

## HOUSING AFFORDABILITY AND MIGRATION TO SECONDARY CITIES

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### **Abstract**

*Housing affordability is increasingly shaping where households are able, willing, and compelled to live. Rising rents, high purchase prices, long commutes, and uneven access to services can make the largest metropolitan areas difficult to sustain for low- and middle-income households, recent graduates, young families, informal workers, and older residents. At the same time, many secondary cities offer a different combination of housing cost, employment access, social networks, and everyday convenience. This paper examines how affordability influences migration to secondary cities and how such migration changes the social, economic, and spatial conditions of destination cities. The study treats housing not as a background outcome of migration but as a central element in the decision to remain, relocate, return, or circulate between places.*

*The paper uses a qualitative, literature-based approach to examine the relationship between housing affordability, internal migration, urban hierarchy, labour markets, transport, land policy, and public services. It reviews how households compare income prospects with rent, ownership costs, dwelling quality, commute time, security of tenure, and proximity to schools, health care, and employment. The analysis also considers the distinct role of secondary cities: they can function as regional employment centres, administrative capitals, university towns, manufacturing locations, transport gateways, or service hubs. Their ability to attract and retain residents depends not simply on lower headline housing prices, but on whether affordable housing is connected to opportunity and supported by infrastructure, inclusive planning, and responsive local institutions.*

*The study finds that secondary cities can relieve pressure on major metropolitan areas and widen household choice, but only when affordability is durable rather than temporary. Unmanaged growth may reproduce the same shortages, informal expansion, speculative land markets, and service gaps that drive people away from expensive primary cities. A balanced approach requires land supply that is planned and serviced, diverse rental and ownership options, reliable mobility, protection for tenants and low-income households, neighbourhood upgrading, and local economic development. The paper concludes that housing affordability can strengthen the attraction of secondary cities when it is treated as an integrated urban-development objective rather than a narrow property-market issue.*

**Keywords:** *Housing Affordability, Internal Migration, Secondary Cities, Urban Planning, Rental Housing, Land Policy, Regional Development, Mobility, Inclusive Growth, Sustainable Urbanization*

### **1. INTRODUCTION**

Migration is often explained through employment, education, family ties, safety, environmental change, or aspirations for a different way of life. Housing conditions, however, shape each of these motives. A job offer in a large city may not improve a household's welfare when rent absorbs a large share of earnings, when overcrowding is unavoidable, or when distance from affordable housing to work produces an exhausting commute. Conversely, a city with lower housing costs may become attractive when it also offers a reasonable income base, dependable services, and pathways to secure

tenure. Housing affordability therefore affects the geography of opportunity. It influences not only who moves, but also where migrants settle, how long they remain, whether they can bring family members, and whether they can convert income gains into longer-term security [3, 4].

In many national urban systems, secondary cities occupy an important position between large metropolitan cores and smaller towns. The term does not indicate a single population threshold. It commonly refers to cities that are not the country's principal metropolitan centre but nevertheless perform regional functions through administration, education, trade,

manufacturing, logistics, health services, tourism, or public employment. These cities frequently connect rural districts to national markets and can provide a more accessible urban destination for people who do not wish, or cannot afford, to move directly to the largest city. Their role is especially relevant where rapid growth in capital cities has concentrated jobs, infrastructure, and housing demand in a limited number of places [7, 11, 12].

The affordability advantage of a secondary city should not be assumed. Lower average rents or land prices may be offset by lower wages, insecure work, weak public transport, high utility costs, inadequate schools, or distance from specialised health care. A household may accept a lower rent but face higher daily costs because its dwelling is far from employment or depends on expensive private transport. Housing affordability is therefore multidimensional. It includes the relationship between housing expenditure and income, the quality and size of the dwelling, the predictability of tenure, the cost of reaching daily destinations, and the ability to live in a safe and serviced neighbourhood. A narrow comparison of sale prices can miss the burdens that determine whether a move is sustainable.

