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REVIEW ARTICLE

Impact of middle-class and Education in Karachi

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ABSTRACT

This research paper attempts to determine the influence of inflation on middle-class families and education in Karachi. To achieve this goal, this research is intended to accomplish the following objectives evaluate the effect of the price rise on spending and savings of families examine the impact of inflation on educational expenditure and quality education and investigate the challenges faced by the middle class due to inflation. This study will use a quantitative research design. The information was gathered via structured questionnaires which were given to middle-class families residing in Karachi through the method of sampling. The questionnaire contained closed-end questions about income, expenses, inflation, and costs of education. The obtained data were analyzed using SPSS. Descriptive and inferential statistical methods were used to determine the connection between inflation, financial situation, and education in these households. The results ofresearch showinflation affects the fin of middle-class families,most people having trouble covering their expenses as inflation rises. Additionally, rising education expenses affect the accessibility of quality education; in particular, people spend less money on their education or choose cheaper options. Statistics have proved the presence of a connection between inflation and problems in financial situations that lead to poor education for the younger generation. Rising prices reduce purchasing power and increase the difficulty of meeting educational expenses. It is recommended that the government implement effective inflation-control measures, provide educational support programs, and introduce policies that reduce the economic burden on middle-class families.

Keywords: KeywordsInflation; Middle-Class Households; Education; Karachi; Cost of Living; Household Expenditure; Pakistan

INTRODUCTION

including contractual, temporary, and seasonal workers, who take on short-term jobs to support their households Inflation is one of the major economic challenges affecting middle-class households in developing economies. Rising prices reduce purchasing power and create financial pressure on families, especially in urban areas where the cost of living is continuously increasing. Middle-class households are often forced to reduce non-essential expenditures and adjust their spending priorities to manage basic needs. In Karachi, increasing inflation has significantly affected household welfare and educational expenses. Families face difficulties in managing school fees, transportation costs, books, and other educational requirements due to declining real income. As a result, inflation not only affects household consumption but also influences access to quality education and the overall standard of living. (Tremblay, 2026).

PROBLEM STATEMENT

Middle-class households in Karachi are increasingly vulnerable due to inflation, as fixed income levels and indirect taxes fail to match their soaring cost of living. These pressures not only limit their ability to afford basic goods and services but also reduce opportunities for higher education; consequently, inflation threatens both the financial stability and educational prospects of middle-class families, reinforcing socio-economic in-

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equalitiesRising oil prices raise consumer costs and the need for US dollars to pay for oil imports, which pushes the Pakistani rupee down and contributes to inflation. (Hoor 2025. Rising oil prices lead to rupee depreciation and worsening inflation.. Hoo2025). Improving economic balance sheet ability to recover from economic stress through reduced leverage, extended debt maturities, and maintaining strong liquidity has become a competitive necessity in an inflationary economic environment rather than merely a conservative financial strategy. (Yahaya, O. A.2026).

RESEARCH OBJECTIVES

1) To examine the relationship between inflation and financial stress experienced by middle-class families in urban Karachi.

2) To analyze how inflation affects the spending priorities of middle-class households, especially in terms of education-related expenses.

3) To examine the effects of rising inflation on the monthly household budgets of middle-class families in Karachi.

RESEARCH QUESTIONS

1) Why are middle-class families more vulnerable to inflation in Karachi compared to other socioeconomic groups?

2) Where do middle-class families in Karachi cut expenses when inflation rises, especially concerning education?

3) What are the key effects of inflation on the financial situation of middle-class households in Karachi?

SCOPE OF THE STUDY

This research focuses on analyzing the impact of inflation on middle-class households in Karachi, Pakistan, with a specific emphasis on how to quality education. The study targets urban middle-income families-defined within a specificincome bracket-who have school- or college-going children. It will examine how rising cost of living and education (e.g tuition fees, school supplies, and transport) affect household budgets and decision-making. Thestudy is limited to selected areas in Karachi and will collect data from a small sample through survey and/or intervie. Rising oil prices eventually slow GDP growth and raise inflation, mirroring trends seen in other oil-importing nations.The cost of imported goods rises as a result of the depreciation, further causing economic instability Hoor 2025).

