting the supply of affordable rental housing for middle-income groups (Opoku and Abdul-Muhmin, 2010).

The conventional metric for evaluating housing affordability is the rent-to-income ratio, with households allocating over 30% of their earnings to rent payments typically classified as experiencing rent burden (Akinyode, 2017). This 30% threshold is widely accepted because households exceeding it often face trade-offs that adversely affect their quality of life (Gabriel and Painter, 2020; Newman and Holupka, 2015). Prior research has provided valuable insights into how housing costs and poverty shape the lived experiences of renters.

Khulna, the third-largest city of Bangladesh and important industrial center, consistently attracts rural migrants looking for work (Naznin, 2022). Ahmad (2015) points out that this influx has led to a sharp increase in housing demand. It has been projected that by 2025, Khulna would require an additional 224,736 housing units to accommodate population growth (BBS, 2021; Rahman and Habib, 2019). Undeniably, addressing this housing demand requires expanded supply-side interventions from both governmental and market-based housing providers. However, as Ahmad (2015) says, public sector contributions have been insufficient, compelling most residents to rely on the private housing market.

A significant portion of the population of Khulna—approximately 47.80%—consists of migrants, with employment being the primary driver of migration (Alam and Ahmad, 2013). The growing desire to live in urban areas is fueled by better job prospects, improved access to amenities, and enhanced utility services (Rahman and Habib, 2019). Yet, for middle-income residents, rental housing affordability has become an increasing concern. Without adequate, affordable rental options, Khulna faces the risk of growing informal settlements, which could undermine the planned development of the city (Naznin, 2022). Unfortunately, if this trend continues, middle-income households may be gradually displaced from the urban core. Formal housing markets mainly serve high-income groups, leaving middle- and low-income populations reliant on informal or unregulated private rental markets (Opoku and Abdul-Muhmin, 2010). Many are compelled to live in hazardous, congested, and unhealthy situations since there are no official, reasonably priced rental choices available, particularly public rental housing (DeLuca and Rosen, 2022).

In this context, this research examines the factors that influence affordability of rental housing, the rent stress experienced by middle-income communities, and the adaptive strategies they employ under such stress. Location, rent cost, proximity to employment, etc. are the key determinants of housing choices; the availability of amenities is important in housing choices by the middle-income tenants (Ezennia and Hoskara, 2019). The study identifies a crucial gap in the literature on how middle-income people experience insecurity in finding an affordable place to live and how they manage the effects of rent stress on their daily lives. However, this study reveals the affordability mechanisms of middle-income people that outlining their family life and community-level dynamics. It also reveals the management of non-rent household expenses related to affordability, neighborhood quality, social support, and security of tenure. It shows the extreme hardship faced by the middle-income communities for living in urban areas. Therefore, the objectives of this study are as follows.

1. To determine the factors affecting housing affordability of the middle-income communities in Khulna;
2. To determine the coping strategies, they use in rent stress situations;
3. To ascertain and identify the long-term effect of rent-stress on the families and community life.

Theoretical Understanding of Houses, Dwellings and Homes

Home

Home is an everyday word and concept understood effortlessly. However, only when looked at it theoretically, its numerous conceptual nuances come to light. For example, Dayaratne and Kellett (2008) show that the idea of 'home' is fundamental to human experience of the world and that a "sense of home" is an integral part of one's identity. They argue that no other notion is as universally recognized and widely accepted as "home," notwithstanding significant cultural variances. They also point out that home is a basic and necessary conceptual construct in the majority of languages, cultures, and daily experiences. The concept of home is easily understood by people, who use it almost instinctively to ground their "being in the world." Coolen and Meesters (2012) add that a home is essentially the most basic "place" in human existence. It allows a person to organize social and spatial interactions around a referential geographical place in space and provide a point of direction to the outside world.

Indeed, home is seen as the repository for the material, social, psychological, and emotional richness of its inhabitants and is said to contain the family's history and memories (Coolen and Meesters, 2012). Thus, a home is created over the course of life and is always changing and consolidating. Gram-Hanssen and Bech-Danielsen (2004) say that the concept of home is far more location-specific and constrictive than housing. The concept of "home" has symbolic connotations as it refers to the place where the majority of everyday activities take place. Indeed, an individual's home gives them and their family a sense of completeness and serves as the tangible and spiritual container of their lives (Dayaratne and Kellett, 2008).

Houses and homes are different in that a house is primarily related to a physical thing and its location, while a home is a "place-based" idea. However, the term "home" may also refer to a variety of geographical sizes, including land, a house, a region, and a country (Coolen and Meesters, 2012).

Houses and Dwellings

The term "house" is frequently used in housing studies to refer to the actual buildings in which we reside (Coolen and Meesters, 2012). Vernacular dwellings, or structures that are self-built by their owner-occupiers or constructed by members of the community in which they reside, make up 90% of all residences worldwide (Coolen and Meesters, 2012). When some types of dwellings are classified as slums, huts, cabins, shacks, or tents, for example, we may understand that not all dwellings are houses. Therefore, the term "house" appears to denote a particular kind of residence, which reduces its usefulness from a cross-cultural perspective (Gram-Hanssen and Bech-Danielsen, 2004). A dwelling is characterized as a system of settings that provides specific systems of functions, making it the main anchor in the environment for its occupants. It is a subsystem of the environment. In addition to activity systems like eating, sleeping, unwinding, and entertaining family and friends, these systems of functions may also contain socio-psychological functions like privacy, safety, and family life (Dayaratne and Kellett, 2008). The phrase "primary anchor" refers to the fact that a dwelling serves as an operational base that offers protection and cover, as well as the location from which the majority of people engage in activities, travel, and experience (Coolen and Meesters, 2012). One way to think of a dwelling is as a cultural artifact, which suggests that different cultures have somewhat similar ideas about what a dwelling should be. It is clear from the definitions of the dwelling and the dwelling environment given above that the word "dwelling" refers to more than just activities; it also includes the performance and experience of all the affordances that contribute to a place being a place of dwelling for a person (Coolen and Meesters, 2012).

Housing

Although often misused, housing is different from houses, dwellings or homes although the process of housing is eventually aimed at the making of homes. In fact, more often than not, the terms houses and homes are used interchangeably as if they mean the same although they do not. Houses are the physical structures that constitute rooms enclosed within walls and under a roof, located either on the ground or on an upper floor. Houses can be designed and built,

bought and sold. Homes only come into being once when people occupy the houses and build emotional relationships with the spaces through the process of habitation. This involves personalization to generate an anticipated quality of life (Arshad and Hasan,2024) among other manifestations and homes can be made only by the inhabitants. In this sense, housing is the entire process of the acquisition of land, houses and furniture and other necessities that will enable a person or a family to make home. Indeed, a home is a place created in the spaces provided by the houses. In other words, houses become homes. In the search for a 'place' to live thus, it is not just the physical enclosure that people search for, but the complex physical, social, cultural and psychological contexts that will enable the making of homes including the opportunities to make a sense of community (Ali Hasan,2024). For the middle-income renters in Khulna, the issue thus is not just affordability of a space, but a 'potential place' that could eventually be called home. Housing is a process, while houses are objects and spaces. Homes are indeed places (Dayaratne,1992;Dayaratne and Kellett, 2008).

Housing Affordability

Housing Affordability or Affordable Housing implies different concepts to different people. In general, housing affordability refers to the challenge that households encounter while trying to balance housing expenditures with other necessary living expenses while staying within their income limits (Stone, 2006; Yap and Ng, 2018). Although the idea has been quantified in a number of ways, the rent-to-income ratio is the most widely used metric. According to this approach, rent and utility bills that surpass 30% of a household's gross monthly income are usually considered unaffordable housing (Adeniyi, 2022; Stone, 2006). While this method is widely used due to its simplicity, it does not account for the quality or adequacy of housing, nor does it reflect regional cost differences or transportation burdens (Akinyode, 2017). In light of these restrictions, new criteria and assessment tools have been developed. For instance, the European Union defines a household as overburdened by housing costs when more than 40% of its income is spent on housing (Walker, 2005). Similarly, in studies conducted in the United States and Australia, 50% has been used as a benchmark for severe housing stress (Gabriel and Painter, 2020) outlined three distinct indicators of rental housing affordability:

- (1) the proportion of households whose rent accounts for more than 30% of income;
- (2) the accessibility of reasonably priced rental apartments that are below the going rate; and
- (3) The affordability of rental housing mismatch ratio, which contrasts the availability of reasonably priced apartments with the demand from particular income brackets.

