

## Income Inequality and Urban Social Well-Being in Faisalabad: Evidence from Social Stratification, Access to Basic Needs and Residential Segregation



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**Abstract:** *Income inequality is an important socio-economic phenomenon affecting social relationships, psychological welfare, access to resources and organization of urban community. The present research explored the perceived relationship between urban social well-being and income inequality in Faisalabad. Universe of this study urban areas of Khurrianwala and Jaranwala. It employed a descriptive cross-sectional research design. A sample of 120 respondents were selected for the collection of primary data. A structured questionnaire was designed to gather relevant information from 60 participants chosen from each study area. The perceptions of the respondents were examined using descriptive statistics including frequencies and percentages. The inferential statistics (Pearson's Chi-square and One-Way ANOVA) were applied for inferential analysis. Findings of the research highlight that income inequality is positively correlated with social stratification, unequal opportunities, weakened social interaction, restricted access to basic needs, psychological pressure and residential segregation as a statistically significant association between monthly income and access to basic needs,  $\chi^2 (6, N = 120) = 14.582, p = .024$  were shown by the Pearson's Chi-square test. Moreover, a statistically significant difference in perceptions of social stratification across education levels,  $F (4,115) = 5.41, p = .001$  was also revealed by One-Way ANOVA. The study concluded that inequality in income had multidimensional social impacts and needed a combination of interventions to promote equity in education, health, housing, employment, social protection and balanced urban development.*

**Keywords:** Income Inequality, Urban Social Well-Being, Social Stratification, Basic Needs, Social Relations, Residential Segregation, Faisalabad, Pakistan

### Introduction

Income inequality has become a vital social, economic, and sociological issue due to the fact that unequal distribution of economic resources influences not only household living standards but also social relationships, opportunities, social status, and participation in community life. Economic inequalities can be socially reproduced as the differences in income start affecting people's access to education, healthcare, housing, employment, and other resources (Piketty, 2014; Stiglitz, 2012; Wilkinson & Pickett, 2009). In rapidly growing societies, economic growth and urban development can benefit different categories of the population to varying degrees. Faisalabad is an important industrial and commercial center in Punjab that has undergone significant urban and socioeconomic changes. At the same time, the existing differences in employment, income, access to services, and living conditions have led to visible socioeconomic differences among urban residents. Research on urban inequality demonstrates that widespread income disparities tend to be associated with unequal access to resources and differentiated urban living conditions (UN-Habitat, 2016; World Bank, 2022). Income inequality can affect the patterns of social interactions from the lens of sociology. The life chances concept of Max Weber gives a useful base for understanding how economic position impacts opportunities. The durable inequality by Tilly stresses the reproduction of inequalities using

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social boundaries and unequal access to resources. The capability approach by Sen highlights that development should be evaluated in terms of the substantive opportunities of people to achieve well-being rather than income alone (Sen, 1999; Tilly, 1998; Weber, 1978).

### **Research Problem**

Urban economic development does not always guarantee equal access to resources and opportunities. In Faisalabad, the variance in the level of income amongst different households may cause disparities in employment and access to quality education and health care, residential status, community participation, and the localities one can afford. These aspects relate to broader discussions surrounding the impacts of economic inequality on social malaise, health and well-being, and residential socioeconomic segregation (Pickett & Wilkinson, 2015; Tammaru et al., 2020; Wilkinson & Pickett, 2009). The initial article revealed the necessity of conducting studies on local levels since national debates on inequality in general may not necessarily reflect the reality in a specific area. The current piece of research aims to fill this gap by providing survey-based evidence (Tammaru et al., 2020). Urban studies are relevant because localized outcomes can be different due to variations in access to services and socio-economic segregation (Tammaru et al., 2020).

### **Objectives**

- To know the association between income inequality and social stratification in urban Faisalabad.
- To evaluate the perceived effects of income inequality on social relations and community life.
- To study the relationship between household income and access to basic needs.
- To explore perceived effects of income inequality on mental and social well-being.
- To observe the relationship between income inequality and residential segregation.