SIGNIFICANCE OF THE STUDY

By exploring how inflation impacts educational choices, spending, and access, the research will help policymakers, educators, and social institutions to understand the need for targeted support. The findings may guide future efforts to make education more affordable and sustainable for middle-class families. Policymakers and investors in oil-importing countries must devise ways to learn the negative effects of oil price volatility on financial markets. (Wang et al., 2013), Inflation strains Karachi's middle class financially and psychologically, while limiting investment in education

LITERATURE REVIEW

Based on the research, the theory is Cost of Living by **A.A. Konüs (1924)**. focuses on how changes in prices affect the ability of households to maintain their standard of living.

Cost of living (COL)

Inflation increases the general price level in an economy, meaning that families must spend more money to purchase the same goods and services they previously could afford. For middle-class households in Karachi, inflation has a direct impact on everyday expenses such as food, fuel, rent, transportation, and utility bills. As the price of these necessities increases, a family is forced to realign its budgeting practices so that its resources are efficiently utilized. The expense of education is usually among the largest costs incurred by middle-class households in urban settings since most people prefer private education institutions

RESEARCH VARIABLES

Inflation

It is a situation whereby there is an increase in the cost of goods and services in a consistent manner. If the rate of inflation increases, the amount required to purchase goods and services increases, thereby affecting the living standards of individuals.

Middle class household:

They are those families earning middle levels of income. Inflation affects them the most because their income does not increase as fast as prices. They face problems in paying bills, managing groceries, and maintaining a balanced lifestyle.

Education:

Inflation also impacts education by increasing school fees, book costs, and transport charges. Many middle-class parents struggle to continue their children's education in good schools due to financial pressure.

THEORETICAL FRAMEWORK

Figure 1 is research variable.

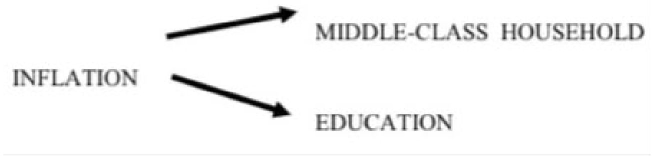

Figure 1. Research variable

HYPOTHESIS

As inflation rises, the financial conditions of middle-class households decrease, and as per the framework, the hypothesis can be developed as mentioned below;

H1: There is a significant relationship between inflation and the financial condition of middle-class households in Karachi.

As inflation increases, educational expenses and access for middle-class children decline.

H2: There is a significant relationship between inflation and educational expenses of middle-class families in Karachi.

RESEARCH METHODOLOGY

In this chapter, I am going to look at research design, area of study, population, population sample, sampling technique, data collection instrument, validity of questionnaire, and method of data collection.

RESEARCH DESIGN

A survey research design was used in this study because it was suitable for achieving the research objectives and answering the research questions. This design helped the researcher collect information from a selected group of people and understand their views and experiences. In survey research, data are collected from a sample of the population, and the results are used to represent the whole population. For this study, the survey design was appropriate as it allowed the researcher to examine the impact of inflation on middle-class households and education in Karachi by collecting responses from selected households. The survey Questionnaires were used to gather data related to household expenses, income, and educational methods. It is easier to analyze the opinions and experiences of middle-class families affected by inflation.

DELIMITATION OF THE STUDY

This study examined the impact of inflation on middle-class households and education. The study was limited to selected middle-class households residing in Karachi, Pakistan. Data were collected from households across different residential areas of Karachi to understand how rising inflation affects household expenses and children's educational activities. The study focused only on middle-class families and did not include lower-class or upper-class households. Furthermore, the research was confined to Karachi city, and therefore, the findings may not be generalized to other cities or regions of Pakistan.

POPULATION OF THE STUDY

For this study, the target population included middle-class households affected by inflation in Pakistan. However, the accessible population consisted of middle-class households living in Karachi, as these were within the researcher's reach. The population of the study comprised approximately **500 middle-class households** from different areas of Karachi. These households were selected to understand how inflation has influenced their daily household expenses and the education of their children. The study focused only on middle-class families, as they are significantly affected by rising prices while trying to maintain educational standards. Other social classes were not included in this research.

Sample of the population

Based on and Morgan (1970) (Table 1)

Table 1: Model Summary

Model	R	R Square	Adjusted Square R	Std. Error of the Estimate
1	.772[a]	.597	.531	.688

According to this reference, I have selected my sample of 32.