Additionally, to be deemed cheap, housing and transportation expenses should not exceed 45% of household income, according to a 2012 Center for Neighborhood Technology recommendation. This broader measure accounts for location-related expenses and provides a more comprehensive view of affordability across nearly 900 urban regions in the United States (Myers and Park, 2019).

Housing Affordability Pressure

When a family spends more than 30% threshold, it is considered to be in "core housing need"; if over 50% of income is spent on housing, the condition is indicated as "severe housing need" (Lee, 2016; Yap and Ng, 2018). Households facing such severe rent burdens often adopt coping mechanisms by adjusting their housing consumption, for example, living in overcrowded units or doubling up with other households (Liu et al., 2020). These adjustments, while addressing immediate financial constraints, contribute to broader urban challenges (Yap and Ng, 2018). Rent-stressed households frequently move farther from employment centers, increasing commuting times and congestion (Collinson, 2011; Liu et al., 2020). These mobility

patterns can reduce urban diversity, hinder regional productivity, and even prompt migration away from high-cost areas (Bratt, 2002; Dewita et al., 2018).

In addition to geographic shifts, rent-burdened households often make significant trade-offs in essential areas of life. They commonly reduce spending on food, healthcare, education, energy, and social engagement (byun and ha, 2002; Newman and Holupka, 2015). Many also resort to accumulating debt or delaying bill payments to afford rent. However, the capacity to reduce housing expenses has a limit, beyond which households begin to experience serious repercussions (Assaf et al., 2010; DeLuca and Rosen, 2022). These adaptive compromises demonstrate significant linkages to detrimental health outcomes - both physical and mental - as well as poorer educational outcomes for children and reduced medical treatment adherence (Mason et al., 2013; Robinson and Adams, 2008). Despite the growing relevance of housing affordability as a global urban issue, current research remains limited in its understanding of how middle-income households experience and respond to rental stress. While much focus has been placed on low-income populations before, emerging studies reveal that middle-income renters face distinct challenges, including discriminatory access to housing and reduced institutional support (Dong, 2018; Opoku and Abdul-Muhmin, 2010). As a result, the broader community-level consequences of affordability pressures remain underexplored, particularly among those who sit between formal housing support eligibility and true financial security (Waldron, 2024).

Middle-income renters are increasingly vulnerable to housing cost burdens, often lacking the means to purchase property while also struggling to secure quality rental housing (Jahan and Kalam, 2012). They are more likely to reside in overcrowded units or large multi-unit buildings rather than in single-family homes, especially in the early years of urban residence (azmi et al., 2019). Their living conditions can be enhanced in the long run, yet the first stress is acute. Furthermore, middle classes have considerably reduced chances of receiving institutional support services and rely more on their wider family and informal circles to cope (collinson, 2016; Morris et al., 2021). This dependence, although much needed in some cases, can hamper long-term upward mobility. According to literature (Gabriel and Painter, 2020), the participants of the study have mentioned that they cut down on both basic necessities, especially food, by making it less expensive, eating less meat, or going without food at all (Kirkpatrick and Tarasuk, 2007). Such changes in behavior demonstrate the multiple effects of rent stress and highlight the necessity of introducing immediate measures that alleviate housing affordability problems among the middle-income renters (Liu et al., 2020; Morris et al., 2021).

Middle-Income Communities

Economic classification of the World Bank is based on Gross National Income (GNI), which is widely considered one of the most reliable indicators of a country's economic status and development (Rahman and Habib, 2019). According to this classification, the middle-income group includes individuals and households within a defined income range (see Table 1). In principle, middle-income housing refers to houses affordable to individuals who can meet the minimum standards of safety and hygiene in locations reasonably close to employment and economic opportunities (Alam and Ahmad, 2013). However, in practice, this group often struggles to access permanent and secure housing due to financial limitations and structural market barriers.

Table 1: Income range of the middle-income group
Source: World Bank, 2014 as cited in Rahman and Habib, 2019

| Income group | Category | Monthly Income Range (in BDT) |
|---------------------|--------------|-------------------------------|
| Middle Income Group | Lower Middle | 13200-24999 |
| | Middle | 25000-49999 |
| | Upper Middle | 50000-70000 |

Middle-income households frequently face difficulties in achieving house-ownership, particularly in the context of rising land prices, inflation, and a lack of dedicated housing provision (Jahan and Kalam, 2012). Their growing reliance on the rental housing market is a result of the insufficient engagement of the public and private sectors in meeting their needs (Byun and Ha, 2016).

Globally, and particularly in the developing countries, middle-income communities are increasingly marginalized in formal housing systems. Despite national and international efforts to develop inclusive housing strategies, effective solutions to address the housing shortage for this group remain elusive (UNCHS, 1995, 1996). While housing policies have often focused on low-income groups, the unique challenges faced by the middle-income population—especially in securing affordable, decent, and permanent housing—warrant greater policy attention.

Socio-economic Profile of Khulna

Khulna City has experienced multiple phases of population growth influenced by historical, political, and economic factors. The first wave occurred during the British colonial period in 1885 following the extension of the railway from Jessore to Khulna (Naznin, 2022). Refugee movements after India's 1947 partition caused a subsequent population increase. The third phase was driven by rapid industrialization in the 1960s, while the post-liberation period after 1971 saw significant rural-to-urban migration and natural population growth, contributing to an annual growth rate of approximately 4.13% (Rahman and Habib, 2019). Migration has been a key driver of this demographic expansion. Currently, around 60% of the city's population falls within the 14–44 age group—considered the most economically active segment—while 22% are under 14 and 5.9% are aged 60 and above. Despite this economically active population, income levels remain low: 66% of employed residents earn less than Tk. 5,000 per month, with 30% earning below Tk. 2,500, and only 3.5% earning above Tk. 15,000 (Naznin, 2022; Rahman and Habib, 2019). This socio-economic profile indicates a high demand for affordable housing. However, the supply of new dwellings has not kept pace with this rising demand. While the number of households is growing rapidly, housing stock—whether self-built, government-supplied, or developer-driven—is increasing at a much slower rate (Azmi and Bujang, 2021).

Rental Housing Condition

Rapid urbanization and population growth have turned housing affordability into an urgent global issue (Adeniyi, 2022), forcing a large segment of the population—particularly in the Global South—to rely on informal housing (Byun and Ha, 2016). In Bangladesh, increasing urbanization over the past two decades has highlighted the growing demand for urban housing, both for ownership and rental (Rahman, 2012). Recent statistics indicate that urban centers now house more than a third of the nation's inhabitants (Adeniyi, 2022; Alawadi et al., 2018; Newman and Holupka, 2015). However, most new housing developments in metropolitan areas remain out of reach for middle-income groups, as private developers and investors largely focus on high-end and luxury housing markets to maximize the profit margins (Byun and Ha, 2016; Revington and Townsend, 2016).

In Bangladesh, house ownership has traditionally been valued more highly than rental housing due to a long-established cultural and legislative bias that sees property ownership as a crucial sign of social standing and financial security (Ahmad, 2015; Khudri and Chowdhury, 2013). The main goals of these programs are to offer housing, job possibilities, skill development, and funding for independent contractors (Alam and Ahmad, 2013). The lack of formal affordable rental units has forced many urban dwellers—especially middle- and low-income groups—to seek accommodation in informal settlements characterized by poor infrastructure and limited access to essential services (Byun and Ha, 2016). Given these conditions, municipal and federal authorities need to analyze the primary determinants of housing location decisions and comprehend the compensatory strategies households employ when facing affordability constraints (Gabriel and Painter, 2020).