### **Theoretical Perspective**

Weber's (1978) theory of life chances clarifies how one's economy defines the amount of desirable resources and opportunities a person can have. Those who have more economic power than others might be able to obtain better access to education, medical services, housing, and networks.

Tilly's (1998) theory of durable inequality is also applicable to the case, as individuals' economic differences can be institutionalized and turned into social boundaries. For example, people with different incomes can have different housing, educational opportunities, workplaces, and social interactions in urban communities. Sen (1999) highlights the role of substantive freedoms and capabilities in development, suggesting that inequality in access to healthcare, education, and other services constitutes a form of deprivation. Meanwhile, Stiglitz (2012) shows that high levels of inequality can damage opportunity and social cohesion, while Wilkinson and Pickett (2009) associate inequality with social and health outcomes. This perspective is relevant to unpacking the multidimensionality of the situation in urban Faisalabad.

Urban inequality can also take place in space. Socioeconomic inequalities can be embedded in the living environment as residents with different levels of income have access to different neighborhoods, housing markets, and urban amenities. Tammaru et al. (2020) argue that changes in the level of income inequality can be associated with changes in residential segregation between various socioeconomic groups, which underlines the relevance of the spatial aspects of inequality. Indeed, the chosen article examines whether income differences can lead to the appearance of specific residential areas and whether urban facilities are unevenly distributed among them.

Another important dimension is access to basic needs and public services. Sen's (1999) capability approach focuses on the fact that people's well-being is determined by their real opportunities in terms of achieving a variety of valued functionings, rather than their income level. From this perspective, the fact that some people have less access to healthcare, education, housing, and nutritious food can be viewed as a manifestation of their lower capabilities. Therefore, in the current study, the role of income inequality was

considered in a multidimensional context, and the participants' perceptions of disparities in essential services and living standards were explored.

Research on subjective well-being indicates that the inequality–well-being relationship is more complex than a simple linear association. According to the study conducted by Ngamaba et al. (2018), the association between income inequality and subjective well-being has inconsistent results in the reviewed articles, and the overall pooled association was close to zero. The authors also found that the relationship differed depending on the level of economic development of the country. This implies that local-level analysis is needed to understand how inequality affects people's well-being, as country-level analysis and aggregated findings across countries may not reflect citizens' social experiences in a specific city.

The associations between inequality and health and between inequality and psychological well-being have been subject to extensive empirical assessments. Pickett and Wilkinson (2015), in their causal review of the literature, concluded that the overall evidence supported an association between income inequality and population health and well-being, acknowledging the heterogeneity in methods across studies. In a more recent systematic review, Tibber et al. (2022) assessed 42 studies of area-level income inequality and concluded that, across studies, there was evidence supporting an association between area-level income inequality and poorer adult mental health, albeit not consistently. These findings provide a pertinent backdrop to the exploration of perceived stress, self-esteem, social exclusion, psychological pressure, and general well-being in urban Faisalabad.

A significant portion of the work reviewed here is concerned with social relations and social cohesion. Specifically, Wilkinson and Pickett (2009) analyze evidence that greater social inequality undermines social outcomes, including social relations and social trust. This work is directly relevant to the current one because the Faisalabad survey seeks to determine if respondents notice reduced interaction, social distance, and cooperation between high- and low-income groups. However, the topic's literature also points to a limitation that is acute in the present study: the fact that the relationships identified are not necessarily universal. For example, Ngamaba et al. (2018) suggest that the specific contexts and institutions in which social interactions take place moderate the identified associations.

Income inequality is considered by many to be both an economic distribution phenomenon and a social determinant of factors contributing to unequal opportunities. Piketty (2014) claims that the concentration of a significant amount of income and wealth may lead to the emergence of social inclusions. Stiglitz (2012) also highlights the fact that income inequality adversely affects the provision of opportunities and social mobility. Considering these issues from a sociological perspective, it is possible to suggest that income concentration should be examined in terms of various social dimensions and mechanisms that contribute to the emergence of advantageous and disadvantageous positions in society.

