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REGIONAL INSTITUTE FOR POPULATION STUDIES (RIPS)

UNIVERSITY OF GHANA-LEGON

HOUSEHOLD CHARACTERISTICS AND EDUCATIONAL ATTAINMENT YOUNG PEOPLE IN POOR URBAN COMMUNITIES IN ACCRA

BY

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(10323664)

THIS DISSERTATION IS SUBMITTED TO THE UNIVERSITY OF GHANA, LEGON IN PARTIAL FULFILMENT OF THE REQUIREMENT FOR THE AWARD OF MASTERS OF ARTS IN POPULATION STUDIES DEGREE

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DECLARATION

I hereby declare that except for reference to other people's work, which have been duly acknowledged, this is the result of my own research and it has neither in part nor in whole been presented for another degree.

Signed: ……..……..

JAMILA NORGAH BASINTALE

Date: ……..……..……..

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ACCEPTANCE

Accepted by college of humanities, University of Ghana, Legon, in partial fulfillment of the requirement for the degree of MA Population studies.

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Finally to my sisters and the entire Basintale Family.

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DEDICATION

I dedicate this work to my dearest husband Osman Ayuba, my lovely children Firdaus, Geswin, Nabeel, Winnoma (DIRECTOR) and mentor Mr. Yambilla Enock.

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ABSTRACT

This study investigates the relationship between household characteristics and educational attainment of young people in poor urban communities in Accra. The study uses the urban health and poverty survey (EDULINK 2011) Round two data, with 326 household heads with young people aged 15-24 years. The objective of the study is to examine household characteristics that determine young people educational attainment in poor urban communities and also the level of education in poor urban communities. The study uses household characteristics as its independent variable and educational attainment as its dependent variable. The Statistical Package for Social Science (SPSS) was used for the analysis of data. The study hypothesized that female household heads are more likely to have their young people attain higher education than male household heads, and older household heads are more likely to have their young people attain higher level of education than younger household heads. At the bivariate stage wealth, religion and locality were found to be significantly associated with the outcome variable.

The model tested at the multivariate stage indicated that wealth and religion are significant in predicting the educational attainment.

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CHAPTER ONE

INTRODUCTION

1.1 Background to the Study

Globally, there is wide recognition of the importance of education in the socioeconomic development of countries in general and those in the developing world in particular. Development of the human resource base of a country has in recent times been advanced as the ultimate key to economic growth. There is a growing recognition among economists, politicians and policy makers in both developed and developing countries that the socioeconomic wellbeing of an individual, society or nation is dependent on the value of the skills they have developed and the knowledge they possess. Societies in recent times have made it their mandate to educate both the young and old to acquire skills, relevant knowledge, attitudes, and cultural values to facilitate the full participation in the social, political, economic and moral development of the society and the world at large.

The educational attainment of young people is therefore important for a number of reasons. The success and wellbeing of people in the labor market and in general economic terms is dependent on the level of education (Solon, 1999). Numerous studies have shown that there is a higher risk of unemployment, lower pay, poverty, or labor market marginalization for individuals with low education compared to individuals with higher education (Deding and Hussain, 2002). Also, education is one of the fundamental sources of long-term macro-economic growth. Benabou (1996) shows that low level of

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human capital investment in poor children can adversely affect aggregate productivity and growth in the whole nation. De Serf (2002) summed it up when he stated that:

> "Education is an extremely important determinant in earnings. This fact is why education has become increasingly important to future generations. The job opportunities once available to less educated individuals are becoming scarce as more employers are raising their employment standards. College graduates are replacing employees with high school degrees. As the job market changes, individuals of all races and backgrounds should have the skills, education, and opportunities to compete at the same levels (p1.)".

A major concern that has emerged over the last decade has been the need to ensure that children are given the requisite opportunity to access basic education in their respective communities. This drive stems from the recognition that children constitute the future human capital of the society and therefore have a potential to exert a significant impact on the growth and development of the economy. Investment in children's educational progress and wellbeing is therefore seen as *sine qua non* for societal progress (Sackey, 2007).

In a perfect world, children of all races, socioeconomic backgrounds, and family types would not only have the opportunity to receive a higher education, but they would also take full advantage of these opportunities. However, it is not a perfect world, and educational attainment of children and young adults from varying backgrounds differ greatly (De Serf, 2002, p.1). Educational and economic studies have found that the family

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or household background variables of children such as family income, family type, family size, and parents' education are important determinants of the amount and quality of education children receive over their lifetime (Jones, 1999; Rosetti and Tanda, 2000). It is therefore evident that familial and parental factors can either benefit or harm the chances of children receiving an education and excelling in a scholastic environment.

The socioeconomic profile of a household is determined by the individual in the household's achievements in: education; employment and occupational status; and income and wealth. Several comprehensive reviews of the relationship between household socioeconomic characteristics and children educational outcomes exist (Amato, 1987; Williams et al., 1991; Mukherjee, 1995; Ainley et al., 1995). These studies and reviews make it clear that children from low socioeconomic families are more likely to exhibit the following patterns in terms of educational outcomes compared to children from high socioeconomic families: have lower levels of literacy, numeracy and comprehension; have lower retention rates (more likely to drop-out of school early); have lower higher education participation rates (are less likely to attend university); exhibit higher levels of problematic school behaviour such as truancy; are less likely to study specialized mathematics and science subjects; are more likely to have difficulties with their studies and display negative attitudes to school; and have less successful school-to-labour market transitions.

In other words, the educational success of children depends very strongly on the socio-economic status of their parents. Educational attainments of households for instance, have been found to be more significant in explaining different educational outcomes. It is argued that in families where the parents are advantaged socially, educationally and

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economically, it fosters a higher level of achievement in their children. They are able to provide higher levels of psychological support for their children through environments that encourage the development of skills necessary for success at school (Williams et al., 1993).

On the other hand, the effect of parental socioeconomic characteristics on children's educational outcomes may be neutralized, strengthened or mediated by a range of other contextual, family and individual characteristics. Parents may have a low income and a low-status occupation, for example, but nevertheless transmit high educational aspirations to their children. Thus, what family members have (material resources, for instance) can often be mediated by what family members do (for example parental support, family cohesion). The social and the economic components of socio-economic status of households, in other words, may sometimes have distinct and separate influences on educational outcomes (Considine and Zappala, 2002).

A study of factors that influence the educational outcomes of children is therefore essential due to the growing efforts by policy makers and governments to invest in the educational sectors of the children. There is a growing literature on the effect of household characteristics on the educational outcomes of children. However, not much has been published in sub-Saharan African in general and Ghana in particular. This study therefore adds to the growing literature describing correlations between children's educational outcomes and household characteristics.

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1.2 Problem Statement

The educational attainment of an individual has been found to be highly correlated with his/her socioeconomic economic wellbeing. Research has shown that lower educational attainment often translates into less income and unstable employment in the labour market over the life course. This is increasingly true in a global economy that requires more sophisticated training and education (Kim and Sherraden, 2011).

Even though education has globally been recognized as vital in increasing the productive capacity of people, a major trend in education in developing economies in general, and Ghana in particular, is that there is uneven distribution in the level of children's schooling attainments. There are observed regional, income and gender differences across the country. The 2000 UN Millennium Summit affirmed the gender gap in education and pushed forward the goal of narrowing this gap. This trend appears to be a major thrust in education policies being currently evolved by governments in developing economies, Ghana inclusive, pursuing a constitutional mandate of a free compulsory basic education for all. This is expected to bridge the gap.

Although the government of Ghana's broad education policy objective is to ensure that all people, irrespective of gender and socioeconomic status, have some level of literacy, this objective is far from being realized. There is still variation in the level of educational attainment across the country. It is worth noting that Ghana's educational sector is saddled with many infrastructural and institutional challenges which tend to impede the performance of children. Aside the external and internal policy driven challenges that affect the educational sector, studies have recognized that children's household or family characteristics equally have serious repercussion on children educational attainment,

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paramount among which is income. Studies across the world, using different methodologies have unanimously found that the level of household income tend to positively or negatively impact on children's educational attainment especially in developing nations. Whereas children within rich households usually have higher levels of educational attainment, those within poor households tend to have lower levels of education attainment.

Aside income, other household characteristics have been found to influence children's educational attainment. Some of these characteristics include level of education of household head, household size, marital status of parents, age, sex, religion among others. There are however, varying results from country to country and region to region on the effect of these variables on children's educational attainment. Whiles some find a positive relationship in the case of some variables, others find negative or no relationship. For instance Cherlin et al. (1991) find that elementary school children whose parents eventually divorce performed poorly in school but Painter and Levine (2000), however, find no relationship between marital status of parents and educational outcomes.

Although educational attainment levels have increased during the last few decades, researchers and policymakers are concerned with the continued disparity in educational attainment in the country. Because children today constitute the future labour resource of the country and therefore reflect the future development of the country, it is important to understand how their household characteristics influence their human capital development. The lack of a consensus about the effect of family characteristics on children's educational outcomes is striking. In Ghana, few researchers have evaluated the

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robustness of the correlation between family characteristics and children's educational outcomes.

1.3 Objectives of the Study

This study seeks to broadly examine the effect of household characteristics on young people's educational attainment in poor urban communities. Specifically the study has the following objectives:

1. To examine the level of educational attainment in poor urban communities
2. Examine the relationship between household characteristics and educational attainment.
3. To make recommendations based on the findings.