At the same time, increasing differences between high-cost metropolitan regions and smaller urban centres can alter migration patterns. Households may move outward from expensive cities, choose regional centres for first employment, return to a nearby city after education, or relocate from rural areas to a secondary city that offers greater familiarity and lower entry costs. Digital work and improved transport links can expand these options, but they do not remove the need for accessible housing. When newcomers arrive faster than new homes, serviced land, and local services are provided, affordability can deteriorate quickly. The destination city may then experience rising rents, peripheral informal development, congestion, and tension between established residents and recent arrivals.

This paper examines housing affordability as a migration factor and secondary cities as potential destinations within a wider urban system. It considers both the opportunity and

the risk in this relationship. The central question is not whether secondary cities should grow, but under what conditions they can absorb and retain population without transferring housing hardship from one place to another. The discussion combines migration theory, housing policy, regional development, and urban governance to develop a practical framework for inclusive and balanced urbanisation.

## 2. LITERATURE REVIEW

Research on migration has long recognised that people compare expected gains and losses across origin and destination locations. Classical approaches emphasise the role of wage differentials, expected employment, household resources, information, and barriers to movement [14, 15, 16]. Later work has shown that migration choices are also shaped by amenities, family networks, access to public services, risk, and the distribution of housing opportunities. Housing is particularly important because it affects both the upfront cost of moving and the everyday cost of remaining in the destination. Deposit requirements, informal brokerage fees, discrimination in rental markets, lack of documents, and uncertainty about eviction can prevent a household from converting a potential job opportunity into an actual move. Housing-affordability research has developed several measures, including price-to-income ratios, rent-to-income ratios, residual-income approaches, housing-cost overburden indicators, and measures of overcrowding or inadequate conditions. No single measure captures every context. A household with a modest rent may still experience hardship if utilities, transport, or repairs are expensive, while a household paying more for housing may be better off when it can reach stable work, education, and care services with low travel costs. Policy analysis increasingly stresses the need to consider housing, land, transport, and local services together because these systems jointly determine the real cost of urban living [3, 5, 6].

Secondary-city research highlights their potential to distribute economic activity more widely, support regional markets, and reduce the need for all migrants to seek opportunity in a small number of dominant cities. Their performance varies substantially. Some are

dynamic industrial, university, logistics, tourism, or administrative centres; others have limited fiscal resources, stagnant labour markets, or inadequate infrastructure. Studies of secondary cities therefore caution against treating them as a uniform category. Their capacity to attract migrants depends on their economic base, institutional capability, transport connections, land governance, and the quality of everyday urban life [7, 11, 12].

## 2.1 HOUSING AFFORDABILITY AS A MIGRATION DECISION

- Housing affects the timing of movement because deposits, advance rent, brokerage costs, and basic furnishing expenses can determine whether a household can relocate at all.
- Relative affordability matters more than low nominal prices. A city becomes attractive when housing costs are reasonable in relation to attainable earnings, household size, and regular non-housing expenses.
- Rental options are often critical for migrants because they allow households to test employment prospects and neighbourhood conditions before committing to a long-term purchase.
- Security of tenure influences whether migrants bring dependants, invest in local social networks, enrol children in school, and participate in neighbourhood life.
- Housing location shapes labour-market access. Lower-cost units on distant peripheries may reduce the value of a migration move when transport time, fares, and care burdens are high.

## 2.2 SECONDARY CITIES IN THE URBAN SYSTEM

- Secondary cities may provide regional access to higher education, health care, markets, public administration, trade, and formal employment without the cost intensity of a major metropolitan core.
- Their relative advantage can be strengthened by rail, road, digital connectivity, and inter-city services that allow firms and households to access wider markets.
- A lower-cost housing market may be fragile when land is scarce, permits are slow, local infrastructure is weak, or a

sudden rise in demand is captured by speculative development.