Influential Factors of Rental Housing Choices

Rental housing choices are shaped by a range of theoretical frameworks that explain how individuals or households make decisions based on preferences, needs, and constraints (Ezennia and Hoskara, 2019). According to McFadden's Random Utility Model (RUM) and Herbert's Residential Choice Decision (RECD) theory, utility maximization drives housing decisions, which entail balancing a number of housing features (Ekta and Vardhan, 2024). Changes in life stages—such as marriage, childbirth, or retirement—often drive housing transitions. These decisions are determined not only by household-level factors but also by external circumstances such as the economy as a whole, housing market trends, and city planning systems (Aliu, 2024; Ezennia and Hoskara, 2019). The decision to rent or relocate is greatly affected by particular characteristics, marital status, family structure, and financial security (Dong, 2018).

Thus, choosing a house is seen as a method of solving issues in which households make selections with particular objectives in mind to enhance their living situations (Gabriel and Jacobs, 2006; Singla and Bendigiri, 2019). Tenants look for appropriate living arrangements in the rental housing market based on their unique needs, and landlords provide houses based on amenities, locations and costs (Alawadi et al., 2018; Khudri and Chowdhury, 2013). As a result, the rental housing market is extensively divided and influenced by different kinds of properties as well as regional differences. A number of factors, such as pricing, accessibility to necessary services, neighborhood safety, and pre-existing social relationships, influence actual renting decisions (Aliu, 2024). Decision-making is also greatly influenced by motivating factors including availability to work centers, financial comfort, and physical infrastructure (Byun and Ha, 2016). Households must make adjustments depending on their requirements, choices, and financial constraints since housing is a complex commodity that combines aspects of tenure, size, design, quality, and location (Waldron, 2024). The housing preferences of all families are not the same, and they do not have equal opportunities to achieve them; for many, economic resources, geographical accessibility, and availability of affordable houses determine the housing choices (Byun and Ha, 2016; Singla and Bendigiri, 2019). Even if wealth is still a major determinant, non-financial factors like the building's appearance and safety as well as its accessibility to services like schools, hospitals, markets, and public transportation, are just as important (David Taiwo and Misnan, 2020).

Affordability of renting is driven mostly by economic factors, including household expenditure, commuting costs, employment status, residential rent, and the proportion of income to rent (Glaeser and Gyourko, 2018). Social factors like the type of housing, the nature of the neighborhood, extended family, and the feeling of safety are also essential in determining decisions (Bratt, 2002; Singla and Bendigiri, 2019). In addition, environmental aspects, including waste disposal systems, availability of natural light and ventilation, energy conservation, noise, and building materials, enhance the attractiveness of the rented house (Aliu, 2024; Ghumare et al., 2021). Bischoff and Reardon (2014) point out the fact that residential choice and constraints can enhance spatial segregation, prioritizing policy approaches to social equity and inclusive urban development.

Although there has been extensive research conducted on the preference for rental housing, little is known about the actual factors affecting the middle-income populations, especially those in developing urban environments such as Khulna. To bridge this gap, this study identifies and analyzes additional housing choice determinants relevant to middle-income households, recognizing their unique position in the housing market and the constraints they face in securing adequate, affordable rental housing.

Key Influencing Factors are as follows.

- Economic: Employment, housing rent, rent-to-income ratio, total household expenditure, transport cost;
- Social: Housing characteristics, neighborhood quality, proximity to relatives, security, and safety;

- Non-Economic: Distance to workplace, city center, and essential daily services (e.g., markets, hospitals, schools, daycare, police stations), physical condition of the building;
- Environmental: Waste management, access to natural lighting and ventilation, energy-efficient design, construction materials, noise pollution;

Research Methodology

This research examines the affordability of rental houses and adaptive approaches among the middle-income population in Khulna City. It employed multiple techniques to gather data. To achieve the research objectives, it uses both primary and secondary sources of information.

Data Collection Methods

This study employed Semi-Structured Interviews (SSI) and Focus Group Discussions (FDG) for data collection. The initial questionnaire administered to each respondent covered the main demographic and household-based facts such as income, rent, expenditure, and resource access. The detailed financial information was inquired about only among the primary earners because it was considered that the data on the exact household budget could not be known by the non-earning members of the household well enough.

Semi-Structured Interview (SSI): The SSI takes into consideration the affordability issues, expenditure priorities of households, and coping measures. These interviews reveal a perfect insight into a specific relationship of the middle-income people with the rent-stressed situation, such as scaling down in the crucial areas of health and well-being: food, health, and education. A number of in-depth interviews were conducted with tenants and key persons.

- **In-Depth Interviews:** These interviews were conducted with the middle-income tenants living in Khulna city. They gathered detailed information regarding their living experiences, affordability perceptions, and how they perceive an affordable housing condition. The interviews delved into various aspects, including tenants' stress, social and cultural dynamics, challenges faced by the tenants, and their needs and aspirations related to affordability. A semi-structured questionnaire is developed to supplement the survey; it is set up to investigate deeper into the socio-economic status of the tenants and how they adjust to the stresses related to affordability. The device consisted of Likert-scale questions (with the option of choosing one of the five available items: 1- strongly disagree, 2- disagree, 3- neutral, 4- agree, 5- strongly agree) and open-ended and close-ended questions with which the participants could measure their experience and give descriptive feedback. Additionally, some unstructured interviews were also conducted during the general discussion period to gather spontaneous insights.
- **Focus Group Discussion (FDG):** Three focus group discussions (FGDs) were carried out to get more contextual information. A single FGD entails eight young adults (18=25 years), who discussed the household dynamics and affordability effects through the prism of youth experience. The rest of the two FGDs are conducted with adult tenants. Each of the group has 10 people maintaining the gender equality, and most of them are parents or breadwinners. Participants compare their experiences of rent burden, which are overcrowding, long commutes, and higher workloads, as strategies of adapting. All sessions are conducted in Bengali to ensure participant comfort and expression.

Sampling Techniques

In this study, a household unit is considered as a sampling unit. Around 115 household units of middle-income respondents are chosen to extract the information required (Table 2). The middle-income people who live in any of the three study areas of Khulna city, and had

lived there more than 5 years, were considered as a respondent. The samples are selected randomly from the apartments or houses in the study area which were rental properties. Three different dwelling types (1BHK, 2BHK, and 3BHK) were considered. A team of three researchers directly approached the house or the apartment buildings to identify the respondents. The survey was carried out among 115 middle-income tenants residing throughout various neighborhoods in Khulna to ensure diversity in the preferences for housing patterns and variety rents.

Table 2: Respondents - Numbers and Percentage from Various Locations

Source: Calculated from Survey Data

| Study Areas | Number of Samples | Percentage |
|-----------------|-------------------|------------|
| Sonadanga R/A | 55 | 47.9 |
| Nirala R/A | 35 | 30.4 |
| Moulavipara R/A | 25 | 21.7 |
| Total- | 115 | 100 |

Data Analysis Process

This study employs the Rent-to-Income Ratio (RIR) as an income-based metric to assess housing affordability, a widely used approach in rental housing research. The analysis was limited to rental households, excluding owner-occupied units, to capture the direct impact of escalating rental costs on middle-income tenants. The findings underscored the disproportionately adverse effects of rent inflation on renters, particularly in the absence of affordable alternatives.

Data analysis incorporated both qualitative and quantitative techniques. While data collection, a trained facilitator moderated the discussions, two researchers took detailed notes and audio recordings. These recordings were later transcribed and cross-referenced with the notes to accurately match individual responses. Qualitative data is analyzed using grounded theory coding and NVivo software, allowing researchers to extract recurring themes, behavioral patterns, and lived experiences that reveal the complexities of rent burden, coping strategies, and affordability trade-offs among the middle-income households.

Quantitative data analysis, the variables are standardized through normalization procedures before statistical processing by standardizing the data with a mean of zero and a standard deviation of one. The statistical analysis of the cleaned data is carried out with the help of the SPSS software with the emphasis on household income, monthly rent, and expenditure, and access to neighborhood amenities. Principal Component Analysis (PCA) is implemented as a method that helps define underlying factors affecting housing decisions and pressure on rent. This technique contributed to separating the most important variables that influenced decisions on rentals and affordability.

Introduction of Study Areas

The study areas are the Sonadanga, Nirala, and Moulavipara residential areas, all come under Khulna City Corporation area and are at close distance to city center. The neighborhoods of Sonadanga and Nirala are well-planned and formal housing estates built by the Khulna Development Authority (KDA). Families are distributed in these areas in the form of well-organized constructions, gated communities, and with a relatively high maintenance level. Conversely, Moulavipara has developed as an organically uncontrolled area, so planning layouts are not unified or well-constructed, with a scarcity of infrastructure, and the community is not gated or maintained.