1.4 Research Questions

The study seeks to answer the following research questions:

1. What is the level of educational attainment of young people in urban poor communities?
2. What is the relationship between the characteristics of household and educational attainment of young people?

1.5 Rationale for the Study

Successive governments over the past decades have made great efforts to make education accessible to all children especially at the basic level. Though this can be said to have

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been achieved to its highest levels, disparities still exist at the higher level. Not all who have access to primary or basic education have equal access to the secondary and tertiary. Statistics from the Ministry of Education (2013) show that the gross enrollment at the kindergarten (KG) level for 2012/2013 academic year was 113.8% and primary was 105%. At the Junior High School (JHS) level, the gross enrollment was 82.2% and this reduced drastically to 36.8% at the Senior High level for the same academic year. The situation is far worse at the tertiary level with gross enrollment ratio at 12%. That of the Technical and Vocational Education and Training (TVET) was as low as 2.7% for the same academic year. Though there are many explanatory factors to the reducing rates of enrollments as one progress on the academic ladder, one of such variables in recent times is the increasing cost of education at the higher level.

Education in Ghana is becoming so costly that poor households with large household size can barely afford to enroll their wards. Whereas rich households can afford the cost, poor households cannot. Aside income, other household variables have also been found to have negative consequences on the educational attainment of children. It has been argued that lower level of education is problematic for nation-building.

Poor households within urban areas tend to suffer the most due to the high cost of living; rent, utilities, food, transport etc. An analysis of the various household characteristics that influence the level of educational outcomes is therefore important to the government and policy makers in making informed decisions that will positively impact the lives of the children of poor urban families.

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Also, there are few studies that have been conducted to examine the effect of household characteristics on children's educational background. In Ghana, no studies have been found to have been conducted to specifically examine the household characteristics of poor urban households and their effect on children's education. With the increasing crime rate in the urban areas in recent times, mainly caused by young people (with lower education, predominantly below the secondary level), studies such as this are key to understanding the associated variables that affect the educational attainment of people within poor households.

1.6 Organization of Chapters

This study is organized into seven chapters. Chapter one presents the background of the study, the statement of the problem, the research questions and objectives, the rationale for the study and the organization of the study. Chapter two presents the review of relevant literature on the relationships between household characteristics and educational attainment, the theoretical base of the study, the conceptual framework and the definition of concepts used in the study. Chapter three describes the methodology employed in the study. This basically revolves around the sources of data, sample size and the methods of data analysis. Chapter four presents a descriptive analysis of the socio-demographic characteristics of the respondents. Chapter five presents the bivariate association between the dependent and independent variables. Chapter six presents the regression analysis of the study and the final chapter, seven, presents the summary of the entire findings, draws conclusions and suggests policy recommendations

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CHAPTER TWO

LITERATURE REVIEW

2.0 Introduction

There is a growing body of literature describing the effect of household characteristics on children's educational attainment. Significant correlations have been found between some of the variables and children's education across different regions whiles the behaviour of some of the variables also varies from region to region. Some theories from the field of economics, sociology and psychology have been adopted to significantly predict the outcome of children's education given certain prevailing household conditions. This section therefore reviews some of the household variables that influence children's education as well as the theoretical and conceptual framework underlying the study.

2.2 Effects of household characteristics on children's educational attainment

Many factors affect the educational attainment of children. The final educational achievement of a child is the outcome of a very complex decision process, involving choices and decisions by government, parents, and children (Haveman and Wolfe, 1995). Parent's socioeconomic status and educational background are based on family income, parental education level, parental occupation, and social status in the community (such as contacts within the community, group associations, and the community's perception of the family). It is believed that low socioeconomic status and low educational background of parents negatively affects academic achievement because they both prevent access to vital resources and creates additional stress at home (Eamon 2005, Majoribanks 1996, Jeynes 2002).

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Many studies across the world have therefore used different methodologies and models to examine the predictors of children's educational attainment. Whiles some have found similar results, others have mixed findings. This section reviews some of the empirical findings from scholarly studies as a basis for examining the predictors of children's educational attainment. However, attention will be drawn to only the household characteristics without accounting for the children and government variables that influence children educational attainment.

2.2.1Parents Level of Education

One of the basic determinants of children educational level is the education of the parents. Parents are potential role models for their children. According to Grissmer (2003) parents' level of education is the most important factor affecting students' academic achievement. Taiwo (1993) submits that parents' educational background influence the academic achievement of students. This, according to him, is because the parents would be in a good position to be second teachers to the child; and even guide and counsel the child on the best way to perform well in education and provide the necessary materials needed by the child. This was supported by Musgrave (2000) who said that a child that comes from an educated home would like to follow the steps of his or her family and by this, work actively in his or her studies. He said further that parents who have more than a minimum level of education are expected to have a favored attitude to the child's education and to encourage and help him or her with school work. They provide library facilities to encourage the child to show examples in activities of intellectual type such as reading of newspapers, magazines and journals. They are likely

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to have wider vocabulary by which the children can benefit and develop language fluency.

According to Nannyonjo (2007) students from the educated parents who attended and finished senior four or senior 6 or university performed considerably better than the students with parents who did not finish primary or just finished primary school. Students whose fathers had university degree may likely expect to have the highest increase in test score. Similarly Okumu et al (2008) cited in Robert Onzima (2010) in a study of Socioeconomic Determinants of Primary School Dropout found that High academic attainment of the parents significantly reduces chances of primary school drop out for both boys and female children in rural and urban areas. Also educated parents are more concerned and more effective in helping their children in academic work.

In Denmark, Zangenberg and Zeuthen (1997) found through cross-tabulations that the share of children who obtain a high school diploma increases strongly with the educational level of the parents. Hansen (1995) also found a similar finding that there is a positive relationship between children's education and parents' education.

Many empirical studies have shown that there is a direct correlation between the level of parental education and the level of educational attainment of their children. In a study by Haveman and Wolfe (1993) using the household production theory, it was found that parents' level of education is a powerful predictor of their children's educational attainment. Mothers' educational level was seen to positively influence the child's educational level. Children whose mothers had higher level of education tend to do well in their education and go higher in their education as compared to children whose

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mothers were found to have lower education. Therefore, children tend to portray the educational level of their parents. Parents use their educational attainments to teach their children, thus increasing human capital directly (De Serf, 2002). Deding and Hussain (2002lin their study of the determinants of children's education in Denmark and found a similar results in that parents' education, and especially, mother's education and their living conditions have an effect on children's educational attainment. Dearden (1998) predict years of full- time education and an ordered logit to predict highest qualification on British data and found that mother's education is an important determinant of children's educational attainment.

In Tanzania, Al-Samarrai and Peasgood (1998) also found that the educational level of parents improves the probability of school enrolment. They found that "the impact of the head's (man) primary education is much greater for male children (primary education increasing boys' chances of enrolment by 11.4 per cent and girls' by 4.9 per cent) whereas the spouse's primary education has a greater influence on the female children, increasing girls' enrolment chances by 11.1 per cent but having an insignificant effect on boys enrolment" (pp. 404 - 405). Earlier studies by Mason and Khandker (1995) in Tanzania, Tansel (1993) in Cote D'Ivoire and Ghana, and Appleton et al. (1990) in Cote d'Ivoire all found similar results. Al-Samarrai and Peasgood (1998) believe that the greater influence of mother's on female children may be due to the high preference mother's have for their girl's education and the fact that their level of educational attainment will give them increase in household decision making resulting from their economic status. On the other hand, Gang and Zimmermann (2000) in their study on educational attainment of children in Germany found that father's education has

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significantly higher effect than mother's education on children's educational attainment. This is one of the rare cases in literature.

Glick and Sahn (2010) reported that in Senegal test performance at the end of second grade is positively affected by the level of maternal schooling. Glewwe and Jacoby (1993) found that mother's education has a significant positive impact on reading and math scores in Ghana. Currie (1977) and Heyneman (1976) argued that family background variables are less important in explaining academic performance, educational attainment, or eventual occupational placement in Uganda (SSA country) than in the industrialized societies. Similarly, Glick and Sahn (2010) observed that paternal schooling does not have effect on test performance at the end of second grade.

In Ghana, studies have shown that there is a positive correlation between a parent's educational attainment and the type of school the child attends. Highly educated fathers appear to send their children to well-endowed schools than less educated fathers (Yusif, Yussof and Noor, 2011). Also, in a recent study conducted by Opoku (2014) in three communities namely Srodae, Betom and Adweso in the New Juaben Municipality in Ghana, the findings showed that, women's socioeconomic status affect the academic attainment of their children. The results of the bivariate analysis showed that, occupation of women, education of women, marital status of women and economic status of women were all significantly related to the academic attainment of their children, at $\alpha = 0.05$. Mothers who were educated were three (3) times (OR=3.29) more likely to have children with high academic attainment than mothers who were not educated.

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2.2.2 Parents' Employment

Deding and Hussain (2002) believe that the employment of the parents, especially the mother, significantly influence the level of education of the child. In their view, household income is greatly influenced by the type and nature of employment of the parents, which in turn, influence the volume and nature of investment in the child. On the other hand, the employment also determines the amount of time parents will have with their child. In the circumstance where the nature of employment is time consuming, the available time the parent will have with the child reduces and the vice versa is also true. Ermisch and Francesconi's (2000) economic model adequately describe the conditions under which parent's employment can influence the children's educational attainment. In their model, genetic endowment, heterogeneity through sibling estimations was controlled for and used the probability that a child passes at least A-levels as the variable for assessment. Their findings reveal that there is a significantly negative relationship between children aged 0 – 5 whose mothers are engaged in full-time employment. At that stage, the parents do not have adequate time for the child and this affects the child's development. They also found a significantly negative relationship between the level of children education and mother's engaged in part-time employment as well as father's engaged in full-time employment.