- Municipal capacity is central because the local government must coordinate land release, infrastructure, building approvals, rental regulation, neighbourhood upgrading, and service expansion.

## 2.3 HOUSING, OPPORTUNITY, AND PLACE ATTACHMENT

The relationship between affordability and migration is not purely economic. Households attach value to safety, familiarity, language, family support, cultural life, climate, and the ability to maintain social relationships. A secondary city may be attractive because it permits proximity to an extended family network while still offering urban employment and education. For some migrants, a smaller or intermediate city can reduce uncertainty by providing a more legible rental market, lower congestion, and easier access to local institutions. For others, the same city may be unattractive if jobs are limited, housing is segmented by social status, or the quality of public services is uneven. Migration decisions are therefore embedded in social and institutional conditions, not merely in prices [13, 17, 20].

## 3. OBJECT OF STUDY

The present study examines the relationship between housing affordability and migration to secondary cities. Its object of study is the urban decision environment in which households evaluate the cost, quality, location, and security of housing against employment, services, mobility, and social support. The paper does not analyse one particular city or country. Instead, it develops a comparative framework that can be applied across national settings where secondary cities are expected to absorb growth, support regional development, or offer alternatives to high-cost metropolitan areas.

The theoretical basis of the study is that housing affordability should be understood as a place-based capability. A household benefits from a lower-cost dwelling only when that dwelling also enables access to income, public services, safety, social connection, and future stability. This perspective makes it possible to assess whether migration to a secondary city is likely to improve well-being or merely change the location of hardship. It also directs

attention to institutions: land administration, planning systems, infrastructure finance, rental practices, and municipal governance determine

whether affordable options remain available as population grows.

### 3.1 Secondary-City Contexts and Housing-Migration Implications

| Secondary-city context              | Affordability condition                                                       | Migration implication                                                              | Policy priority                                                                             |
|-------------------------------------|-------------------------------------------------------------------------------|------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------|
| Regional administrative centres     | Moderate rental prices but limited new supply near offices and institutions.  | Attracts public-sector workers, students, and households seeking regular services. | Serviced land, rental housing, and mixed-use neighbourhoods close to employment.            |
| University and education hubs       | Seasonal rental pressure and competition between student and family housing.  | Short-term movers may become long-term residents after graduation or employment.   | Purpose-built student housing, tenant protections, and diverse housing stock.               |
| Manufacturing and logistics centres | Low-cost peripheral land but weak worker housing and transport connections.   | Employment-led migration may increase informal renting and long commutes.          | Worker housing standards, transit access, inclusionary land policy, and labour protections. |
| Transport gateway cities            | Rapid land appreciation near corridors, stations, and freight routes.         | Can attract firms and migrants while displacing lower-income residents.            | Land-value management, affordable rental supply, and station-area planning.                 |
| Tourism and heritage centres        | Seasonal demand and short-stay uses may reduce long-term rental availability. | Service workers may live far from jobs or in insecure accommodation.               | Regulation of short-term rentals, local housing funds, and neighbourhood upgrading.         |

### 3.2 STUDY OBJECTIVES

- To examine how housing affordability influences decisions to migrate to secondary cities.
- To identify the housing, employment, transport, and service conditions that make a secondary city a viable destination for different households.
- To analyse the risks of rent escalation, informal settlement growth, displacement, and unequal access to opportunity when destination cities grow without sufficient housing supply.
- To develop a policy framework that links affordable housing with regional development, mobility, land governance, and municipal capacity.