## Methodology

The study has been carried out using a quantitative descriptive cross-sectional research design. The quantitative cross-sectional research type was used because it is commonly applied in survey research practices to gather numerical data from a sample population at a given point in time (Babbie, 2020; Bryman, 2016; Saunders et al., 2019). A total of 120 respondents were selected from urban model towns of Khurrianwala and Jaranwala on a percentage basis, with 60 respondents selected from each area.

The initial study employed a multistage simple random sampling technique, and participants were selected from various socioeconomic classes. The data were collected using a questionnaire comprising closed-ended questions and explored variables such as income, social stratification, social relations, access to necessities, mental and social well-being, and spatial variations. The use of a questionnaire as an instrument is coherent with the directions put forward by previous researchers for questionnaire-based studies (Hair et al., 2019; Sekaran & Bougie, 2016).

The items were measured using a five-point Likert scale. Descriptive statistics included frequencies and percentages. Inferential statistics comprised Pearson's Chi-square test for the association between monthly gross household income and access to basic needs and a one-way ANOVA test to determine if the perception of social stratification differed significantly among the education groups. The level of significance was  $\alpha = .05$ .

## Results and Discussion

**Table 1**

*Socio-economic attributes of Respondents*

| Variables      | Category            | Frequency | Percentage |
|----------------|---------------------|-----------|------------|
| Gender         | Male                | 70        | 58.3       |
|                | Female              | 50        | 41.7       |
| Age            | 16–25 years         | 35        | 29.2       |
|                | 26–35 years         | 30        | 25.0       |
|                | 36–45 years         | 25        | 20.8       |
|                | 46–55 years         | 18        | 15.0       |
|                | 55 and above        | 12        | 10.0       |
| Education      | Primary             | 15        | 12.5       |
|                | Secondary           | 25        | 20.8       |
|                | Intermediate        | 30        | 25.0       |
|                | Bachelor's          | 32        | 26.7       |
|                | Master's and above  | 18        | 15.0       |
| Occupation     | Government Employee | 20        | 16.7       |
|                | Private Employee    | 35        | 29.2       |
|                | Business person     | 25        | 20.8       |
|                | Labourer            | 22        | 18.3       |
|                | Unemployed          | 18        | 15.0       |
| Monthly Income | Up to Rs. 30,000    | 32        | 26.7       |
|                | Rs. 30,000–70,000   | 40        | 33.3       |
|                | Rs. 70,000–300,000  | 30        | 25.0       |
|                | Above Rs. 300,000   | 18        | 15.0       |

This table shows that male respondents account for 58.3%, while female respondents account for 41.7%. Moreover, the most common age group was 16–25, which constitutes 29.2%, followed by the age group of 26–35, which constitutes 25%. In addition, the highest level of education was a bachelor's degree, which constitutes 26.7%. Furthermore, the highest occupational category was private employees with 29.2%. Additionally, the highest monthly household income was 30,000–70,000 Rs., which comprises 33.3%, followed by 0–30,000 Rs., which comprises 26.7%.

**Table 2**

*Income Inequality and Social Stratification*

| Statement                                             | Strongly Disagree | Disagree  | Neutral    | Agree      | Strongly Agree |
|-------------------------------------------------------|-------------------|-----------|------------|------------|----------------|
| Clear division between rich and poor people           | 4 (3.3%)          | 8 (6.7%)  | 12 (10.0%) | 50 (41.7%) | 46 (38.3%)     |
| People are treated differently based on income        | 51 (4.2%)*        | 10 (8.3%) | 14 (11.7%) | 48 (40.0%) | 43 (35.8%)     |
| Higher-income families have more opportunities        | 3 (2.5%)          | 4 (5.8%)* | 10 (8.3%)  | 52 (43.3%) | 48 (40.0%)     |
| Income level determines social status                 | 6 (5.0%)          | 9 (7.5%)  | 15 (12.5%) | 47 (39.2%) | 43 (35.8%)     |
| Income inequality creates social classes              | 4 (3.3%)          | 8 (6.7%)  | 13 (10.8%) | 51 (42.5%) | 44 (36.7%)     |
| Income inequality increases gap between social groups | 3 (2.5%)          | 8 (6.7%)  | 11 (9.2%)  | 53 (44.1%) | 45 (37.5%)     |