In Ghana, a study involving 1,129 final year SHS students selected from ten SHSs in the Ashanti and Brong Ahafo regions found that having a father who is a farmer decreases the likelihood of a child qualifying for post-secondary education by 29% (Yusif, Yussof and Noor, 2011). They also found that a student whose mother is a senior executive is 46.4% more likely to qualify for post-secondary education compared with students whose

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mother is in other profession. Opoku (2014) also found that women who were professionals were three (3) times (OR = 3.49) more likely than non-professionals to have children with high level of academic attainment in the New Juabeng Municipality.

2.2.3 Family Income

Many studies conducted across the globe have all noted that children's educational enrolment, retention and completion can seriously be affected by the low socio-economic status as well as low educational level of the parents (Porteus et al, 200; Gakuru cited in Ackers et al, 2001; Ranasinghe & Hartog, 2002; Vavrus, 2002; Hunter & May, 2003; Dachi& Garrett, 2003; UNICEF, 2006; Birdsall et al, 2005; Bruneforth, 2006; Cardoso & Verner, 2007; Guo & Zhang 2008; Zhao & Glewwe,2010; Wang et al., 2010). Many of these authors concluded in their study that the low-income status (classified as poverty) is the most common primary and contributory reason for many children to be out of school. Children from better off households are more likely to remain in school, whilst those who are poorer are more likely never to have attended, or to drop out once they have enrolled (Kainuwa and Yusuf, 2013).Akanle (2007) also mentioned Parental income in his work to be a strong factor upon which the academic and vocational successes of secondary and junior secondary school students lie.

The pressure on children from poorer background in particular, to withdraw from school increases as they get older, particularly as the opportunity cost of their time increases (Colclough et al, 2000). In African traditional societies including Ghana, several studies indicated that the children's schooling has been found to have links with socio-economic factors. According to Barrera-Osorio et al, (2008) the most important of these factors

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include direct and opportunity costs of schooling, limited employment opportunities, socio-economic status, parental and family investment behavior, the economic value of girls, rural and urban residence, and the level of parental education, which all affect the income level of the household. It has also been found that the major reasons parents offer for not educating their children or for removing them from the school in African societies are no more than the fees for registration and admission, examination, Parent Teachers Association (PTA) fees, the cost of books and uniforms, the provision of other daily monetary demands to their daughters, and the cost of transportation to and from the school on daily basis (Graham-Browne, 1991; Nejema, 1993; Kainuwa and Yusuf, 2013)

It is clear from existing research that children from poorer backgrounds have worse educational attainment than their better-off peers. Low income families contain adults with characteristics that may leave the children more prone to low educational achievement. In the view of Blande and Gregg (2004), there are certain characteristics associated with low income families which significantly have negative consequences on their child's education. One of such characteristics is low parental education. The lower level of parental education affects the development of the child at home since in most cases, there is less emphasis on education during childhood development. Thus, there is a lower emphasis on educational achievement in parenting; or a reduced ability to translate parenting time into educational development. The extent of financial constraints also significantly affects the harmony in the home leading to series and increases in family conflicts leading to marriage/family break ups. These all affect the parents' ability to effectively parent their children to bring the best out of them.

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Becker and Tomes (1986) found a direct correlation between household income and the level of children's educational attainment. They found that low income families have lower investment in their children's education such as paying for their school fees and buying other basic and necessary materials for the child's educational development. But higher income families are able to significantly invest in their children's education which positively affects their cognitive development leading to higher educational attainment. In China, a study conducted by Connelly and Zheng (2003) also found income as an important predictor of children's level of educational attainment. They noted that depending on the family's income and budget, the amount paid as school fees can be quite substantial for better off families relative to poor families.

2.2.4 Family Structure

Many studies have examined the correlation of family structure and educational attainment. There is a growing body of literature describing correlations between children's educational outcomes and family characteristics. Scholars in the field of psychology, sociology, and economics have postulated certain causal household variables that can explain children's educational outcomes (Ginther and Pollak, 2004). Each discipline postulates that children raised in certain family structures will, on average, receive more psychological support or more social, cultural, and economic resources than children reared in others (Ginther and Pollak, 2004).

In the normal and natural state, children are expected to live and grow under the care of both parents. In the case where there is deviation from this 'natural order' and children have to live with one parent, Wu and Martinson (1993) believe that the child will miss

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certain role models and orientation which tend to have negative repercussions on the level of the child's educational attainment. Socialization theories often point to parenting styles, which may differ systematically with family structure. For example, single parent families may be associated with inconsistent parenting or reduced supervision and control, and these characteristics of parenting styles may adversely affect child development (Thomson, Hanson and McLanahan 1994). Learning theories often emphasize the importance of a male role model, absence of which affects child's development (McLanahan and Sandefur, 1994).

Perhaps the most influential work on the correlation between family structure and children's outcomes is that of McLanahan and Sandefur (1994). They find that children who grow up in single-parent families and children with stepparents have lower educational attainment than those who grow up with both biological parents. Wojtkiewicz (1993) and Boggess (1998) both found a negative significant correlation between living with a stepfather and children's educational attainment. Using fixed effects estimators, Ermisch and Francesconi (2001), Case, Lin and McLanahan (2001), and Evenhouse and Reilly (2004) find that family structure has a significant effect on children's educational outcomes. Studies conducted by scholars such as Haveman, Wolfe and Spaulding (1991) and McLanahan and Sandefur (1994) show that children's education is affected by the marital status of their parents.

As sole parent families on average have lower levels of income, are headed by parents with lower educational attainment and are less likely to be in the labour force, children from these families are likely to have lower educational performance (Rich, 2000). Other factors in sole parent families that are likely to adversely affect educational outcomes of

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children compared to those from two-parent families are said to include: reduced contact between the child and non-custodial parent; the custodial parent having less time to spend with children in terms of supervision of school-work and maintaining appropriate levels of discipline; the lack of an appropriate role model, especially for males; increased responsibilities on children such as childcare roles, domestic duties which impede the time available for school work; and the nature of parent-child relationships in sole parent families may cause emotional and behavioral problems for the child (Buckingham, 1999; Rich, 2000).

In Ghana, Opoku (2014) found in a bivariate analysis that women who were married were also two (2) times (OR= 2.16) more likely than unmarried women to have children with high level of education in the New Juabeng Municipality

2.3.5 Household size

The number of children in a household and their birth order are considered significant in determining children's access to schooling. The number of children within a household is likely to affect the level of resources available to each individual child negatively, through the need to share resources more widely, and positively, through the potential of older children to provide support for younger children (Al-Samarrai and Peasgood, 1998). In their view, in a typical traditional home, there is the likelihood for older children, mainly girls, to be tasked with the responsibility of caring for younger siblings. In such a situation, the opportunity cost of the older child attending school is very high. However, the experience of one child attending school may affect the chances of the other children either positively (through increasing knowledge about school life, and

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awareness that girls may perform successfully in academic subjects) or negatively (where bad experiences have occurred, e.g. a girl is expelled due to pregnancy and hence the parents feel the investment is wasted) (Al-Samarrai and Peasgood, 1998).

In Tanzania, Al-Samarrai and Peasgood (1998) found that the coefficient on birth order in their regression analysis does not have an effect on boy's enrolment, but the lower the birth order for girls the worse their chances of enrolling, with a marginal effect of 0.6 per cent. The positive and significant effect of the number of children in the household implies that children chances of schooling improve where there are more children in the household.

However, studies conducted by Knight and Li (1996) and Connelly and Zheng (2003) in China all found a negative relationship between household size and the level of children educational attainment.

2.3.6 Sex of the Household Head

Another variable, which has not been researched into detail, is the sex of the household head and its effect on children's education. According to Al-Samarrai and Peasgood (1998), in many African countries women have unequal access to the means of production and as such some female-headed households have lower socio-economic status than male-headed households. Evidence from Tanzania like many other countries in Africa, has shown that women are excluded from land and this exclusion has been found to result in economic vulnerability of women, especially divorced and widowed women (Swantz, 1985). Even though in the midst of these characteristics one would expect children belonging to female headed households to have lower educational level,

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the bivariate analysis of Al-Samarrai and Peasgood's (1998) study in Tanzania shows that belonging to a female-headed household is positively associated with enrolment, for boys and girls, although the effect is not significant in the regression analysis.

2.3.7 Religious Affiliation

One of the variables that as not featured much in the analysis of the determinants of children's education is religion. Religion is not seen as an important predictor in many of the studies conducted in advanced countries. However, in some parts of Africa, the mysticism surrounding certain religious beliefs has been noted to have an effect on education. In their analysis of the educational attainment of children in Tanzania, Al-Samarrai and Peasgood's (1998) therefore considered the effect of religion. They found that "Individuals from households, which follow traditional religious beliefs, have a lower probability of ever having attended school than Christian households, with the probability of attendance being reduced by 7.7 per cent for girls from those households" (p.404). Some of the likely reasons accounting for this variance which they proposed were the cultural preferences in terms of attitudes towards education, income effects, and differences in household production systems. Groups, which hold more traditional beliefs, were more likely to be more nomadic, creating problems in terms of access to education. However, the shortcoming of this finding was that their surveyed areas were predominantly Christian and therefore other groups (i.e. traditional religious and Muslim groups) in the sample were unlikely to be representative.