SAMPLING TECHNIQUE

A stratified random sampling technique was used to select participants to ensure fair representation of middle-class households in Karachi. The population was divided into strata based on residential areas. From each stratum, households were selected through simple random sampling by randomly drawing household names until the required sample size was reached. Proportionate stratified sampling was applied so that areas with a larger middle-class population had greater representation. This method helped in accurately studying the impact of inflation on middle-class households and education in Karachi.

Instrument For Data Collection

For this study, the researcher used an interview schedule and a questionnaire as the main instruments for data collection. Interviews were conducted with selected members of middle-class households in Karachi. The interview questions were designed to obtain relevant information about the effects of inflation on household income, daily expenses, and educational costs. Questions related to rising prices, household budgeting, school fees, tuition expenses, and challenges faced in maintaining education standards were asked during the interviews. In addition to the interviews, a questionnaire designed by the researcher titled "Impact of Inflation on Middle-Class Households and Education in Karachi" was also used for data collection. The content of the questionnaire was developed based on the information gathered from the interviews as well as from the review of related literature. The questionnaire consisted of four sections: A, B, C, and D. Section A focused on the personal information of the respondents. Section B focused on respondents' perceptions and opinions regarding inflation and its general effects. Section C included questions on the impact of inflation on children's education, such as school fees, books, and tuition costs. Section D focused on the effects of inflation on education and students' financial well-being. The questionnaire was structured using a 4-point Likert scale, ranging from strongly agree, agree, disagree, to strongly disagree. The respondents were asked to indicate their level of agreement with each statement provided in the questionnaire.

Method Of Data Collection

Following the pilot testing and making the necessary changes, the final questionnaire was distributed to the chosen respondents for this study. The questionnaires were personally distributed to middle-class families in Karachi to obtain data regarding the effects of inflation on family life and education. In total, 15 questionnaires were sent out, and there were 32 successful responses to these questionnaires. The questionnaires were distributed and collected with the help of the researcher's connections, which made the data collection process an easy one. The cooperation of the respondents allowed us to collect the required information within a limited period of time.

Method of data analysis

The data collected in the field were then analyzed in order to answer the research questions raised. The answers provided by respondents to the questionnaire were analyzed using the mean score approach. The weightage of each option provided in the instrument was determined using a five-point Likert Scale as followsStrongly Agree (SA)= 5Agree (A)= 4Neutral (N)= 3Disagree (D)= 2and Strongly Disagree (SD)= 1. The decision mean was considered 3.00, indicating the middle value on the five-point scale. The acceptance criterion for all items was that their mean scores be not less than 3.00.

DATA PRESENTATION AND ANALYSIS

Demographic Information of Respondents

This section presents the demographic information of the respondents who participated in the study. The demographic data include gender, age group, occupation, educational qualification, and monthly income level of the respondents. The purpose of this part is to provide some background information on the respondents under study. (Figure 2)

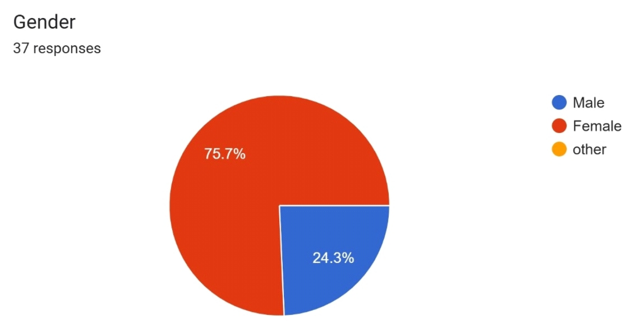

Figure 2. Gender

The term gender is used for classifying respondents into males and females. Gender is considered one of the important variables used in research for determining any differences in their views, behaviors, or experiences. Gender distribution is often described using percentages and pie charts. (Figure 3)

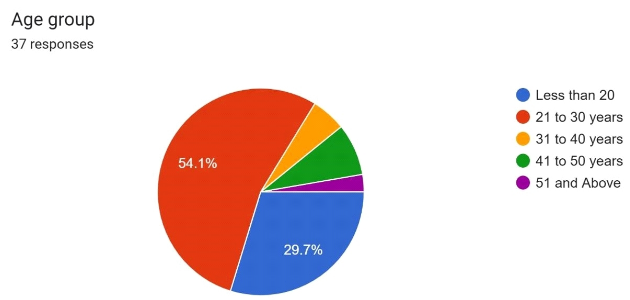

Figure 3. Age

Age refers to the number of years a respondent has lived. For this study, respondents were categorized into age groups such as 18–25, 26–35, and 36–45 years. Age is an important demographic factor because it may influence respondents' attitudes and decision-making processes. (Figure 4)