According to the survey, Sonadanga and Nirala are populated largely by upper middle class and middle-income groups. Around 1500 families live in Sonadanga and around 1800

families live in Nirala, whereas Moulavipara is occupied by a wider range of middle-income as well as lower middle-income families. Around 1200 families live in this area composed of government and individual service providers, teachers, physicians, and small businessmen. Each neighborhood has a high concentration of residential land use juxtaposed to the other purposes (commercial or otherwise) (Architecture Department, Khulna University, 2018). This tendency of the attraction of safe, structured settings has prompted a significant inflow of middle and upper-middle tenants into Sonadanga and has signaled an incessantly widening socio-spatial disparity regarding accessibility and affordability of real estate in the city.

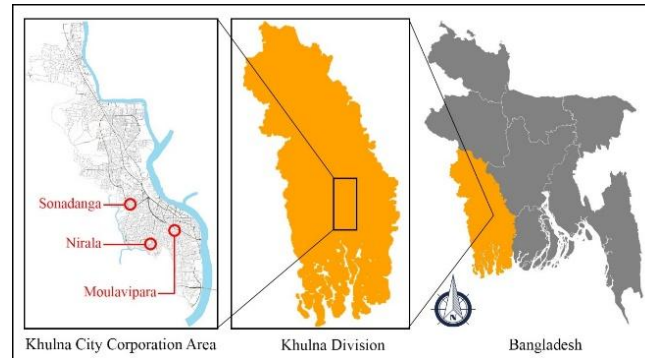


Fig. 1: Case Areas Location on the map

Source: Author

Findings and Analysis

Overview of Respondent's Demographics

This section outlines the general characteristics of rental housing units within the study areas and presents the demographic profile of the sampled households. As shown in the Table 2, the study encompasses three residential neighborhoods: Sonadanga, Nirala, and Moulavipara. Among them, Sonadanga Residential Area (R/A) accounts for the largest share of respondents, comprising 47.9% of the sample, followed by Nirala R/A with 30.4% and Moulavipara R/A with 21.7% (findings from the survey data). The total sample size consists of 115 household units. As presented in the Table 3, three-bedroom units (3BHK) are the most prevalent among the rental types, followed by smaller configurations such as studio units and kitchen-attached single rooms. The two-bedroom units (2BHK) are notably more compact, highlighting an issue related to space versus rental cost, a central concern of this study on affordability pressures.

Table 3: Rental Unit Types of sampling
Source: Calculated from the Survey Data

| Type | Number of Samples | Percentage |
|-------|-------------------|------------|
| 3BHK | 60 | 52.2 |
| 2BHK | 45 | 39.1 |
| 1BHK | 10 | 8.7 |
| Total | 115 | 100 |

Demographic data from the In-Depth Interview reveal that 96% of the surveyed households are male-headed, while only 4% are led by females. In terms of marital status, 97% of the respondents are married, and 3% are single. The distribution of rental unit types further illustrates distinct household preferences: all three-bedroom units are occupied exclusively by married couples, accounting for 52.2% of the total. Single tenants predominantly reside in the studio apartments and one-bedroom units (8.7%). In contrast, married households primarily occupy two-bedroom units (39.1%). These are shown in the Table 4.

Table 4: Types and Number of Respondents

Source: Calculated from Survey Data

| Housing Type | Average number of adult members | Average number of children | Number of samples (Housing unit) | % |
|--------------|---------------------------------|----------------------------|----------------------------------|------|
| 3BHK | 4-5 person | 1-3 children | 60 | 52.2 |
| 2BHK | 3-5 person | 1-2 children | 45 | 39.1 |
| 1BHK | 1-4 person | 0-1 children | 10 | 8.7 |

Rent-to-Income Ratio Analysis

Using the widely recognized 30 percent affordability benchmark, renter households in the study are classified into three distinct categories; Those spending less than 30% of their gross monthly income on rent—considered not rent-burdened or free from housing stress; Those spending between 30% and 50%—categorized as moderately cost-burdened or under housing stress; and those spending more than 50%—regarded as severely cost-burdened or experiencing extreme housing stress. The data from SSI and from FDGs in the Table 5 reveal that only 7.8% of renter households allocate less than 30% of their income towards rent, placing them in an affordable and stable housing category. In contrast, the overwhelming majority (92.2%) exceed this affordability threshold, with 62.6% facing moderate cost burdens (spending 30–49.9% of income on rent) and 29.6% enduring severe cost burdens (where rent consumes over half of their income). This data from SSI and from FDGs highlights the significant rental affordability pressure experienced by a majority of Khulna’s middle-income renters, underscoring the need for targeted strategies to alleviate financial stress in the rental housing market.

Table 5: Stress Category based on Rent to Income Ratio

Source: Calculated from Survey Data

| Housing Type | Stress Category based on Rent to Income Ratio | | | | | |
|--------------|-----------------------------------------------|------|--------------------------|-------|------------------------------|-------|
| | <30% Not in Housing Stress | | 30 – 49.9% Cost-Burdened | | ≥50 % Severely Cost Burdened | |
| | Number of samples | % | Number of samples | % | Number of samples | % |
| 3BHK | 4 | 3.5 | 40 | 34.8 | 16 | 13.9 |
| 2BHK | 5 | 4.3 | 26 | 22.6 | 14 | 12.1 |
| 1BHK | 0 | 0 | 6 | 5.2 | 4 | 3.5 |
| Total- | 9 | 7.8% | 72 | 62.6% | 34 | 29.6% |

The Average Number of Family Members Living in

Affordability analysis by rental unit category shows substantial variation in housing stress levels. As from the SSI data shown in the Table 5, only 7.8% of renter households are not experiencing housing stress, meaning they spend less than 30% of their monthly income on rent. When disaggregated by unit typology, this includes 3.5% for three-bedroom units (3BHK), 4.3% for two-bedroom units (2BHK), and 0% for one-bedroom units (1BHK), indicating that smaller units offer no affordability advantage to tenants under current market conditions.

A substantial majority (62.6%) of renting households experience moderate cost burdens, allocating 30-49.9% of their monthly income towards housing expenditures. Furthermore, 29.6% of the households experience severe cost burdens, allocating over half of

their income to housing and consequently enduring acute housing stress. These figures underscore the acute rental affordability pressures affecting the majority of tenants.

Further insights from the SSI data shown in the Table 6, differentiate stress levels between the single-income and dual-income households. Among the respondents, 54.8% are single earners (e.g., sole breadwinners or single-parent households), while 45.2% are dual earners (both spouses employed). Only 4.3% of single-income renters spend less than the 30% threshold and are considered housing-stable. Conversely, among the single-income renting households, 35.6% experience moderate cost burdens while 14.8% face severe housing affordability constraints. Among the multi-income households, 7.7% experience no housing stress, while 26.9% face cost burdens and 14.8% endure severe housing stress. The comparative data highlights that dual or multiple-income households are marginally better positioned to avoid housing stress, with a higher share achieving affordability compared to the single-income counterparts (7.7% vs. 4.3%). This finding reinforces the importance of household earning capacity in mitigating rental cost pressures.

Table 6: Housing Stress by Income Category
Source: Calculated from Survey Data

| Income Category | Type of Unit | Stress Category based on Rent to Income Ratio | | | | | | Total | | |
|-------------------------------|--------------|-----------------------------------------------|-----|--------------------------|------|------------------------------|------|-------|------|-----|
| | | <30% Not in Housing Stress | | 30 – 49.9% Cost-Burdened | | ≥50 % Severely Cost Burdened | | | | |
| | | Number of Samples | % | Number of Samples | % | Number of Samples | % | Nos | % | |
| Single income earner | 3BHK | 2 | 1.7 | 18 | 15.6 | 7 | 6.1 | | | |
| | 2BHK | 3 | 2.6 | 17 | 14.8 | 8 | 7 | | | |
| | 1BHK | 0 | 0 | 6 | 5.2 | 2 | 1.7 | | | |
| | Total | 5 | 4.3 | 41 | 35.6 | 17 | 14.8 | 63 | 54.8 | |
| Double/multiple income earner | 3BHK | 2 | 1.7 | 22 | 19.1 | 9 | 7.8 | | | |
| | 2BHK | 2 | 1.7 | 9 | 7.8 | 6 | 5.2 | | | |
| | 1BHK | 0 | 0 | 0 | 0 | 2 | 1.7 | | | |
| | Total | 4 | 7.7 | 31 | 26.9 | 17 | 14.8 | 52 | 45.2 | |
| Grand Total- | | | | | | | | | 115 | 100 |

Mean Income Analysis

Mean income refers to the average income of all the earning members within a household. It is calculated by summing the individual incomes of each earner and dividing the total by the number of earners: $\text{Mean Income} = \text{Total Household Income} \div \text{Number of Earners}$.