In Ghana, Amoakohene (2013) conducted a study to examine the relationship between single parenting and academic performance of adolescents in Senior High Schools (SHS),

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using Afigya Sekyere District in Ashanti Region as a case study. One of his hypotheses was to test if religious affiliation of parents affects adolescent children educational attainment. The results from the regression analysis showed that religion does not matter in academic performance of adolescent from single- parent family.

2.3.8 Ethnicity

The role of race or ethnicity in the determination of children's educational attainment has been analyzed in a number of studies. The importance of ethnicity could be due to discrimination against minorities, or a result of the fact that differences in culture, ambitions, physical and mental health, genetic code, etc. between different ethnic groups matter (Deding and Hussain, 2002). In American studies, race is primarily used to distinguish between Blacks and Whites. For example, Kane (1994) found that there is a positive correlation between increases in the parental education of Blacks in the America and the educational attainment of their children. He found a rising college enrolment among literate black people's children. Datcher-Loury (1989) also found evidence that apart from parental education, socio-economic status and economic well-being, much of the variation in educational attainment of young children from low-income black families is the result of differences in behaviour and attitudes among the families.

In Germany, Gang and Zimmermann (2000) found that ethnicity plays a key role in the level of educational attainment of children, since there is an effect of country of origin on educational attainment even in the second generation. For Britain, Taylor (1981) analyzed the educational attainment for Afro-Caribbean children and Taylor and Hegarty (1985) also analyzed that of South Asian children. The findings from both studies shows

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that both children under-perform as compared to native English children. However, in Ghana, there is no empirical finding on the role of ethnicity in children's educational attainment

2.1 Theoretical Framework

Many theories have been propounded to explain the educational attainment of children. Some of them concentrate on the immediate environment of the children whiles others consider both the immediate and external environment. However, the one that this study considers much appropriate and therefore underlines the study is Gary Becker's Household Production Theory.

2.1.1 Household Production Theory

The household production theory is an outgrowth of two theories, namely the human capital theory and the theory of allocation of time. Although these two theories view education as an investment rather than consumption, the household theory takes on a narrower viewpoint on investments dealing solely with the household. Gary Becker's household production theory directly links household resources and investments to the educational attainment of children (Becker, 1993).

In the household production function approach, it is assumed that a combined household utility function is maximized and resource allocation decisions are made through the "benevolent dictatorship" of the household head (Becker, 1981). The decision to take a child to school or give him/her a higher education then becomes dependent on the household head, all things being equal. The characteristics of the household head such as

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sex, educational level, marital status, employment and income status will therefore play a huge role in determining the level of education of the child.

However, there has been much evidence to suggest that this assumption does not always hold and that resource allocation decisions are made by other members of the household as well as the household head (Haddad et al.,1994; Kabeer, 1991). Bargaining approaches to household decision-making assume that resource allocation decisions are made through a process of bargaining between individual members of the household. The stronger the bargaining power of a family member, the more influence he/she will have on resource allocation decisions (Sen, 1990). Bargaining power will be dependent on an individual's characteristics and therefore the attributes of other household members, as well as the household heads', will be relevant when looking at schooling decisions of the child. For instance, an educated mother is more likely to have more bargaining power within the household and her preferences for educated children will play a larger role in the decision to send her children to school (Al-Samarrai and Peasgood, 1998).

Thus, household economics considers the family as not only a consuming unit but also as a producing unit. This theory states that a combination of time and resource inputs produce different types of commodities (Becker, 1993). In order to produce what Becker calls "quality children," parents must spend time at home and devote real resources to foster an environment that promotes and provides formal education.

Many scholars have applied this theory in different ways. For instance Ermisch and Francesoni (2000) used the household production theory to examine the correlation between childhood parental employment, parental education levels, and subsequent

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education of children. Their findings show that time and money are two major factors that affect children's educational attainment. Children whose mothers work more during their children's early stages of life have less educational attainment compared to children whose mothers spend more time at home with them (Ermisch and Francesoni, 2000).

2.4 Conceptual Framework

Based on the household production theory and a review of the effect of household characteristics on children education above, this study conceptualizes that the educational level of children can is determined by certain household characteristics. Some of the household characteristics considered to have an influence on the level of children educational attainment are related to the household head (HH) only such as his/her age, sex, marital status, ethnic affiliation, educational level, religious affiliation and employment status. Aside these household head's characteristics, other household characteristics such as household size, living arrangement, wealth quintile and locality of residence are also considered to influence the level of children educational attainment. This is presented in Figure 2.1 below.

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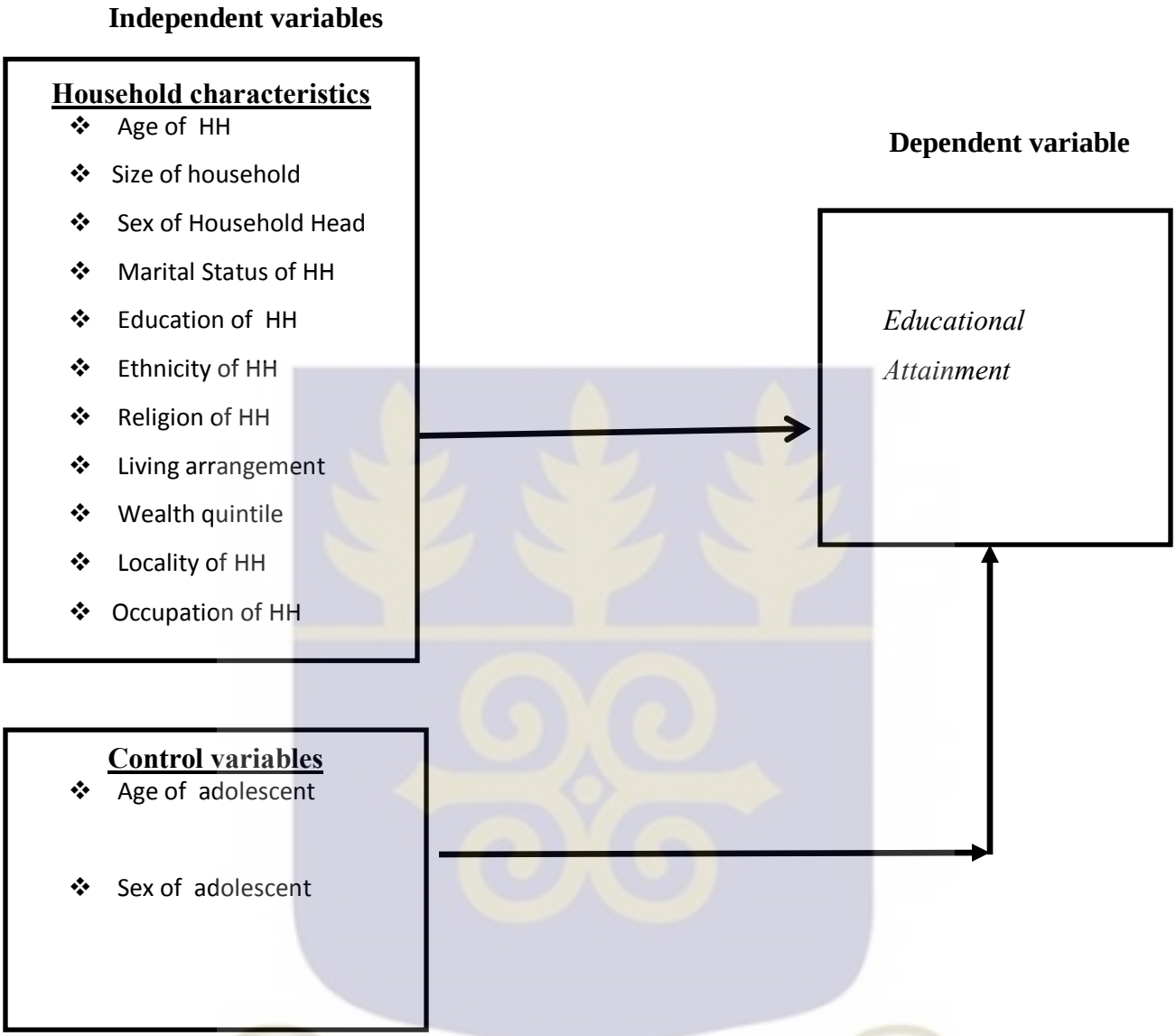

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HYPOTHESES

Households headed by older persons are more likely to have their younger people attain higher education than households headed by younger persons.

Female headed households are more likely to have their younger people attain higher education than male headed households

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CHAPTER THREE

METHODOLOGY

3.0 Introduction

This chapter provides information on the source of data for the study, the unit of analysis, the methods of data analyses, measurement and coding of variables and the data limitation.

3.1 Data Source

The study used data from the second wave of the Urban Health and Poverty Survey (2011).. The survey was conducted in three urban poor communities in Accra namely James Town, Ussher Town and Agbogbloshie. The Urban Health and Poverty survey seeks to contribute to knowledge on inequalities in health and human welfare of people living in urban poor areas.