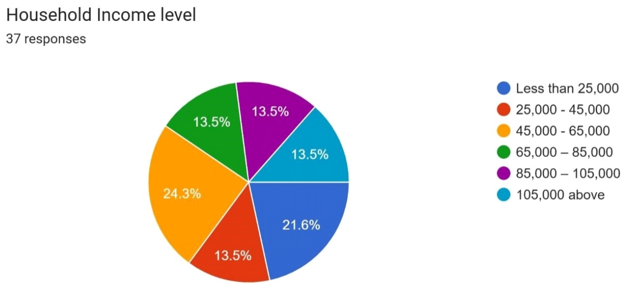

Figure 4. Household income

Monthly income refers to the amount earned by respondents each month. It is an important socioeconomic factor and was categorized into different income groups for this study.

Qualification

The academic qualification of the respondent, including level of schooling. (Figure 5)

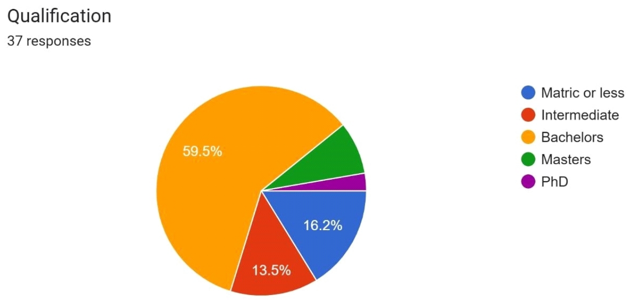

Figure 5. Qualification

The academic qualification of the respondent, including level of schooling. (Figure 6)

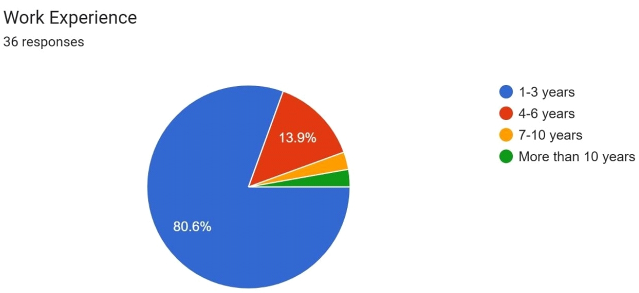

Figure 6. Work experience

Work experience refers to the number of years respondents have spent in employment or professional activities. It is commonly grouped into categories such as less than 5 years, 5–10 years, and above 10 years. Work experience helps researchers evaluate respondents' practical knowledge and professional exposure related to the study area.

RESEARCH QUESTION

Interpretation

The **R Square value of 0.597** shows that approximately **59.7% of the variation** in people's reactions toward high prices is explained by the variables included in the model. In other words, factors related to inflation explain more than half of the respondents' emotional responses. The remaining **40.3%** may be influenced by other factors that were not included in the study. (Table 2)

Interpretation

The regression results indicate that the statement "Controlling inflation should be a high priority for the government and its agencies" has a statistically significant effect, with a t-value of 5.363 and a p-value (Sig.) of 0.000, which is below the 0.05 significance level. This suggests that respondents strongly believe inflation control should be a top government priority. In contrast, the statement "Inflation has a strong impact on an individual's pocketbook and standard of living, and if inflation rises too high, more people will be forced to seek assistance" is not statistically significant, as its t-value is -0.842 and its p-value is 0.406, exceeding the 0.05 threshold. Similarly, the statement "Inflation governs the way we live; raising prices reduces purchasing power" also lacks statistical significance, with a t-value of -1.222 and a p-value of 0.231. The statement "High inflation affects all aspects of business and investing and may lead to business failures" is likewise not significant, with a t-value of 1.295 and a p-value of 0.205, which is above 0.05. Overall, among all the variables examined, only the perception that controlling inflation should be a high government priority shows a statistically significant relationship ($p < 0.05$), while the other variables do not demonstrate significant effects. (Table 3)