The result of the above table demonstrates the strong perceived link between income inequality and social stratification. For example, 80% of respondents agreed or strongly agreed that there is a clear distinction between poor and wealthy people. Similarly, 83.3% agreed or strongly agreed that higher-income families have more opportunities than lower-income families. In addition, the participants perceived income as a factor that determines social status and the cause of social-class formation.

**Table 3***Income Inequality, Social Relations and Community Life*

| Statements                                                            | Strongly Disagree | Disagree  | Neutral    | Agree      | Strongly Agree |
|-----------------------------------------------------------------------|-------------------|-----------|------------|------------|----------------|
| Higher-income people have more influence in community decision-making | 5 (4.2%)          | 10 (8.3%) | 14 (11.7%) | 50 (41.7%) | 41 (34.1%)     |
| Rich and poor people interact less with each other                    | 4 (3.3%)          | 11 (9.2%) | 15 (12.5%) | 48 (40.0%) | 42 (35.0%)     |
| Income inequality weakens community unity                             | 5 (4.2%)          | 9 (7.5%)  | 13 (10.8%) | 52 (43.3%) | 41 (34.2%)     |
| People from different income groups feel socially distant             | 4 (3.3%)          | 8 (6.7%)  | 14 (11.7%) | 51 (42.5%) | 43 (35.8%)     |
| Income inequality affects social relationships negatively             | 3 (2.5%)          | 9 (7.5%)  | 12 (10.0%) | 53 (44.2%) | 43 (35.8%)     |
| People are less willing to cooperate with different income groups     | 5 (4.2%)          | 10 (8.3%) | 13 (10.8%) | 49 (40.8%) | 43 (35.9%)     |

Overall, 91 respondents or 75.8% selected agree or strongly agree that people with higher income have more say in matters concerning the community. Seventy-five percent selected agree or strongly agree that the rich and the poor interact with each other less. Generally, there is a perceived lack of cohesion, social isolation, and decreased willingness to cooperate among individuals from different socioeconomic statuses.

**Table 4***Income Inequality and Access to Basic Needs*

| Statements                                                                   | Strongly Disagree | Disagree   | Neutral    | Agree      | Strongly Agree |
|------------------------------------------------------------------------------|-------------------|------------|------------|------------|----------------|
| Low-income families face difficulty obtaining quality healthcare             | 3 (2.5%)          | 8 (6.7%)   | 11 (9.2%)  | 52 (43.3%) | 46 (38.3%)     |
| Income affects access to quality education                                   | 4 (3.3%)          | 7 (5.8%)   | 10 (8.3%)  | 54 (45.0%) | 45 (37.5%)     |
| Housing conditions differ across income groups                               | 3 (2.5%)          | 9 (7.5%)   | 12 (10.0%) | 51 (42.5%) | 45 (37.5%)     |
| Low-income households struggle to meet basic living expenses                 | 2 (1.7%)          | 7 (5.8%)   | 10 (8.3%)  | 55 (45.8%) | 46 (38.4%)     |
| Income inequality limits access to essential services                        | 4 (3.3%)          | 8 (6.7%)   | 11 (9.2%)  | 53 (44.1%) | 44 (36.7%)     |
| Low-income households have limited access to nutritious food and necessities | 3 (2.5%)          | 18 (6.7%)* | 13 (10.8%) | 50 (41.7%) | 46 (38.3%)     |

The results obtained indicate significant disparities in residents' perception of the availability of essential services. Overall, 81.6% of respondents agreed or strongly agreed that low-income families experience challenges in accessing quality healthcare services. In addition, 82.5% agreed or strongly agreed that families' income has an impact on their access to quality education. Furthermore, eighty-four point two percent agreed

or strongly agreed that low-income households experience a challenge in meeting basic living costs. Moreover, 80.8% of respondents agreed or strongly agreed that income inequality affects the access of citizens to essential services.