3.2 Sampling design

The sample was drawn from 29 enumeration areas (EAs), each with 40 households systematically distributed over the three localities. In each of the sampled household, every female between the ages of 15 and 49 and every male between the ages of 15 and 59 were interviewed.

This study analyzed data on Adolescents aged 15-24 years. A total of 326 respondents, both males and females are qualified for inclusion.

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3.3 Measurement of variables

This section deals with how the independent variables and the dependent variables were measured..

Educational attainment was measured using these options [0=No Education] [1=Primary] [2=Middle/JHS] [3=Secondary/SHS] [4=Higher]. No education, and Primary were recoded as 1due to the small number of respondents, middle and junior high were recoded as 2 and senior high and higher was recoded as 3

To measure ethnicity, the options were [1=Akan] [2=Ga-Dangme] [3=Ewe] [4=Guan] [5=Gruma] [6=Mole-Dagbani] [7=Grusi] [8=Mande] [96=other]. Gruma, Mole-Dagbani, Grusi, Mande, Ewe and guan were collapsed into one ethnic group asOthers due to the small number of respondents. Therefore, Akan was coded 1, Ga-Dangme was coded 2, Ewe, Guan, Gruma, Mole-Dagbani Mande and Grusi were put together and coded 3

Religion was measured as [1=Noreligion] [2=Catholic] [3=Protestant] [4=Pentecostal/Charismatic] [5=Other Christian] [6=Islam] [7=Traditional/Spiritualist] [8=Eastern religions] [96=Other]. Catholic Protestant/Pentecost/Other Christian and eastern religions where all put together as they all practice Christianity and was recoded as Christians 1 Islam was coded as 2.No religion and traditionalist/spiritualist were also put together due to the small number and recoded as Others 3.

The ages were coded as 15-19 and20-24 he variable for marital status was coded as never married [0] living together[1] married[2] separated [3] divorced[4] and widowed[5] but was recoded as never married [1]currently married[2]and formally married[3] which included separated, divorced and widowed since it is assumed they share similar feature

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and have small number of respondents. Occupation was coded as no occupation[1], professional/technical [2] management [3] clerical [4] sales [5] agric self-employed [6] agric [7] household and domestic [8] service [9] skilled manual [10] unskilled manual [11] student [12] other [13] and don't know [98].it was recoded and categorized as services [1] which include those that provide some form of Services and coded as 1, Agric which include those that engage in agric nature kind of work and was coded 2 and other which include those who do not provide services or engage in agric kind of work and was coded as 3,they were recorded as such for the purpose of the study.

3.4 Methods of data analysis

.The analysis were performed at three levels; univariate, bivariate and multivariate.

3.4.1Univariate analysis

At the Univariate level, frequencies and descriptive statistics were used to describe the characteristics of the household which include age, sex, and marital status, and religion, wealth quintile locality of residence, living arrangement, ethnicity, education and occupation.

3.4.2 Bivariate analysis

At the bivariate level, cross tabulations and chi-square tests were used to test for the association between educational attainment and household characteristics. Each independent variable namely age of household head, sex, ethnicity, marital status, wealth quintile, religion, locality of residence, living arrangement and household size were run with the dependent variable, thus, educational attainment to find out if there is any

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association. At 95% confidence level, the Pearson test was conducted to indicate the nature of the relationship between each independent variable and dependent variable.

3.4.3 Multivariate level

At the multivariate level of analysis, multinomial logistic regression was used to examine the effects of the household characteristics on educational outcomes. Multinomial logistic regression model was used since the dependent variable assumes more than two categories. Thus, for each independent variable, one sub category was selected as the reference category. The regression analysis then estimates the coefficient of the remaining categories.

In analyzing the results of the logistic regression, the odds ratios were used to explain how the variables deviate from the reference category of the independent variables and vice versa.

3.5 Limitation of study

One major limitation of the study is that no causal inference can be made since the outcome may have preceded some of the independent variables. Another limitation is that very little information was contained about the young people themselves in the data. As a result of this, apart from age and sex of the young persons, all the other sociodemographic characteristics are of the head of the household in which the young persons lived.

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CHAPTER FOUR

4.1 Introduction

This section examines the socio-demographic background of households of the respondents. It captures characteristics of the household which include, age, sex, marital status, ethnicity, occupation, education, and religion of the household head; as well as locality of residence, household size, wealth quintile, and living arrangement of the household .Characteristics of the young people considered were age and sex.

4.2 Sex of household head

Table 4.1 depicts that, more than half of the respondents were female (52.8 percent).The head of the household is usually the bread winner of the household and in many cases has the ability to provide for the economic well-being of its members. The male household heads' constituted 47.2 percent.

Table 4.1 Percentage of distribution sex of Household heads

Sex of Household Heads	Frequency	Percentage
Males	154	47.2
Females	172	52.8
Total	**326**	**100.0**

Source: Urban Health and Poverty Survey, 2011

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4.3Age of household heads

About one - third of the household heads were aged 40-49 years (35.3 percent), those household heads less than 39 years were (38 percent). About one - fourth of the household heads are aged 50 years or more and also that age group has the least percentage of household heads (6.7 percent).

Table 4.2 Percentage distribution of age of household heads

Age of Household Heads	Frequency	Percentage
50 or more	87	26.7
40-49 years	115	35.3
Less than 39 years	124	38.0
Total	**326**	**100.0**

Source: Urban Health and Poverty Survey, 2011

4.4 Marital status of household head

Table 4.3 shows that 18.7 percent of the household heads were never married**,** while 49.1 percent were currently married. About one-third of household heads were formerly married (separated)

Table 4.3 Percentage distribution of marital status of household head

Marital Status	Frequency	Percentage
Never married	61	18.7
Formerly married	105	32.2
Currently married	160	49.1
Total	**326**	**100.0**

Source: Urban Health and Poverty Survey, 2011

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4.5 Education of household head

The percentage of household head with primary or less education is 23.0 percent. About half of the household heads had middle or junior secondary school level of education. The percentage with senior or higher education was 33.0 percent. Majority of the household heads have at least middle or JHS level of education.

Table 4.4 Percentage distribution of education of household head

Education	Frequency	Percentage
Primary/less	75	23.0
Middle/JHS	141	43.4
Senior/Higher	110	33.7
Total	**326**	**100.0**

Source: Urban Health and Poverty Survey 2011

4.6 Religion of household heads

Results from Table 4.5 indicates that most of the household heads were Christians (73 percent), Islam (14.4 percent) and the category labeled as other religions were in the minority and comprises these religions (traditional, eastern religion and no religion).

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Table 4.5 Percentage distribution of religion of household head

Religion	Frequency	Percentage
Others	41	12.6
Islam	47	14.4
Christianity	238	73.0
Total	**326**	**100.0**

Source: Urban Health and Poverty Survey, 2011

4.7 Locality of household head

Most of the household were in Usher Town and James Town (Table 4.6).About 16.0 percent reside in Agbogbloshie.

Table 4.6 Percentage distribution of locality of residence of household

Locality of Residence	Frequency	Percentage
Agbogbloshie	51	15.6
James town	104	31.9
Usher town	171	52.5
Total	**326**	**100.0**

Source: Urban Health and Poverty Survey, 2011

4.7 Occupation of household head

Table 4.7 shows the percentage of heads of household in the various occupation categories. About one –fifth of heads of household are into the professional occupation category (20.2 percent). Nearly two –thirds of household heads were in the service

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providers category (57.7 percent).The category labeled others had (22.1 percent) of household heads which consists of don't know, unskilled labor, no occupation.

Table 4.7 Percentage distribution of occupation of household head

Occupation	Frequency	Percent
Others	66	22.1
Professionals	72	20.1
Services	188	57.7
Total	**326**	**100.0**

Source: Urban Health and Poverty Survey, 2011

4.8 Living arrangements of household

The percentage of young person's who live with Grandparents is 8.9. About half of young people live with their parents. The percentage of young people who live with their spouses and children were 6.7young people who live with friends and other relation account for 27.3 percent. About 9.8 percent of young people live alone.

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Table 4.8 Percentage distribution of living arrangement of household head

Living arrangement	Frequency	Percentage
Alone		9.8
Parents	89	27.3
Spouse/children	22	6.7
Grandparents	27	8.9
Others	154	47.2
Total	**326**	**100**

Source: Urban Health and Poverty Survey, 2011

4.9 Ethnicity of household head

The participants were predominantly from the Ga-Adangme ethnic group (Table 4.8).Nearly two-thirds of the study populations were Ga-Adangme (58.3 percent).27 percent of the household were Akan. The category labeled other ethnic group which comprises of Mole-Dagbani, Ewe, Guan, Grusi and Gurma constituted 14.7 percent of the heads of households.

Table 4.8 Percentage distribution of ethnicity of household head

Ethnicity	Frequency	Percentage
Others	48	14.7
Akan	88	27.0
Ga/Adangme	190	58.5
Total	**326**	**100.0**

Source: Urban Health and Poverty Survey, 2011

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4.10 Wealth Quintile of Households

Table 4.9 shows the wealth distribution of households. Almost the same proportions of households were recorded as the poorest, middle and richest wealth quintiles. About one-fourth of respondents are poorer (27.7 percent) and the participants that are in the richer category of wealth quintile are (16.0 percent).