### 4. RESEARCH METHODOLOGY

This study adopts a qualitative and literature-based research methodology. It synthesises

scholarship on migration theory, housing affordability, land markets, urban planning, regional development, municipal governance, and secondary-city systems. This approach is appropriate because the research question concerns the relationships among household choices, place conditions, and policy arrangements rather than the measurement of a single city-level indicator. The analysis draws on international reports, comparative policy studies, urban-economics literature, migration research, and planning frameworks [1, 3, 7, 9]. The methodological framework follows the migration and settlement pathway. It begins with pressures in the origin location, including high rent, overcrowding, poor housing quality, distance to work, or unaffordable ownership. It then considers destination conditions in the secondary city, including job availability, income prospects, housing supply, tenure

options, transport, public services, and social networks. Finally, it evaluates settlement outcomes: stability, expenditure burden, access to opportunity, neighbourhood integration, informal housing, displacement, and local fiscal pressure. This lifecycle view helps explain why a city can attract migrants initially but struggle to retain them over time.

#### 4.1 RESEARCH DESIGN (QUALITATIVE ANALYTICAL APPROACH)

- The study uses a comparative, conceptual design based on urban and regional literature rather than a single-city survey or econometric model.
- Housing affordability is assessed through cost, adequacy, location, tenure security, and access to services, rather than through a single price ratio.
- Migration is examined as a household strategy that may involve permanent movement, temporary movement, circular migration, return migration, or staged relocation.
- Secondary cities are analysed as differentiated places whose economic role, housing market, land supply, and institutional capacity shape migration outcomes.

#### 4.2 CONCEPTUAL FRAMEWORK

- Origin pressure: rising housing costs, overcrowding, poor quality, long travel time, weak tenure security, or lack of suitable household space.
- Destination attraction: attainable rent or purchase cost, employment access, family support, education, health services, transport connectivity, and neighbourhood safety.
- Mediating institutions: land governance, planning regulations, property finance, rental practices, utility provision, public transport, and local administrative capacity.
- Settlement outcome: improved welfare, stable tenure, integration, and local participation; or alternatively, cost burden, peripheral exclusion, informal living, and renewed mobility.

#### 4.3 PARAMETERS OF ANALYSIS

- Relative housing cost in relation to expected income, household composition, and the cost of everyday travel.

- Availability and diversity of housing supply, including rental, incremental, cooperative, social, and ownership pathways.
- Location of affordable housing in relation to employment nodes, schools, health care, markets, and public transport.
- Tenure security, legal recognition, risk of eviction, tenant protection, and access to formal or informal housing finance.
- Land-market conditions, infrastructure readiness, development approvals, and municipal capacity to expand services with population growth.
- Distributional outcomes for low-income residents, women, young adults, migrants, informal workers, older people, and historically excluded communities.

#### 4.4 PROCEDURE OF STUDY

- Review literature on housing affordability, internal migration, secondary-city development, and regional planning.
- Identify recurring conditions that influence household movement, including cost, tenure, access to work, public services, social networks, and risk.
- Compare the housing-migration implications of different types of secondary cities and their local economic bases.
- Map household-level affordability concerns to planning, land, infrastructure, housing, and mobility policy tools.
- Interpret findings to formulate an integrated policy framework for inclusive migration and balanced urban development.

#### 5. DATA ANALYSIS

The qualitative analysis indicates that affordability operates as both a filter and a driver of migration. It is a filter because a household may be unable to move to a location where it cannot pay entry costs or secure an acceptable dwelling. It is a driver because worsening affordability in the origin can create pressure to leave even when employment ties remain strong. This dual role helps explain why movement toward secondary cities may occur among households with very different circumstances. A graduate may select a regional university city because shared rental housing is accessible; a family may leave a metropolitan area after rent

increases; a worker may relocate to an industrial city near a new job; and a rural household may choose the nearest secondary city because it provides health services, education, and market access without the costs of a distant capital city.

First, housing affordability shapes the economic calculation of migration through the relationship between expected earnings and the full cost of settlement. Housing costs include more than monthly rent or mortgage payments. They can include deposits, informal payments, utility connection charges, maintenance, furniture, travel, childcare, and the opportunity cost of a long commute. In a secondary city, a lower rent may have a meaningful welfare effect where it allows a household to reduce debt, establish savings, or avoid crowding. Yet the advantage can disappear when job quality is unstable or when low-cost neighbourhoods are distant from employment and services. The relevant policy question is therefore whether the city provides affordable access to urban opportunity, not merely affordable shelter.