Interpretation

The regression results show that the statement "Controlling inflation should be a high priority for the government and its agencies" is not statistically significant, with a t-value of -0.152 and a p-value of 0.880, which is greater than the 0.05 significance level. Similarly, the other variables in the model do not show statistically significant relationships with the dependent variable, as their p-values are greater than 0.05. (Table 4)

Interpretation

The regression results show that the statement "Controlling inflation should be a high priority for the government and its agencies" has a statistically significant effect, as its t-value is 5.363 and p-value (Sig.) is 0.000**,**

Table 2: Coefficients[a]

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	.951	1.125		.845	.405
Does inflation have a strong impact on an individual's pocketbook and on one's standard of living?	-.179	.213	-.121	-.842	.406
If inflation rises too high, more people will be forced to seek assistance, e.g., welfare, food stamps, charity, etc?	.020	.182	.014	.111	.912
If inflation governs the way we live. I simple raise the prices, get less for your money?	-.190	.156	-.158	-1.222	.231
High inflation affects all aspects of business and investing. It is unhealthy for business; failures will result.	.191	.147	.164	1.295	.205
Do you think that controlling inflation should be a high priority for the government and its agencies?	.858	.160	.818	5.363	.000

Table 3: Model Summary

Model	R	R Square	Adjusted Square	R	Std. Error of the Estimate
1	.246[a]	.060	-.091		1.083

Table 4: Coefficients[a]

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	5.076	1.772		2.865	.007
Does inflation have a strong impact on an individual's pocketbook and on one's standard of living?"	.033	.335	.021	.097	.923
If inflation rises too high, more people will be forced to seek assistance, e.g., welfare, food stamps, charity, etc?	-.031	.286	-.020	-.109	.914
If inflation governs the way we live. It's simple: raise the prices, get less for your money?	-.056	.245	-.045	-.230	.820
High inflation affects all aspects of business and investing. It is unhealthy for business; failures will result.	-.260	.232	-.217	-1.120	.271
Do you think that controlling inflation should be a high priority for the government and its agencies?	-.038	.252	-.035	-.152	.880

which is less than the 0.05 significance level. This indicates that respondents strongly believe that inflation control should be a major government priority. The statement "Inflation has a strong impact on an individuals pocketbook and standard of living, and if inflation rises too high, more people will be forced to seek assistance" is not statistically significant because its t-value is -0.842 and p-value is 0.406, which is greater than 0.05. Similarly, the statement "Inflation governs the way we live raising prices reduces purchasing power" is also not statistically significant, with a t-value of -1.222 and p-value of 0.231. The statement "High inflation affects all aspects of business and investing and may lead to business failures" is likewise not statistically significant, as its t-value is 1.295 and p-value is 0.205, which exceeds the 0.05 threshold. Overall, among all the variables included in the model, only the perception that controlling inflation should be a high government priority shows a statistically significant relationship ($p < 0.05$), while the remaining variables do not demonstrate statistically significant effects.

HYPOTHESIS TESTING

This study assessed how inflationary aspects have an impact on the behavior of students when they experience financial difficulties while studying and require financial assistance. According to the analysis, there is no significant relationship between the selected variables of inflation and studentsseeking financial assistance. In addition, most respondents stated that there was an effect of inflation on their purchasing power, expenditures, and financial stability. Nonetheless, these aspects cannot be used independently to establish why some students seek financial aid or do not. The results also indicated that instead of relying on financial assistance, there are various ways that the students can deal with the situation resulting from inflation. Although several students felt that inflation increases financial stress and devaluation of the currency, this perception had no direct impact on their decision-making when it comes to seeking financial assistance. Similarly, concerns about business losses, reduced investments, and increased reliance on welfare or charity organizations were not significant among those who sought financial assistance. In addition to this, many respondents also felt that managing or keeping inflation under control was one of the responsibilities of the government and its authorities. Nevertheless, even this viewpoint failed to demonstrate any significant relation with seeking financial help by students. On the whole, it can be seen from the results obtained that the problem of inflation causes financial pressure on students, although other personal factors might have more influence in this matter.