Table 4.9 Percentage distribution of wealth of household head

Wealth Quintile	Frequency	Percentage
Richest	68	20.9
Richer	52	16.0
Middle	68	20.9
Poorest	74	27.7
poorer	64	19.6
Total	**326**	**100.0**

Source: Urban Health Poverty Survey, 2011

4.11 Household size

The size of the household can affect the general well-being of the household. Table 4.10 indicates that more than half (52.1 percent) of household had less than five member households while household with less than ten members household were forty percent. Household with the smallest percentage were households with more than ten members. (7.1 percent).

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Table 4.10 Percentage distribution of household size of household head

Household Size	Frequency	Percentage
More than 10 people	23	7.1
5-10 people	133	40.8
Less than 5 people	170	52.1
Total	**326**	**100**

Source: Urban Health and Poverty Survey, 2011

In conclusion wealth quintile was evenly distributed; the variation was not also different with age thus, 35.5 percent and 38.0 percent. Whereas the other household characteristics the variation was big in terms of frequencies as it ranges from 12.6 percent to 73.0 percent with religion and 15.6 percent to 52.5 percent in terms of locality of residence.

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CHAPTER FIVE

BIVARIATE ANALYSIS

5.0 Introduction

This section presents the bivariate analysis for the study. Each of the independent variables is tested against the dependent variable and a chi-square test is conducted to examine the significance of the association between household characteristics and young people's educational attainment.

5.1 Sex of Household Head and Level of Young People's Educational Attainment

There were no significant associations between the sex of household heads and the level of young people's educational attainment. There were no significant difference between the level of educational attainment among male-headed household (35.7%) and female-headed household (32%).

This is contrary to some of the findings that have tried to examine the effect of the sex of household head on young people's educational attainment. For instance, a study conducted by Al-Samarrai and Peasgood (1998) in Tanzania shows that young people who belong to a female-headed household are more likely to attain higher levels of education than male-headed household. However, just like this study, the finding was not statistically significant.

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Table 5.1: Percentage distribution of Sex of Household head and Young People's Educational Attainment

Sex	Level of Education (%)			
	Primary/Less	Middle/JHS	SHS/Higher	Number
Male	22.1	42.2	35.7	154
Female	23.8	44.2	32.0	172
Chi-square	**$\chi 2 = 0.519$**	**Significance = 0.771**		

Source: Urban Health and Poverty Survey, 2011

5.2 Age of Household Head and Level of Young People's Educational Attainment

The results show that a relatively higher proportion of young people's belonging to household heads who are less than 40 years (38.7%) achieve higher education as compared to those who are between 40 and 49 years and above 50 years (33.3%). However, the chi-square test of this variance is f 0.581.

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Table 5.2: Percentage distribution of Household Head Age and Young People's Educational Attainment

Age	Level of Educational Attainment (%)			
	Primary/Less	Middle/JHS	SHS/Higher	Number
Less than 40	20.2	41.1	38.7	124
40 - 49	25.2	46.1	28.7	115
50 and Above	24.1	42.5	33.3	87
Chi-square	**$\chi 2 = 2.862$ Significance = 0.581**			

Source: Urban Health and Poverty Survey 2011

5.3 Marital Status of household head and Level of Young People's Educational Attainment

The results in Table 5.3 below show that the marital status of the household head does not influence the level of young people's educational attainment. The proportions of young people belonging to household heads who have never been married and are able to obtain higher education was (35.6%) as compared to young people's belonging to household heads who are married (33.3%). The chi-square test value of 2.578 was not statistically significant as the p-value of 0.631 is greater than 0.05.

Studies have shown that marriage significantly affects the level of young people's educational attainment, which contracts with the findings of this study. Studies conducted by scholars such as Haveman, Wolfe and Spaulding (1991) and McLanahan and Sandefur (1994) show that young People's education is affected by the marital status of their

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parents. In Ghana, Opoku (2014) found in a bivariate analysis that women who were married were two (2) times more likely than unmarried women to have young people with high level of education in the New Juabeng Municipality.

Table 5.3: Percentage distribution of Marital Status of Household head and Young People's Educational attainment

Marital Status	Level of Educational Attainment (%)			
	Primary/Less	Middle/JHS	SHS/Higher	Number
Never married	21.9	42.5	35.6	160
Married	26.7	40.0	33.3	105
Formerly married	19.7	50.8	29.5	61
Chi-square	$\chi^2 = 2.578$ **Significance = 0.631**			

Source: Urban Health and Poverty Survey 2011

5.4 Religious Affiliation of Household Head and Young People's Level of Educational Attainment

Religious affiliation of household head does not significantly influence the level of young people's educational attainment. Even though the results in Table 5.4 presented below indicate that majority of young people belong to Christian-headed household (36.1) achieve higher level of educational attainment as compared to Moslem-Headed households (34%) and other religion (19.5), the chi-square test of the variance is not statistically significant (significance level of 0.091 is greater than 0.05).

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Studies have shown that religion is not an important predictor of children's educational attainment in the advanced countries. However, in some parts of Africa, the mysticism surrounding certain religious beliefs has been noted to have an effect on education. In their analysis of the educational attainment of children in Tanzania, Al-Samarrai and Peasgood (1998) found that children from traditional households, which follow traditional religious beliefs, have a lower probability of ever having attended school than Christian households.

Table 5.4: Percentage distribution of Household Head Religion and Young People's Educational Attainment

Religion	Level of Educational Attainment			
	Primary/Less	Middle/JHS	SHS/Higher	Number
Christian	19.7	44.1	36.1	238
Islam	27.7	38.3	34.0	47
Others	36.6	43.9	19.5	41
Chi-square	**$\chi 2$ = 8.004Significance = 0.091**			

Source: Urban Health and Poverty Survey 2011

5.5 Ethnic Affiliation of Household Head and Level of Young People's Educational Attainment

The results show that the ethnic affiliation of a household head in the three selected communities significantly influences the level of young people's educational attainment. Majority of young people belonging to Ga-Adangme headed household (40.5%) have

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higher educational attainment as compared to young people belonging to Akan headed households (26.1%) or any other ethnically affiliated household (20.8%). The chi-square significance level is 0.007, which is less than 0.05 as presented in Table 5.5 below.

The role of race or ethnicity in the determination of children's educational attainment has been analyzed in a number of studies conducted in advanced countries but lacking in developing context. The importance of ethnicity could be due to discrimination against minorities, or a result of the fact that differences in culture, ambitions, physical and mental health, genetic code, etc. between different ethnic groups matter (Deding and Hussain, 2002). In American studies, Kane (1994) found that there is a positive correlation between increases in the parental education of Blacks in the America and the educational attainment of their children. He found a rising college enrolment among literate black people's children.

Table 5.5: Percentage distribution of Household Head Ethnicity and Young People's Educational Attainment

Ethnicity	Level of Educational Attainment			
	Primary/Less	Middle/JHS	SHS/Higher	Number
Ga-Adangbe	21.6	37.9	40.5	190
Akan	19.3	54.5	26.1	88
Other	35.4	43.8	20.8	48
Chi-square	**$\chi 2 = 14.231$**		**Significance = 0.007**	

Source: Urban Health and Poverty Survey 2011

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5.6 Locality and Level of Young People's Educational Attainment

Though there is no known literature in Ghana on the effect of locality on educational attainment, there is no doubt that the social environment people found themselves; especially the society young people grow can positively or negatively affects the level of educational attainment? The probability of a child who grows up in an educated neighborhood to have higher educational attainment comparative to one who grows in an uneducated neighborhood cannot be disputed.

In this study, locality is found to be statistically significant in influencing the level of young People's educational attainment. The result show that young people living in James Town are able to attain higher level of education (40.4%), followed by Usher Town (36.8%) and Agbogbloshie (9.8%).The chi-square test of this difference was statistically significant as the significance level 0.001 was less than 0.05 as shown in Table 5.6 below.

Table 5.6: Percentage distribution of Locality of Residence of household head and Young People's educational attainment

Locality	Level of Educational Attainment			
	Primary/Less	Middle/JHS	SHS/Higher	Number
Agbogbloshie	33.3	56.9	9.8	51
James Town	16.3	43.3	40.4	104
Usher Town	24.0	39.2	36.8	171
Chi-square	**$\chi 2 = 17.787$**	**Significance = 0.001**		

Source: Urban Health and Poverty Survey 2011

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5.7 Household Head Living Arrangements and Level of Young People's Educational Attainment

The results presented in Table 5.7 show that household head living arrangement does not influence the level of young People's educational attainment. Though the results show that high proportion of young people belong to household heads who live with their parents (38.3%) and grandparents (34.5%) attain higher level of education as compared to young people belonging to household heads living alone (28.1%), living with spouse and children (13.6%),

The results in this study contradicts earlier works by scholars such as McLanahan and Sandefur (1994), who found that young people who grow up in single-parent families and young people with stepparents are more likely to have lower educational attainment than those who grow up with both biological parents. Wojtkiewicz (1993) and Boggess (1998) both found a negative significant correlation between living with a stepfather and young People's educational attainment. Using fixed effects estimators, Ermisch and Francesconi (2001), Case, Lin and McLanahan (2001), and Even house and Reilly (2004) find that family structure has a significant effect on children's educational outcomes but this study found no significant association between the living arrangement and young People's educational attainment.