In addition to analyzing affordability using the 30% Rent-to-Income Ratio (RIR) threshold, this research also utilizes mean household income as an indicator of housing stress levels. From the SSI data shown in the Table 7, the highest mean income is recorded among the 7.8% of renter households who spend less than 30% of their income on rent—this group, as identified earlier in the Table 6, is considered free from housing stress.

Table 7: Household Mean Income Analysis

Source: Calculated from Survey Data

| Stress Category based on Rent to Income Ratio | Mean Income at BDT | Number of samples (Housing Unit) | % |
|-----------------------------------------------|-----------------------|----------------------------------|-------|
| <30% Not in Housing Stress | > 12000/- | 9 | 7.8% |
| 30 – 49.9% Cost-Burdened | <12000/- and > 6000/- | 72 | 62.6% |
| ≥50 % Severely Cost Burdened | < 6000/- | 34 | 29.6% |
| Total- | | 115 | 100% |

The analysis reveals an inverse correlation between the average household income and the degree of housing cost burden. As rent payments increase as a percentage of income, the corresponding mean income declines. Consistent affordability challenges emerge among the renters spending either 30-49.9% or over half of their income on housing. These findings suggest that higher mean incomes correlate with lower levels of housing stress, reinforcing the importance of income adequacy in achieving rental affordability.

Rent Stress Analysis and Its Effect on Renters' Lives

Kim (2009) explains that “housing stress” is primarily an economic concept—though it often carries psychological effects—referring specifically to the financial strain caused by high housing costs. A more precise term is “housing-induced financial stress.” In this study, rental stress is assessed using three key methods: the 30% Rent-to-Income Ratio (RIR) benchmark, mean household income, and qualitative indicators of rent-induced hardship.

From the SSI and FDGs data, middle-income tenants reported significant impacts from rental affordability pressures and described various coping strategies to manage them. These findings underscore the difficult consumption trade-offs tenants make to prioritize housing stability. One tenant stated,

"You must cut back on all possible expenses just to afford the rent."

Mirazul Islam, resident, Sonadanga area

Similarly, a respondent from the Sonadanga area said,

"The most important thing is paying the rent on time, or we'll have nowhere to live."

Shohana Akhter, resident, Sonadanga area

Tenants across all three study areas cited rising rents as a major threat to their financial well-being, influencing nearly every aspect of daily life. While many adults had increased their working hours to cope, others struggled to find additional income opportunities. Most had already minimized their spending to only basic necessities, emphasizing rent payments over everything else—even as rental rates continued to rise sharply. Several respondents shared powerful examples of their sacrifices. One household survived primarily on vegetables and eggs for two years due to limited resources. Mothers expressed frustration at being unable to afford healthier, protein-rich food, despite being aware of the health implications. To manage the household expenses, many cut back also on utility usage. In more extreme cases, tenants had to choose between paying rent and other essential bills. Some also admitted to skipping necessary medical care or medications due to unaffordability.

Many participants emphasized how increased work hours negatively affected their health. One woman shared concerns about her husband, saying,

"I really hope my husband could work fewer hours—he's constantly exhausted and unwell. The least they could do is pay him enough so he can take some time to rest."

Fatema Haq, resident, Nirala area

In households reliant on one or two primary earners, the burden of maintaining increasingly unaffordable housing rents often prevents workers from taking medical leave. Lacking paid sick time and being paid monthly, many could not afford the financial impact of missing even a single day's work, not even for preventive healthcare visits. These findings reveal the deep and compounding effects of rental housing stress on the physical and mental well-being of the middle-income families.

Non-Housing Factors of Housing Stress

Housing expenses often consume a substantial portion of the income of a household, directly influencing how much remains for other essential living costs. As Bratt (2002) notes, a significant housing cost burden can hinder the ability of a family to afford necessities such as food, clothing, education and healthcare. In the context of Khulna City, rising unaffordability has not only limited options of the tenants but also had diminished their ability to advocate for better conditions or escape exploitative rental situations.

From the SSI and FDGs, many tenants expressed fear and reluctance to speak out against unfair treatment due to the risk of eviction. One tenant remarked,

"Staying silent is my only option; if my landlord evicts me, I can't afford anywhere else with prices so high now."

Shamim Aslam, resident, Moulavipara area

Others shared experiences of being denied basic maintenance and repairs. One respondent noted,

"Every time we ask the landlord to fix something, they ignore us—it's like our requests don't even matter."

Shafiqur Rahman, resident, Nirala area

This makes the tenants to sort out issues themselves to avoid being labeled as being a problematic tenant. However, this reluctance stems from a broader concern over affordability—tenants fear that losing their current house would disconnect them from essential job opportunities and support systems in Khulna. There are many such issues and the direct responses on rent impacts of tenants are shown in the table 8.

Table 8: Rent Impact response from respondents
Source: Calculated from Survey Data

| Response (feel stressed) | Number of samples (Housing Unit) | Percent |
|--------------------------|----------------------------------|---------|
| Yes | 97 | 84.4 |
| No | 10 | 8.8 |
| Moderate condition | 8 | 6.8 |
| Total | 115 | 100 |

To evaluate the broader impacts of rental stress on household well-being, the study used a multiple-response method involving six key non-housing indicators in the SSI format

for getting the direct response from the residents: food consumption, clothing, supplementary educational materials, savings, healthcare, and recreation. The analysis revealed the following.

- **Savings** were the most affected, ranked first by 45.2% (52 respondents), indicating that tenants frequently cut back on saving to meet rent obligations.
- **Educational support**, such as purchasing extra learning materials, was ranked first by 41.7% (48 respondents), showing the toll of rent on children's academic needs.
- **Food** consumption preferences were ranked first by 39.1% (45 respondents), with families reporting a shift to less nutritious or preferred foods due to budget constraints.
- **Healthcare** was deprioritized by 36.5% (42 respondents), with several reporting delays or avoidance of medical treatment due to rent burdens.
- **Clothing** was reported by 10.4% (12 respondents) as being significantly compromised, with households unable to afford appropriate or preferred attire.
- **Recreation** ranked lowest, cited by only 5.2% (6 respondents) as their most affected category, suggesting that it had already been sacrificed early on in response to economic pressures.

According to the SSI and FDGs answers, ranking provides insight into the relative importance of each factor, it's critical to consider the number of respondents prioritizing each indicator. In this context, savings emerged as the most critical non-housing area impacted by rent, followed by education and food consumption, highlighting the far-reaching consequences of rental stress on financial security and long-term family well-being (see Table 9).