DISCUSSIONS OF THE FINDINGS

From the findings of this study, it can be concluded that inflation has a significant effect on middle-class families living in Karachi. The prices of necessities like food, fuel, electricity, transportation, and rents have made life difficult for families. Furthermore, from the findings of this study, it is clear that educational costs are becoming hard to manage for people due to inflation. The findings of this study also agree with the theories of Cost of Living presented in Chapter Two, where it was explained that rising prices make families shift their spending habits and decrease their purchasing power. In addition, the findings of the study are consistent with the literature reviewed earlier, in which it was mentioned that inflation adversely affects the living conditions and education of families. It can also be said in the discussion that middle-class families are more affected by inflation because they do not get financial help from the government.

SUMMARY OF FINDINGS

The purpose of conducting this study was to explore the effect of inflation on middle-class families and education in Karachi. The aim of the research was to investigate the effects of inflation in relation to the financial status of middle-class families and rising educational expenditures. Data were gathered through questionnaires administered to the respondents and analyzed by means of SPSS methods. The results reveal that inflation has exerted additional financial burdens upon middle-class families. Inflation has raised the cost of living in the form of increasing prices of necessities such as food, electricity, fuels, transport fares, and other goods. It has also been observed that many families find it difficult to meet their expenditure needs in light of inflation. The study also revealed that educational expenditures have risen sharply, and that many middle-class families find them unaffordable. Respondents believed that inflation negatively affects their savings, budgeting, and ability to provide quality education for their children. Overall, the findings indicate that inflation has created both financial and educational difficulties for middle-class households in Karachi.

CONCLUSION

Based on the findings of the study, it can be concluded that inflation has a negative impact on middle-class households in Karachi. The increasing prices of daily necessities have created financial stress and affected the standard of living of many families. The study further concludes that inflation also influences education by increasing educational expenses and creating difficulties for middle-class families in continuing quality education for their children. The findings of the study support the proposed hypotheses and indicate that inflation has a significant relationship with household financial conditions and educational expenses among middle-class families in Karachi. Overall, inflation not only affects the economic condition of families but also creates social and educational challenges for middle-class households.

IMPLICATION OF THE STUDY

The results obtained from this research could be useful for policymakers, educational institutions, and other future researchers in terms of learning about the impact of inflation on the financial situation of middle-class families. This research shows the monetary challenges being faced by households owing to rising costs and educational expenses. Control of inflation is necessary for sustaining the finances of households as well as making education available to individuals. In educational institutions, these results can be used for devising flexible fee structures and scholarships for the students from middle-class families. This research is also valuable in terms of adding to academic knowledge.

LIMITATIONS OF THE STUDY

There are certain limitations with regard to this research study. Firstly, this study was conducted among selected middle-class families in Karachi; hencethe results might not be applicable to all areas of Pakistan. Secondly, there were some limitations in terms of sample size since there was not enough time or other resources available for conducting research. Thirdly, data collection was done using questionnaires where people might provide their opinions or biased answers. Lastly, the study involved middle-class families only without considering lower- or higher-class families.

RECOMMENDATIONS

The government needs to come up with efficient measures to deal with inflation and lessen the burden of inflation on middle-class households. Schools should adopt flexible payment plans, scholarships, and financial assistance for students who are victims of inflation. Programs should be organized to increase awareness among families to handle their household budget in inflationary times. Future researchers need to conduct a similar study using bigger samples, including other cities of Pakistan, to get more generalized results. Inflation on the lower class, middle class, and upper class can be compared by future researchers to get a better idea of the whole situation.

DECLARATION

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Author contributions

Conceptualization: Anamta Chandio, Qanita Imtiaz Methodology: Anamta Chandio Investigation: Anamta Chandio Formal analysis: Qanita Imtiaz Writingoriginal draft: Anamta Chandio Writingreview & editing: Qanita Imtiaz

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Ethics approval and consent to participate

Formal ethical approval was obtained prior to questionnaire distribution. All survey participants provided voluntary informed consent. All personally identifiable information was fully anonymized during data processing to safeguard participant privacy.

Consent for publication

All participants agreed that their deidentified aggregated survey data may be used for academic publication. No individual identifiable records appear in this manuscript.

Conflict of interest

The authors declare no competing financial or personal interests that might affect the findings or interpretation presented within this manuscript.

Data availability

Anonymized questionnaire materials and SPSS analysis outputs can be accessed from the corresponding author upon reasonable written request.

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