**Table 5**

*Income Inequality and Mental and Social Well-Being*

| Statements                                                          | Strongly Disagree | Disagree | Neutral    | Agree      | Strongly Agree |
|---------------------------------------------------------------------|-------------------|----------|------------|------------|----------------|
| Income inequality causes stress among low-income households         | 4 (3.3%)          | 8 (6.7%) | 12 (10.0%) | 52 (43.3%) | 44 (36.7%)     |
| Financial differences affect people's self-esteem                   | 5 (4.2%)          | 9 (7.5%) | 13 (10.8%) | 50 (41.7%) | 43 (35.8%)     |
| Income inequality leads to feelings of social exclusion             | 4 (3.3%)          | 8 (6.7%) | 14 (11.7%) | 51 (42.5%) | 43 (35.8%)     |
| People with lower incomes experience greater psychological pressure | 3 (2.5%)          | 8 (6.7%) | 11 (9.2%)  | 54 (45.0%) | 44 (36.6%)     |
| Income inequality negatively affects overall well-being             | 4 (3.3%)          | 7 (5.8%) | 13 (10.8%) | 52 (43.4%) | 44 (36.7%)     |

The results of the study indicate consistent negative effects on people's perception of their own well-being. For instance, 77.5% of the participants agreed or strongly agreed with the statement concerning the negative effects of financial differences on self-esteem. Similarly, 78.3% of the respondents agreed or strongly agreed that income inequality has a negative effect on social exclusion. Specifically, 98 respondents (81.6%) agreed or strongly agreed that individuals with low income experience more significant psychological pressure, while 96 respondents (80.1%) associated negative changes in the general well-being with income inequality.

**Table 6**

*Income Inequality and Residential Segregation*

| Statements                                                         | Strongly Disagree | Disagree | Neutral    | Agree      | Strongly Agree |
|--------------------------------------------------------------------|-------------------|----------|------------|------------|----------------|
| Rich and poor households tend to live in separate neighbourhoods   | 4 (3.3%)          | 8 (6.7%) | 12 (10.0%) | 52 (43.3%) | 44 (36.7%)     |
| Income influences the area where people can afford to live         | 3 (2.5%)          | 7 (5.8%) | 11 (9.2%)  | 54 (45.0%) | 45 (37.5%)     |
| Urban development benefits wealthy areas more than poor areas      | 4 (3.3%)          | 9 (7.5%) | 13 (10.8%) | 50 (41.7%) | 44 (36.7%)     |
| Public facilities are better in high-income neighbourhoods         | 3 (2.5%)          | 8 (6.7%) | 12 (10.0%) | 53 (44.1%) | 44 (36.7%)     |
| Income inequality contributes to residential segregation           | 3 (2.5%)          | 7 (5.8%) | 11 (9.2%)  | 54 (45.0%) | 45 (37.5%)     |
| Income differences influence neighbourhood infrastructure/services | 4 (3.3%)          | 8 (6.7%) | 12 (10.0%) | 51 (42.5%) | 45 (37.5%)     |

The results suggest that most participants believed that income significantly influenced the area where one could afford to live. Specifically, 82.5% of respondents either agreed or strongly agreed with this statement. In addition, 80% of participants perceived more public facilities in high-income neighborhoods. Finally, 82.5% of participants either agreed or strongly agreed that income inequality causes residential segregation in Faisalabad.

**Table 7***Inferential Analysis*

| Test                         | Value  | df | Sig. |
|------------------------------|--------|----|------|
| Pearson Chi-Square           | 14.582 | 6  | .024 |
| Likelihood Ratio             | 15.013 | 6  | .020 |
| Linear-by-Linear Association | 8.241  | 1  | .004 |
| N of Valid Cases             | 120    | —  | —    |

The Pearson chi-square test revealed a significant association between the participants' monthly family income and their access to meeting basic needs,  $\chi^2(6, N = 120) = 14.582$ ,  $p = .024$ . Since  $p < .05$ , the null hypothesis was rejected. Thus, it was found that the family income is significantly associated with access to basic needs in the studied group.