Table 9: Multiple Response Measures of Housing Stress
Source: Calculated from Survey Data

| Rank | 1 st Priority | | 2 nd Priority | | 3 rd Priority | | 4 th Priority | | 5 th Priority | | 6 th Priority | |
|-------------|--------------------------|------|--------------------------|------|--------------------------|------|--------------------------|------|--------------------------|------|--------------------------|-----|
| | NoS | % | NoS | % | NoS | % | NoS | % | NoS | % | NoS | % |
| Food | 45 | 39.1 | 35 | 30.4 | 20 | 17.4 | 15 | 13.1 | 0 | 0 | 0 | 0 |
| Clothing | 12 | 10.4 | 16 | 13.9 | 25 | 21.7 | 33 | 28.7 | 26 | 22.6 | 3 | 2.6 |
| Education | 48 | 41.7 | 33 | 28.7 | 28 | 24.3 | 6 | 5.2 | 0 | 0 | 0 | 0 |
| Savings | 52 | 45.2 | 27 | 23.5 | 15 | 13.1 | 10 | 8.7 | 8 | 6.9 | 3 | 2.6 |
| Health care | 42 | 36.5 | 16 | 13.9 | 22 | 19.1 | 14 | 12.2 | 12 | 10.4 | 9 | 7.8 |
| Recreation | 6 | 5.2 | 12 | 10.4 | 19 | 16.5 | 14 | 12.2 | 26 | 22.6 | 38 | 33 |

Housing Crowding Analysis

To measure the impact of overcrowding on housing stress, we employ UN-Habitat's standard (Indicator 1.2) of ≤ 3 persons per room as the adequacy threshold (UN-Habitat, 2009). The total population in the surveyed renter households, including married individuals, single adults, and children, was 415. The calculation yields an average occupancy rate of 1.48 persons per room when dividing the total population by the 280 available rooms. Based on this metric, the general room density as well as the density across all the housing types remain within the acceptable threshold, suggesting that none of the renter households are experiencing overcrowding-related stress (Table 10).

However, while spatial adequacy appears satisfactory by the UN standards, other indicators reveal deeper vulnerabilities—particularly among the children. They account for more than 44% of the total residential population within the surveyed households. Despite acceptable room density, many of these children face diminished opportunities and

compromised well-being due to the financial pressures of rental housing. This is further evidenced in the multiple response findings shown in the Table 10, which highlight how rent-induced financial strain undermines the abilities of the families to meet the essential non-housing needs.

According to the SSI and FDGs responses, key concerns such as nutritional limitations, inadequate clothing, reduced access to supplementary educational materials, limited healthcare, and lack of recreational opportunities directly affect the children's development and long-term prospects. Although the physical space may not be overcrowded, the economic and social constraints imposed by high rental costs indirectly contribute to a diminished quality of life—particularly for the youngest and the most vulnerable members of these households.

Table 10: Housing Crowding on Different Housing Types

Source: Calculated from Survey Data

| Typology | Number of samples | Number of bedrooms | Household size | | | Person per room | UN-standard > 3per/room |
|----------|-------------------|--------------------|-------------------|-------------------|-------|-----------------|-------------------------|
| | | | Adult | Child | Total | | |
| | | | Number of Samples | Number of Samples | | | |
| 3BHK | 60 | 180 | 208 | 29 | 237 | 1.21 | < 3 |
| 2BHK | 45 | 90 | 131 | 30 | 161 | 1.78 | < 3 |
| 1BHK | 10 | 10 | 14 | 3 | 17 | 1.7 | < 3 |
| Total | | 280 | 358 | 57 | 415 | 1.48 | < 3 |

Social Factors and Neighborhood Belongingness

The cultural, linguistic, and religious resources embedded within the Khulna city area provide critical support networks for the renters, fostering a strong sense of attachment to their neighborhoods. This social infrastructure plays a pivotal role in the daily lives of the residents motivating them to remain in familiar areas despite rising housing costs and increasing rental stress. During the FGDs on the mismatch between escalating living expenses and stagnant incomes, one long-term tenant expressed a profound sense of community defense, stating:

"This struggle impacts all of us, and we have to fight for our neighborhood with everything we've got—because this isn't just a place we live, it's our home, our community, and worth defending at all costs."

Halima Khanom, resident, Moulavipara area

Similarly, another respondent noted,

"The rent in this area is steep compared to other places, but my family—especially my wife and kids—are deeply attached to the neighborhood. The sense of community, the familiar faces, the little things they love make them fiercely opposed to leaving, even if it means tightening our budget."

Anisur Rahman, resident, Sonadanga area

Indeed, these sentiments reflect how the tenants perceive their neighborhoods not just as places to live, but as integral parts of their identity and well-being.

From the survey findings, it is noticed that, the Moulavipara neighborhood, in particular, was frequently described as a "special community" where mutual aid and social cohesion are strong. One respondent emphasized the area's culture of neighborly support,

highlighting the informal but vital social networks that make the community resilient. Such a strong sense of attachment to place and access to familiar and culturally relevant institutions and resources became tremendously important to retention among tenants, so much so that they were willing to go as far as to suffer financially. According to the respondents, relocating to a cheaper place was not only going to cut off these support systems, but also would mess up the family routines, livelihood, and emotional welfare in a big way.

This social fabric, however, is already being undermined by the pressure of affordability in housing. These two forces of the unaffordability of rent and high-competition urban housing markets literally lock inhabitants into spatially inefficient or economically debilitating living conditions. Tenants observed that, such dynamics give the landlords power and most of them refuse to maintain their properties or ignore complaints of tenants because they know they can do nothing. In addition, the economic burden and the emotional costs of increased rents have damaged the community and the family relations. The respondents referred to family members moving away, a rise in the number of hours worked, and an escalation in the cost of travel and related efforts which have undermined the traditional neighborhood networks and mutualism. This shows that unaffordable housing does not only create financial burdens, but also changes the social structure of a place.

Discussion

The findings of this research indicate a complex and strongly interconnected nature of that impact which rental housing affordability pressures have on the households, families and the communities. In the studied neighborhoods in Khulna City, the pressure on the tenants, especially the middle-income communities, is growing due to the rise in rent rates above the growth in income. Although the displacement of many families has already occurred, the remaining ones are not left untouched. This is in line with the earlier works on the burden of rent, which verifies that households with long-standing strain running short of money are compelled to make significant consumption trade-offs. It is a common practice among the residents to regularly compromise rent bills with their basic needs, which leads to spending less money on food, medical care, education, travel, and utility costs in general.

Indeed, such compromises have hugely affected their overall well-being in daily life, whereby there might be long-term effects on household resilience and stability of the entire community. According to the previous investigation in the capitalist areas of South Asia, the housing affordability problem and the rent pressure issues demonstrate similar impacts at both family and community levels. Such studies regularly draw attention to the monetary strain faced by the tenants which at times results in forced reductions in key sectors of life like food, medical care, education, and social life.

It is undeniable that this tendency is responding to the urgent needs of the middle-income renters within the market-based housing systems. In contrast, the socialist countries which have their houses taken care of mainly by the government present a different story. In such settings, provision of housing (with a rent to own system is the most common) is being applied, providing the tenants with more permanence and long-term secure conditions. Consequently, the rent pressure is generally lower and the effects on the core household expenses and social relations within the community are minor as opposed to capitalist environments. This disparity re-emphasizes the impact of general political and economic regimes on housing affordability and well-being of the tenants.

The effects of unaffordable rent are confined not only to the household level but also affect the wider family and neighborhood conditions. These cultural, religious, and institutional mechanisms of strong social connections to the place of residence in Khulna City are further contributors to the unwillingness to leave, in the face of a deteriorating affordability. Place-based attachments cause an inhibited capacity to displace them to new residential locations, thus enslaving them to costly material living conditions. The risk of displacement not only compromises their relationship with critical resources but also access to work opportunities, education, and health. In addition, the combination of increasing rental rates, along with the bargaining power of the landlords, has allowed the creation of predatory behaviors, helped by

the scarcity of property available. The imbalance of power between landlords and tenants has been further exposed because respondents reported neglect of maintenance of houses as well as inability to exercise basic tenancy rights based on fear of eviction.

The wish to stay within their neighborhood, combined with the absence of feasible options, has pushed the residents into rental stress by occupying conditions that only get worse. Many reported significant sacrifices, including cutting down on essential needs, working longer hours, and enduring discriminatory or unsafe environments. These pressures have started to unravel the social fabric of the neighborhoods: families reported growing emotional distance, withheld communication to avoid placing additional burdens, and faced deteriorating relationships due to stress and overwork. Even tenants who manage to remain in their current houses are experiencing a decline in the very social cohesion and support systems that once defined their communities.

Conclusions

These findings enlighten the issues of affordable housing in many ways, by revealing how housing affordability pressures make profound impacts that go beyond what people can directly afford as rented accommodation. This study contributes to the discourse on the influences of housing affordability among the middle-income communities by exposing particular trade-offs, limitations, and collision among middle-income people in high-rent urban areas. Furthermore, this study brought in a new perception into the interconnection between housing demand and community progress dynamics in high-rent cities. It also reveals how housing affordability dynamics can employ in distinct ways and instigate particular limitations in various contexts, where residents may disproportionately rely on comparatively scarce, spatially bound resources.