Second, tenure options influence the ability of migrants to adapt to uncertainty. Newcomers frequently need flexible rental arrangements while they assess work, school, and neighbourhood conditions. Where rental supply is scarce, unregulated, or concentrated in informal rooms, migrants may live in overcrowded housing or accept insecure agreements. This can make households reluctant to register for services, invest in local networks, or bring dependants. A well-functioning rental market can support orderly migration by providing a legal, diverse, and affordable bridge between arrival and longer-term settlement. It can also reduce pressure for immediate homeownership, which is often unrealistic for lower-income households and can channel development toward speculative peripheral plots.

Third, the spatial location of affordable housing strongly affects migration outcomes. A dwelling that is cheap but far from employment can produce a transport burden that is financially and socially costly. Long travel time reduces time available for care, education, rest, and supplementary work; it may also increase exposure to unsafe travel conditions. In smaller and intermediate cities,

the risk is sometimes underestimated because trip distances appear shorter than in a megacity. However, limited public transport, fragmented road networks, and dispersed industrial or institutional areas can still make peripheral housing costly in practice. Integrating housing supply with transport, walking access, cycling routes, and mixed-use planning is therefore central to maintaining the real affordability of a growing city [5, 18, 19]. Fourth, housing supply responses determine whether secondary-city growth remains inclusive. When demand rises and planning systems cannot release serviced land, approve suitable density, or upgrade existing neighbourhoods, scarcity may lead to rent escalation and informal expansion. Land speculation can capture the expected value of new roads, industrial investment, universities, or rail connections, leaving low-income households to seek housing on unserved edges. The resulting settlement pattern may expose residents to flooding, weak sanitation, poor schools, or insecure tenure. These outcomes are not inevitable consequences of migration; they are consequences of insufficient coordination between population growth, land management, infrastructure, and housing delivery [6, 9, 21].

Fifth, the distribution of benefits and burdens matters. Secondary cities may gain labour, entrepreneurship, consumer demand, and cultural diversity from new residents. They may also face pressure on water, waste, schools, clinics, streets, and rental markets. Existing residents can benefit from new services and investment, but they can also be displaced if rents rise faster than local incomes. A balanced approach should therefore avoid framing migrants as a problem or housing policy as a benefit only for newcomers. The aim is to expand a city's capacity so that both incoming and established residents can access secure housing and the services needed for dignified urban life. This requires public communication, neighbourhood-level data, and policies that address affordability before crisis conditions emerge.

Finally, the analysis suggests that secondary cities function best when affordability is linked to a credible local development path. Housing alone will not retain residents when

employment prospects are weak, and job creation alone will not improve welfare when workers cannot live near opportunity. Cities that coordinate economic development with land use, housing, skills, transport, and local services are more likely to convert migration into inclusive growth. The implication is that policies should not only encourage people to move away from expensive metropolitan areas; they should make destination cities capable of receiving growth fairly and sustainably.

## 6. DISCUSSION

The discussion confirms that housing affordability should be treated as a core component of regional migration policy. National strategies often seek to reduce pressure on capital cities or to stimulate growth outside the largest metropolitan area. Such goals cannot be achieved through industrial incentives or infrastructure corridors alone. Households decide whether a destination is viable through the ordinary realities of rent, space, commute, schools, health care, safety, and tenure security. When these conditions are ignored, a secondary city may attract workers temporarily but fail to become a stable place of residence. Population churn, informal housing, and peripheral settlement then reduce the social and economic value of the investment intended to promote balanced development.