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Table 5.7: Percentage distribution of Household head Living Arrangements and Young People's Educational Attainment

Living Arrangements	Level of Educational Attainment			
	Primary/Less	Middle/JHS	SHS/Higher	Number
Alone	28.1	43.8	28.1	32
Parent	21.4	40.3	38.3	154
Spouse/Partner/Children	40.9	45.5	13.6	22
Grandparents	17.2	48.3	34.5	29
Others	21.3	46.1	32.6	89
Chi-square	**$\chi 2 = 8.727$**	**Significance = 0.366**		

Source: Urban Health and Poverty Survey 2011

5.8 Household Size and Young People's Educational Attainment

The results shows that (17.4%) of respondents in households with more than 10 persons had higher education Also young people living in a household between 5 to 10 persons were found to have higher educational attainment (36.8%) as compared to young people living in a household with less than 5 persons (33.5%). However, the significance level of the chi-square test was greater than 0.05 (thus, 0.072) as shown in Table 5.8 below.

Unlike this study, the number of young people in a household and their birth order are considered significant in determining young people's access to schooling and their level of educational attainment. The number of young people within a household is likely to affect the level of resources available to each individual child negatively, through the

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need to share resources more widely, and positively, through the potential of older children to provide support for younger children (Al-Samarrai and Peasgood, 1998).

Table 5.8: Percentage distribution of Household Size and Young People's Educational Attainment

Household Size	Education			
	Primary/Less	Middle/JHS	SHS/Higher	Number
Less than 5 Persons	26.5	40.0	33.5	170
5 – 10 Persons	20.3	42.9	36.8	133
More than 10 Person	13.0	69.6	17.4	23
Chi-square	**$\chi 2 = 8.608$**	**Significance = 0.072**		

Source: Urban Health and Poverty Survey 2011

5.9 Occupation of Household Head and Level of Young People's Educational Attainment

The occupation of a household does not influence the level of young people's educational attainment. The results show that a high proportion of young people whose parents are professionals (34.8%) achieve higher level of educational attainment as compared those working in the services industry (31.9). however, when all the other services are put together, a high proportion of their young people obtain higher education as compared to young people of household heads working as professionals or in the services industry. The significance level of the chi-square test of variance was however greater than 0.05 (i.e. 0.936) as shown in the table below.

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Unlike this study, many studies, even those conducted in Ghana have shown that occupation of parents have a significant effect of young people's educational attainment. Deding and Hussain (2002) believe that the employment of the parents, especially the mother, significantly influence the level of education of the pupil. In their view, household income is greatly influenced by the type and nature of employment of the parents, which in turn, influence the volume and nature of investment in the pupil. On the other hand, the employment also determines the amount of time parents will have with their young people. In the circumstance where the nature of employment is time consuming, the available time the parent will have with the young people reduces and the vice versa is also true. In Ghana, a study involving 1,129 final year SHS students selected from ten SHSs in the Ashanti and Brong Ahafo regions found that having a father who is a farmer decreases the likelihood of a child qualifying for post-secondary education by 29% (Yusif, Yussof and Noor, 2011).

Table 5.9: Percentage distribution of Household Head Occupation and Young People's Educational Attainment

Occupation	Education			
	Primary/Less	Middle/JHS	SHS/Higher	Number
Services	22.7	42.4	34.8	188
Others	23.9	44.1	31.9	72
Professionals	20.8	41.7	37.5	66
Chi-square	**$\chi 2 = 0.819$**		**Significance = 0.936**	

Source: Urban Health and Poverty Survey 2011

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5.10 Household Head Wealth Quintile and Level of Young People's Educational Attainment

Household head's wealth quintile was found to be a good predictor of the level of young people's educational attainment. The results show that as a household head gets richer, the level of young people's educational attainment also gets higher. Thus, majority of the young people belonging to households who are richer (53.8%) and richest (55.9) have higher educational attainment as compared to young people belonging to households within the poorest and poorer wealth category. The chi-square test was statistically significant as the significance level was 0.000 as shown in Table 5.10 below.

Similarly to this study, many studies conducted across the globe have all noted that children's educational enrolment, retention and completion can seriously be affected by the income level of the parents (Porteus et al, 200; Ranasinghe &Hartog, 2002; Hunter & May, 2003; UNICEF, 2006; Bruneforth, 2006; Cardoso & Verner, 2007; Guo& Zhang 2008; Zhao & Glewwe,2010; Wang et al., 2010). Many of these authors concluded in their study that the low-income status (classified as poverty) is the most common primary and contributory reason for many children to be out of school. Children from better off households are more likely to remain in school, whilst those who are poorer are more likely never to have attended, or to drop out once they have enrolled (Kainuwa and Yusuf, 2013)

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Table 5.10: Percentage distribution of Household Wealth Quintile and Young People's Educational Attainment

Wealth Quintile	Educational Attainment			
	Primary/Less	Middle/JHS	SHS/Higher	Number
Poorest	43.8	43.8	12.5	64
Poorer	24.3	51.4	24.3	74
Moderate	27.9	45.6	26.5	68
Richer	11.5	34.6	53.8	52
Richest	5.9	38.2	55.9	68
Chi-square	**$\chi 2 = 54.567$**	**Significance = 0.000**		

Source: Urban Health and Poverty Survey, 2011

In conclusion, the household characteristics namely locality of residence, ethnicity and wealth quintile are found to be significantly associated with young people's educational attainment.

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CHAPTER SIX

HOUSEHOLD CHARACTERISTICS AND EDUCATIONAL ATTAINMENT

6.1 Introduction

Chapter six of this study is the last stage of the analysis; Multivariate analysis. It is a stage where all the independent and dependent variables are put into one model. It is employed to determine the extent to which all the explanatory variables predict the outcome variable. More specifically, the study focuses on the extent to which household characteristics predict on educational outcome. Multinomial logistic regression model was used since the dependent variable assumes more than two categories. Thus, for each independent variable, one sub category was selected as the reference category. The regression analysis then estimates the coefficient of the remaining category.

Educational attainment and household characteristics.

The relationship between household characteristics and educational outcome was tested controlling for other factors such as age and sex of young people in the household. The reference category of the dependent variable is primary or less level of education. In the model summary, the Nagelkerke R squared is 0.343, which implies that 34 percent of the variation in educational attainment is explained by the independent variables.

The following have been found to be significant religion household, wealth quintile, ethnicity and sex of young people.

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Young people in the richest wealth quintile and richer wealth quintiles respectively are 0.100 and 0.186, times as likely to have Middle/JHS level of education as compared to young people in the poorest wealth quintiles.

Being in the richest, richer or middle wealth quintile makes a young person significantly more likely to have Senior or Higher level of Education when compared to a young person in the poorest wealth quintile. A young person in the richest wealth quintile is 7.229 times as likely, one in the richer wealth quintile is 7.265 times as likely, and one in the middle wealth quintile is 2.895 times as likely to have SHS or higher level of education.

Religion was found to be significant at the SHS/higher level of education;- young persons in Islamic households are 2.358 times as likely to have SHS/Higher level of education as compared to young people in Christian households.

Also, in controlling for other factors sex, was found to be significant, males were 2.386 times as likely to have SHS/Higher Education, compared to females.

Ethnicity was found to be both significant at the SHS/Higher and JHS/Middle level of Education, Young people in Akan households are 0.409 times as likely to have JHS/Middle level of Education as compared to young people in Ga/Adangme ethnic group. Young people in Akan households are 0.429 times as likely to have SHS/Higher level of Education as compared to young people in Ga/Adangme households.

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Table 6.1 Results of Multinomial Logistic Regression of Household characteristics and Educational Attainment.

	MIDDLE/JHS			SENIOR/HIGHER		
VARIABLE	**EXP(β)**	**Sig**	**Std error)**	**EXP(β**	**Sig**	**Std error**
LOCALITY						
Agbogloshie	0.534	0.758	1.179	0.723	0.193	0.390
James Town	0.395	0.629	1.210	0.429	0.222	1.688
Usher Town (RC)			1.000			1.000
MARITAL STATUS						
Never Married	0.390	0.133	0.626	0.807	0.659	0.485
Formerly Married	0.567	0.207	1.450	0.567	0.466	0.355
Married (RC)			1.000			1.000
ETHNICITY						
Others	1.465	0.417	0.470	0.411	0.067	0.486
Akans	0.409	0.029	0.411	0.429	0.017	3.045
Ga/Adangme (RC)			1.000			1.000
RELIGION						
Others	1.863	0.173	0.456	0.488	0.157	0.507
Islam	0.576	0.302	0.535	2.358	0.078	0.486
Christianity (RC)			1.000			1.000
AGE						
50 or more	0.811	0.718	0.581	0.807	0.659	0.485
40-49	1.647	0.275	0.457	1.346	0.466	0.408
Less than 39 (RC)						1.000
SEX OF HOUSEHOLD HEAD						
Female	1.747	0.178	0.414	0.679	0.296	0.370
Male(RC)			1.000			1.000
LIVING ARRANGEMENT						
Alone	1.951	0.349	0.713	0.580	0.410	0.622
Parents	1.065	0.884	0.434	0.726	0.381	0.366
Grandparents	1.937	0.357	0.718	0.322	0.167	0.819
Spouse	0.530	0.334	0.658	1.241	0.702	0.564
Others(RC)			1.000			1.000
HOUSEHOLD SIZE						
More than ten	0.283	0.107	0.783	0.345	0.115	0.674
Five-ten	0.897	0.788	0.403	0.592	0.154	0.368
Less than 5 pp (RC)			1.000			1.000
OCCUPATION						
Others	1.224	0.642	0.434	0.988	0.977	0.405