Future studies should focus on probable distinctions in housing affordability dynamics and impacts over income groups and geographies, to increase our knowledge of this complex issue. This study recommends several, intersecting vectors of suffering, which could be investigated: the provocation of affording increasing housing expenses for middle-income residence, and its impacts on affected people; an inadequate social safety net to keep up resident demand, particularly for middle-income people; and the threats connected with displacement, which initiate limited restrictions in middle-income communities. Studies could also examine essential trade-offs, limitations, and coping mechanisms that are widely neglected in the traditional housing research by paying attention to middle-income households living in high-rent neighborhoods. The issues surrounding rental affordability have probably been escalating, more especially among the population of renters and those already vulnerably placed at the intersections of socio-economic boundaries. Although stress on rental housing has already been a problem, the political upheavals have aggravated its impacts. In fact, the interdependence between housing security, economic welfare, and health outcomes have become even more noticeable.

Therefore, this study argues that the desire for intense interventions to assist the residents coping with housing affordability, and in a way that admits divergent impacts over communities and the spatial nature of many assets, and that underpins existing support networks. The policy needs much extended access to housing affordability, with culturally suitable services, to secure the broad availability of these crucial forms of housing support. This move, integrated with broader, enforced tenant and rental security, can undermine landlord attempts to poke resident out of their homes.

The findings emphasize the importance of investigating rental stress within diverse local contexts to develop more targeted and effective policy responses. They need to be strategic and long-term in nature, as it will focus on housing issues and the improvement of the current community infrastructure. Policy solutions should reflect the varied needs of groups of affected people, as well as the spatial embeddedness of numerous systems of support. Strict laws on tenant protections are also important, as many tenants, despite their knowledge of their rights, may be too scared to stand up for their rights to avoid judgments on eviction or other forms of landlord revenge. An effective rights-based housing policy framework that integrates

affordability, law enforcement, resilience to the community can be a sustainable way of inclusive urban growth, a provision and protection of vulnerable renters, and stability of housing.

Recommendations

In light of these findings—both social and economic—following policy recommendations are proposed to address the housing stress experienced by middle-income renters in Khulna:

- **Introduce Preferential Treatment for Middle-Income Households:** Establish mechanisms to prioritize middle-income families in accessing affordable rental housing or homeownership opportunities.
- **Implement Transparent Rent Control Policies:** Prevent arbitrary rent increases by linking permissible hikes to inflation and wage growth. Establish a digital rent agreement platform to formalize contracts and protect both tenants and landlords under legal frameworks.
- **Expand Government-Led Rental Housing Schemes:** Scale up publicly funded rental colonies (such as PWD and NHA models), extending beyond government employees to include middle-income earners.
- **Implement Income-based Rent Model:** Install a structure of proportional rent that complies with worldwide affordability and set a limit on the monthly rent, which is the household income.
- **Private Sector Participation Incentives:** Give tax rebates, subsidized land or low-interest loans to the private developers who agree to construct rental housing in the middle-income groups. Give greater Floor Area Ratio (FAR) or height concessions to developers who set aside a specified share of their units for the provision of affordable rental dwellings.
- **Advocate for Inclusive Urban Development:** City governments should aim at achieving accessible, adequate, and affordable housing for all socio-economic classes, especially to those in the middle-income housing, as they form the core of the urban workforce in Khulna.

By implementing these policy measures, a more tolerant, inclusive, and equitable urban living can be provided where housing no longer renders excessive strain on the populace.

Acknowledgements: This research did not receive any funding support or grants. Nevertheless, the authors wish to acknowledge the academic support received from the Department of Architecture Gopalganj Science and Technology University, Gopalganj-8105, Bangladesh and the tenants at the three areas of Khulna who contributed to generate the data upon which this research has been produced.

Conflict of Interest: The author declares that there is no conflict of interest involved in this study.

Data Availability: Data utilized in this research is available with the author for scrutiny. They were used and presented in this research with permission from the owners of the data.

References

- Adeniyi, A. (2022) 'Housing Affordability', in R.C. Brears (ed.) *The Palgrave Encyclopedia of Urban and Regional Futures*. Cham: Springer International Publishing, 846–850. Available at: https://doi.org/10.1007/978-3-030-87745-3_206.
- Ahmad, S. (2015) 'Housing demand and housing policy in urban Bangladesh', *Urban Studies*, 52(4), 738–755. Available at: <https://doi.org/10.1177/0042098014528547>.

- Akinyode, B.F. (2017) 'Determining Factors for Housing Affordability in Ibadan, Nigeria', *Ethiopian Journal of Environmental Studies and Management*, 10(5), 642–653. Available at: <https://doi.org/10.4314/ejesm.v10i5.8>.
- Alam, Md.J. & Ahmad, M.M. (2013) 'Public Facilities in Public and Private Housing Projects in Dhaka, Bangladesh', *Urban Policy and Research*, 31(2),190–207. Available at: <https://doi.org/10.1080/08111146.2013.780278>.
- Alawadi, K., Khanal, A. & Almulla, A. (2018) 'Land, urban form, and politics: A study on Dubai's housing landscape and rental affordability', *Cities*, 81,115–130. Available at: <https://doi.org/10.1016/j.cities.2018.04.001>.
- Ali Hasan, A.S.H. (2024) Sense of Community in Gated Communities: The Case of Awali Town in Bahrain, in *Archi-Texts e-journal*, (1),1:67-75
- Aliu, Ibrahim Rotimi (2024) 'Empirical Perspectives on Residential Quality and Housing Preferences', in Aliu, I. R., *Urban Private Housing in Nigeria*. Cham: Springer Nature Switzerland (The Urban Book Series),53–67. Available at: https://doi.org/10.1007/978-3-031-47432-3_4.
- Aliu, I. R. (2024) 'Gender, ethnicity and residential discrimination: interpreting implicit discriminations in Lagos rental housing market', *Journal of Housing and the Built Environment*, 39(1),77–102. Available at: <https://doi.org/10.1007/s10901-023-10073-7>.
- Arshad, W. N. R. M. & Hasan, K.A.K. (2024) Spatial Experiences and Housing Satisfaction of Living in Old Public Housing Projects: Insights from Georgetown, Malaysia, *Archi-Texts e-journal* (2)1,1-10
- Assaf, S.A., Bubshaitr, A.A. & Al-Muwasheer, F. (2010) 'Factors affecting affordable housing cost in Saudi Arabia', *International Journal of Housing Markets and Analysis*, 3(4),290–307. Available at: <https://doi.org/10.1108/17538271011080628>.
- Aziz, F. et al. (2019) 'Empirical Evidence on the Determinants of Selangor's Public Housing Rent-to-own Purchase Decision', *International Journal of Real Estate Studies*, 13(2), 42–47.
- Azmi, N. & Bujang, A.A. (2021) 'The Gap between Housing Affordability and Affordable House: A Challenge for Policy Makers', *Planning Malaysia*, 19(17), 387–399. Available at: <https://doi.org/10.21837/pm.v19i17.1016>
- BBS (2021) 'Statistical Yearbook - Bangladesh 2020'. Bangladesh. Available at: <https://doi.org/ISBN-978-984-475-047-0>.
- Bratt, R.G. (2002) 'Housing and Family Well-being', *Housing Studies*, 17(1),13–26. Available at: <https://doi.org/10.1080/02673030120105857>.
- Byun, G. & Ha, M. (2016) 'The Factors Influencing Residential Satisfaction by Public Rental Housing Type', *Journal of Asian Architecture and Building Engineering*, 15(3), 535–542. Available at: <https://doi.org/10.3130/jaabe.15.535>.
- Collinson, R. (2011) 'Rental Housing Affordability Dynamics, 1990-2009', *SSRN Electronic Journal* [Preprint]. Available at: <https://doi.org/10.2139/ssrn.1914505>.
- Coolen, H. & Meesters, J. (2012) 'Editorial special issue: house, home and dwelling', *Journal of Housing and the Built Environment*, 27(1),1–10. Available at: <https://doi.org/10.1007/s10901-011-9247-4>.
- David Taiwo, O. & Misnan, S.H. (2020) 'Factors Influencing Supply of Affordable Housing in Nigerian Cities Using Confirmatory Factors Analysis', *International Journal of Built Environment and Sustainability*, 7(3),11–21. Available at: <https://doi.org/10.11113/ijbes.v7.n3.499>.
- Dayaratne, R. (1992) Supporting People's Placemaking: Theory and Practice. The Case of Support Housing in Sri Lanka, unpublished PhD thesis, University of Newcastle upon Tyne, UK.
- Dayaratne, R. & Kellett, P. (2008) 'Housing and home-making in low-income urban settlements: Sri Lanka and Colombia', *Journal of Housing and the Built Environment*, 23(1),53–70. Available at: <https://doi.org/10.1007/s10901-007-9099-0>.
- DeLuca, S. & Rosen, E. (2022) 'Housing Insecurity Among the Poor Today', *Annual Review of Sociology*, 48(1),343–371. Available at: <https://doi.org/10.1146/annurev-soc-090921-040646>.