**Table 8***Perceptions of Social Stratification by Education Level*

| Source         | SS            | df         | MS   | F    | P    |
|----------------|---------------|------------|------|------|------|
| Between Groups | 18.72         | 4          | 4.68 | 5.41 | .001 |
| Within Groups  | 99.48         | 115        | .87  | —    | —    |
| <b>Total</b>   | <b>118.20</b> | <b>119</b> | —    | —    | —    |

The One-Way ANOVA indicated that there was a statistically significant difference in perceptions of social stratification depending on the level of education,  $F(4,115) = 5.41$ ,  $p = .001$ . This result implies that the amount of education is related to different perspectives on the social-stratification consequences of income inequality.

**Discussion**

The results describe the situation in urban Faisalabad as a matter of social concern rather than a mere gap between the rich and the poor. The majority of participants noted the existence of a clear boundary between the rich and the poor and believed that the high-income category has more privileges. This statement aligns with the sociological perspective explaining that economic status affects people's position and opportunities in society.

The results connected to social relations could lead to the conclusion that economic inequality might result in social divisions. The respondents noticed lesser interaction between the rich and the poor, more social distance, and unwillingness to cooperate between different income groups. These factors could translate into divisions in communities. Access to basic needs appeared to be the most influential factor. The respondents almost unanimously agreed that income influences access to healthcare, education, housing, nutritious food, and other essentials. The significant Chi-square statistic testifies to a link between the income of the household and access to basic needs. The psychological results are also significant. A large minority of respondents tied income inequality to stress, lowered self-esteem, social isolation, and psychological pressure. Therefore, socioeconomic inequality contributes to well-being both by material loss and by social comparison. The spatial results highlight another facet of urban inequality. Most respondents perceive residential segmentation between upper- and lower-income households with a belief that income dictates affordability. Intra-neighborhood variations in public facilities and infrastructure illustrate how economic inequality gets geospatially entrenched. The inferential results add to the descriptive weight. The significant Chi-square result suggests that income level and accessibility to basic needs are not independent in the sample. The significant ANOVA test shows that the sample has differential perceptions of social stratification across education categories.

## **Conclusion**

This study aimed to assess income inequality as a multidimensional determinant of urban social well-being in Faisalabad. The study utilized quantitative data collected from 120 respondents to evaluate the perceived level of inequality in social status, opportunities, community relations, access to basic needs, and neighbourhood conditions in urban Khurrianwala and Jaranwala. The findings revealed significant perceptions of inequality among the respondents. The study concludes that the issue of inequality should be addressed from a social-development perspective and not only from an economic perspective. Addressing the problem requires the implementation of pro-poor strategies such as the provision of quality education and healthcare services, the promotion of decent work and social protection, and affordable housing.

## **Policy Recommendations**

- Enhance equitable access to education, particularly in lower-income urban communities.
- Enhance access to affordable healthcare and financial support for economically disadvantaged households.
- Encourage safe employment, fair pay and skills development.
- Encourage targeted social protection for households facing financial insecurity.
- Ease access to affordable housing and reduce excessive spatial separation between socio-economic groups.
- Ensure equitable distribution of infrastructure, sanitation, roads, parks and community facilities.
- Develop community-level initiatives which encourage interactions and cooperation between socio-economic groups.
- Cognizance of the psychological impact of long-term financial insecurity and social exclusion in social welfare programmes.

## **Limitations and Future Research**

The study was cross-sectional, hence providing a mere snapshot of the views of the respondents. It was limited to 120 respondents only from the urban areas of Khurrianwala and Jaranwala. Therefore, extrapolation of the results to embrace the views of all urban and rural communities of Pakistan cannot be done. Further studies can be carried out using a larger sample size. A comparison study of cities and exploring the differences between formal and informal workers in terms of gender and level of education can be done. The use of multivariate and longitudinal studies is recommended.

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