A major implication is that housing policy should be calibrated to the life stages and income profiles of likely migrants. Young workers and students may need safe shared rental housing and reliable public transport. Families with children may prioritise larger units, school access, healthcare, and stable leases. Informal workers may require proximity to markets, flexible workspaces, and secure incremental housing. Older migrants may value accessible neighbourhood design and nearby care services. A single housing product cannot serve all these groups. Secondary cities benefit from a diverse housing ecosystem that includes well-regulated rental housing, small and medium-sized units, incremental upgrading, serviced plots, cooperative models, social rental options, and accessible ownership pathways. Land policy is equally important. Many affordability problems arise not from a

physical absence of land, but from land that is unserved, poorly connected, held out of the market, fragmented, or subject to unpredictable approval procedures. Cities can improve affordability by maintaining transparent land information, coordinating infrastructure with planned expansion, permitting appropriate density near employment and transit, reducing unnecessary delays, and reserving land for public-purpose or affordable housing. These measures should be accompanied by safeguards against displacement. Upgrading existing neighbourhoods, recognising diverse tenure arrangements, and preventing forced relocation can preserve access to central opportunities for low-income households [18, 19, 22].

Rental policy deserves special attention because migrants often enter cities as tenants. Good rental policy does not require a rigid or punitive system; it requires basic predictability and fairness. Clear agreements, accessible dispute resolution, realistic notice periods, safe housing standards, protection against discrimination, and transparent information can reduce the insecurity that makes migrants vulnerable. Local governments can also support rental supply through incentives for purpose-built rental homes, conversion of underused buildings where appropriate, and partnerships with employers, universities, cooperatives, and non-profit providers. These tools should be designed carefully so that they expand options rather than create segregated enclaves.

Transport and housing must be planned together. The cost of reaching work, education, markets, and care services can be as decisive as the cost of the dwelling itself. In secondary cities, improving frequent and affordable buses, safe walking routes, cycling infrastructure, and neighbourhood-level services can keep housing affordable in real terms. Transit-oriented development should not automatically lead to land-value escalation that excludes low-income residents. It should combine accessibility improvements with affordable-housing requirements, tenant protections, and local participation. This approach allows the gains from public investment to be shared more broadly.

Finally, governance must operate across scales. National governments influence housing finance, fiscal transfers, labour policy, infrastructure funds, and land law. State or provincial authorities may control planning approvals, regional transport, and industrial policy. Municipal governments manage local plans, permits, services, and neighbourhood engagement. Effective action requires these levels to share data and align priorities. A secondary city cannot maintain affordability when it is expected to receive rapid population growth but lacks revenue for trunk infrastructure, local staffing, or social housing programmes. Fiscal systems should recognise the costs of inclusion and help destination cities invest before shortages become entrenched.

## 7. CONCLUSION

This study examined housing affordability as a central influence on migration to secondary cities. It showed that a household's decision to relocate depends not only on jobs or lower headline rents, but on the combined cost of housing, transport, services, tenure insecurity, and access to social support. Secondary cities can provide meaningful alternatives to high-cost metropolitan regions when they offer affordable access to employment, education, health care, and everyday urban life. Their

contribution to balanced development, however, depends on the durability of those conditions.

The analysis found that migration can strengthen secondary cities by expanding labour supply, consumer demand, entrepreneurship, and regional linkages. It can also increase inequality and informal growth when housing supply, serviced land, mobility, and public services do not keep pace. Policy should therefore treat affordability as an integrated planning objective. Priority measures include diverse rental and ownership options, planned and serviced land, neighbourhood upgrading, tenant protection, transport-linked housing, local economic development, transparent land governance, and stronger municipal capacity.

Housing affordability is not merely a property-market indicator; it is a condition of social inclusion and regional opportunity. Where secondary cities protect and expand that condition, migration can support more balanced urban systems. Where they neglect it, the housing stress of dominant metropolitan areas may simply be reproduced in new locations. The lasting objective is to make growing cities places where both established residents and newcomers can build stable, connected, and dignified lives.

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