- Dewita, Y., Yen, B.T.H. & Burke, M. (2018) 'The effect of transport cost on housing affordability: Experiences from the Bandung Metropolitan Area, Indonesia', *Land Use Policy*, 79,507–519. Available at: <https://doi.org/10.1016/j.landusepol.2018.08.043>.
- Dong, H. (2018) 'The impact of income inequality on rental affordability: An empirical study in large American metropolitan areas', *Urban Studies*, 55(10),2106–2122. Available at: <https://doi.org/10.1177/0042098017710380>.
- Ekta & Vardhan, P. (2025) 'Assessing Key Factors Influencing Rental Housing Choices and Affordability for Economically Weaker Sections (EWS): A Neighborhood Study in Delhi', *Journal of Contemporary Urban Affairs*, 9(1), 76–94. Available at: <https://doi.org/10.25034/ijcua.2025.v9n1-5>
- Ezennia, I.S. & Hoskara, S.O. (2019) 'Exploring the Severity of Factors Influencing Sustainable Affordable Housing Choice: Evidence from Abuja, Nigeria', *Sustainability*, 11(20),5792. Available at: <https://doi.org/10.3390/su11205792>.
- Gabriel, M. & Jacobs, K. (2006) 'Opportunities and Constraints in State Housing Policy: The Example of Tasmania's "Affordable Housing Strategy"', *Urban Policy and Research*, 24(4),539–551. Available at: <https://doi.org/10.1080/08111140601035325>.
- Gabriel, S. & Painter, G. (2020) 'Why affordability matters', *Regional Science and Urban Economics*, 80,103378. Available at: <https://doi.org/10.1016/j.regsciurbeco.2018.07.001>.
- Ghumare, P.N., Chauhan, K.A. & Yadav, S.M. (2021) 'Exploring preferences for affordable housing criteria importance among EWS in India', *International Journal of Housing Markets and Analysis*, 14(4),759–778. Available at: <https://doi.org/10.1108/IJHMA-06-2020-0073>.
- Glaeser, E. & Gyourko, J. (2018) 'The Economic Implications of Housing Supply', *Journal of Economic Perspectives*, 32(1),3–30. Available at: <https://doi.org/10.1257/jep.32.1.3>.
- Gram-Hanssen, K. & Bech-Danielsen, C. (2004) 'House, home and identity from a consumption perspective', *Housing, Theory and Society*, 21(1),17–26. Available at: <https://doi.org/10.1080/14036090410025816>.
- Jahan, R. & Kalam, A.K.M.A. (2012) 'Measuring Rental Housing Affordability of Middle-Income Group in Dhaka City', *Journal of Bangladesh Institute of Planners*, 5, 79–91. Available at: <https://doi.org/10.3329/jbip.v5i1.76985>.
- Khudri, M. & Chowdhury, F. (2013) 'Evaluation of Socio-economic Status of Households and Identifying Key Determinants of Poverty in Bangladesh', 37(3) 34-56
- Kirkpatrick, S.I. & Tarasuk, V. (2007) 'Adequacy of food spending is related to housing expenditures among lower-income Canadian households', *Public Health Nutrition*, 10(12),1464–1473. Available at: <https://doi.org/10.1017/S136898000700081X>.
- Lee, M. (2016) 'Getting Serious About Affordable Housing'.
- Liu, R., Li, T. & Greene, R. (2020) 'Migration and inequality in rental housing: Affordability stress in the Chinese cities', *Applied Geography*, 115,102138. Available at: <https://doi.org/10.1016/j.apgeog.2019.102138>.
- Mason, K.E. *et al.* (2013) 'Housing affordability and mental health: Does the relationship differ for renters and home purchasers?', *Social Science & Medicine*, 94,91–97. Available at: <https://doi.org/10.1016/j.socscimed.2013.06.023>.
- Morris, A., Hulse, K. & Pawson, H. (2021) 'Private Renting and Rental Stress', in Morris, A., Hulse, K. & Pawson, H., *The Private Rental Sector in Australia*. Singapore: Springer Singapore,107–127. Available at: https://doi.org/10.1007/978-981-33-6672-5_6.
- Myers, D. & Park, J. (2019) 'A Constant Quartile Mismatch Indicator of Changing Rental Affordability in U.S. Metropolitan Areas, 2000 to 2016'.
- Naznin, S. (2022) *Economic Restructuring and Its Socio-Cultural Impact on Urban Social Life: A Study of Khulna Metropolitan Area*. Unpublished. University of Dhaka.
- Newman, S.J. & Holupka, C.S. (2015) 'Housing Affordability and Child Well-Being', *Housing Policy Debate*, 25(1),116–151. Available at: <https://doi.org/10.1080/10511482.2014.899261>.

- Opoku, R.A. & Abdul-Muhmin, A.G. (2010) 'Housing preferences and attribute importance among low-income consumers in Saudi Arabia', *Habitat International*, 34(2), 219–227. Available at: <https://doi.org/10.1016/j.habitatint.2009.09.006>.
- Rahman, M. & Habib, A. (2019) 'Constraints on the Affordability of Middle-Income Group in Multi-ownership Housing: A Case of Khulna City with Particular Focus on Sonadanga Residential Area', *Journal of Engineering Science*, 10(1), 123–135.
- Rahman, M. D.A. (2012) *Housing the Urban Poor in Bangladesh: A Study of Housing Conditions, Policies and Organisations*. Unpublished. Heriot-Watt University.
- Revington, N. & Townsend, C. (2016) 'Market Rental Housing Affordability and Rapid Transit Catchments: Application of a New Measure in Canada', *Housing Policy Debate*, 26(4–5), 864–886. Available at: <https://doi.org/10.1080/10511482.2015.1096805>.
- Robinson, E. & Adams, R. (2008) 'Housing stress and the mental health and wellbeing of families.' Victoria: Australian Institute of Family Studies.
- Singla, H.K. & Bendigiri, P. (2019) 'Factors affecting rentals of residential apartments in Pune, India: an empirical investigation', *International Journal of Housing Markets and Analysis*, 12(6), 1028–1054. Available at: <https://doi.org/10.1108/IJHMA-12-2018-0097>.
- Stone, M.E. (2006) 'What is housing affordability? The case for the residual income approach', *Housing Policy Debate*, 17(1), 151–184. Available at: <https://doi.org/10.1080/10511482.2006.9521564>.
- Waldron, R. (2024) 'Responding to housing precarity: the coping strategies of generation rent', *Housing Studies*, 39(1), 124–145. Available at: <https://doi.org/10.1080/02673037.2021.2022606>.
- Walker, P.R. (2005) 'Human Settlements and Urban Life: A United Nations Perspective', *Journal of Social Distress and the Homeless*, 14(1–2), 65–71. Available at: <https://doi.org/10.1179/105307805807066329>.
- Yap, J.B.H. & Ng, X.H. (2018) 'Housing affordability in Malaysia: perception, price range, influencing factors and policies', *International Journal of Housing Markets and Analysis*, 11(3), 476–497. Available at: <https://doi.org/10.1108/IJHMA-08-2017-0069>.