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	MIDDLE/JHS			SENIOR/HIGHER		
VARIABLE	**EXP(β)**	**Sig**	**Std error)**	**EXP(β**	**Sig**	**Std error**
Professionals	0.849	0.712	0.444	1.148	0.720	0.384
Services RC)			1.000			1.000
SEX OF YOUNG PEOPLE						
Male	0.679	0.296	0.370	2.386	0.019	0.372
Female(RC)			1.000			1.000
AGE						
15-19	0.647	0.231	0.363	0.670	0.187	0.303
20-24(RC)			1.000			1.000
WEALTH QUINTILE						
Richest	0.100	0.001	0.698	7.299	0.000	0.557
Richer	0.186	0.010	0.650	7.653	0.001	0.594
Middle	0.466	0.103	0.469	2.895	0.056	0.557
Poorer	0.372	0.037	0.475	2.082	0.179	0.546
Poorest(RC)			1.000			1.000

Nagelkerke $R^2 = 0.343$ Reference Category (RC)

Source: Urban Health and Poverty Survey, 2011

6.3 Discussion of Results

The study found household wealth to be a good predictor of the level of children educational attainment. When a household gets richer, the level of children educational attainment also gets higher. Thus, majority of the young people belonging to households which in the richer and richest category have higher educational attainment as compared to children belonging to household within the poorest and poorer wealth categories. According to Barrera-Osorio et al, (2008). It has also be found that the major reasons parents offer for not educating their children or for removing them from the school in African societies are no more than the fees for registration and admission, examination, Parent Teachers Association (PTA) fees, the cost of books and uniforms, the provision of other daily monetary demands to their daughters, and the cost of transportation to and

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from the school on daily basis (Graham-Browne, 1991; Nejema, 1993; Kainuwa and Yusuf, 2013)

Similar to this study, many studies conducted across the globe have noted that children's educational enrolment, retention and completion can seriously be affected by the income level of the parents (Porteus et al, 200; Ranasinghe & Hartog, 2002; Hunter & May, 2003; UNICEF, 2006; Bruneforth, 2006; Cardoso & Verner, 2007; Guo& Zhang 2008; Zhao & Glewwe,2010; Wang et al., 2010).

Many of these authors concluded in their studies that the low-income status (classified as poverty) is the most common primary and contributory reason for many children to be out of school. Children from better off households are more likely to remain in school, whilst those who are from poorer households are more likely never have attended, or to drop out once they have enrolled (Kainuwa and Yusuf, 2013).

Again, the study found religion to be significantly related to educational attainment. Several studies have shown that religious students do better on critical indicators of academic success (Mooney 2005).Religious groups or religious activities provide a social support outside the family to combat loneliness. Students feel more comfortable because they have access to the needed support. religiosity in students are also found to devote time and energy to a variety of pro-social causes (Wilson, 1978; Lundberg & Startz, 1998; McCleary & Barro, 2006). Religious activities provide a basis for social support outside of the home, thus combating alcohol and substance abuse are among the most important factors predicting negative educational outcomes. Most religious groups oppose alcohol use, or at least militate against drunkenness. As we know, some religions

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prohibit alcohol consumption such as Islam and other religions such as Christianity insist that only a little bit of alcohol would be enough. The common thing about both of the religions is that they agree alcohol has a bad effect on students. Hence, students who choose to join religious groups are going to be less likely to abuse alcohol and other drugs (Regnerus 2000). Another way through which religion influences education is by creating a family like atmosphere for those who have single parents. For example, some theorists (Ewing, 2000; Fan, 2003; Galo & Zeira, 1993; Galor & Tsiddon, 1996) found that religion has a great influence on the educational achievement of the poor.

Family life is proved to be very important for education achievements and religion is one of the factors that have a positive impact on family life. Religious families are more capable of establishing healthy family relationships and have more social control.

Furthermore, sex is also significantly related to educational attainment. Adolescent males tend to outperform females as a result of pressures young females go Both school-related and personal support were found to be of importance to teenage girls in their journey toward high school graduation (Mangino, 2008). When proper measures are not put in place, teenage pregnancy and other social vices become rampant at this stage of their lives. Education can help to minimize the economic burden of early parenthood by helping them to attain the educational resources necessary to achieve their economic and other desired lifetime goals.

In conclusion, the model shows that with the addition of other variables that are being controlled for, sex of young people, wealth, and religion, prove to be significant in predicting educational outcome. Datcher-Loury (1989) also found evidence that apart

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from parental education, socio-economic status and economic well-being, much of the variation in educational attainment of young children from low-income black families is the result of differences in behaviour and attitudes among the families.

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CHAPTER SEVEN

SUMMARY, FINDINGS, CONCLUSION AND RECOMMENDATIONS

7.1 Introduction

This chapter gives a summary of the major findings and conclusions of the study. It also provides recommendations for policy and programme actions to ensure that young people attain the highest possible educational outcome.

7.2 Summary of Findings

The main objective of the study was to examine household characteristics that determine young people's educational attainment in poor urban communities in Accra. It also sought to identify the level of education in poor urban communities and to make recommendations for policy consideration. The characteristics of household head considered were age, sex, marital status, religion, ethnicity, education and occupation, characteristics of households were locality, living arrangement, house size and wealth quintile and characteristics of young people include age and sex.

The study hypothesized that female-headed households are more likely to have their younger persons attain higher education than their male counterparts and that households headed by older persons are more likely to have their younger persons attain higher education than households headed by younger persons.

The univariate analyses show that 52.3% of the respondents are from Usher Town while 31% are from James Town. Also, percentage distribution of educational level of household heads shows that 44.3% have middle or JHS education, 33.7 % have senior

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secondary or higher and 23% have primary or less. In addition, household heads less than thirty nine years old were 38%, those who are forty to forty-nine were 35.3% and the fifty or more were 26.7 %.

Furthermore, households in the poorest wealth quintile constituted 19.6%, Those in the poorer quintile made up 27.7% whereas the middle category was 20.9%. The richer and richest categories summed up to 16% and 20.9% respectively. With respect to sex of household heads, more than half of households were headed by females and 47.2% were headed by males.

Moreover, being a Ga/Adangme speaking community, most of the household heads belong to that ethnic group representing 58.3 %, followed by Akans, (27%) and other ethnic groups made up 14.7 % of the study population. With reference to religion of household head, about three-quarters were Christians, 14.4 % were Moslems and the category "other religion" was 12.6%. In addition, households with not more than five people made up 52.1% of the sample, those that had between five and ten people were 40.8% and those that had ten or more persons were 7.1 %.

Again, majority of the household heads are parents who live with their children (47.7%), followed by those who live with others (27.3%), household heads who live alone, with grandparents and with spouse were 9.8%, 8.9%, 6.7% respectively. The household heads that were not married represent 49.0%, married ones were 32.2 % and formerly married were 18.7%.Regarding occupation of household heads, 57.7% provided services, professionals were 20.2% and other occupations, 22.1 %.

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The bivariate analyses revealed that ethnicity, locality of residence and wealth were significantly related to education attainment at a confidence level of 95% (p=0.05). It shows that about 41% of household heads who are Ga/Adangme have their young people attain senior secondary or higher education and for Akans, 26% of household heads have their young people attain senior secondary or higher education. Of the respondents at James Town, about 41% are able to attain secondary or higher education whereas for those in Usher Town 36.8% are able to attain secondary or higher education. The result of wealth quintile of the household also shows that 55.9% of the richest category has their young people attain secondary or higher education whereas for the richer category, 53.8% of young people attain secondary or higher education.

Meanwhile, household characteristics such as age, sex, marital status, religion, education, living arrangement are found not to be significant in influencing education attainment. Even though it was hypothesized that female-headed households would have their younger people attain higher education, the results do not confirm that household headed by younger people will attain higher education.

At the multivariate stage, ethnicity of household head was significantly related to educational attainment, Akan-headed households were more likely to have their younger people attain higher education than Ga/Adangme and others ethnic group. Moreover, wealth was significant, implying that wealth at the household level is a predictor of education attainment. Households in the richer and richest wealth category were more likely to have their young people attain secondary or higher education than the poorest and poorer category of wealth. In addition, In controlling for age and sex of young people males are more likely to attain higher education than females attainment. Also, the results

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indicated that persons between the age group 15-19 are more likely to attain secondary or higher education than those in the age group 20-24.

7.3 Conclusion

In general, the study establishes that household characteristics are very important in determining educational attainment. In relation to education, males are more likely to attain higher education than females, which contradicts the hypotheses of the study, Even though the enrollment of females at the initial stages of education is quite great. Moreover, wealth was found to be a predictor, especially at the higher level, this could be as a result of the fact that education at the basic level is not expensive, both the rich and the poor are able to afford to enroll their children in school, whereas at the higher level the low-income status (classified as poverty) is the most common, primary and contributory reason for many children to be out of school. Children from better off households are more likely to remain in school, whilst those who are poorer are more likely never to have attended, or to drop out.

Wealth was significant both at the bivariate and multivariate levels, ethnicity was found to also be significant, the level of educational attainment.

7.4 Recommendations

Based on the findings, wealth of household remains a major determinant in attaining higher education. In the light of this, the free Senior High School policy being proposed by government should be implemented and encouraged, to enable poor parents cope with the high cost of education, since some expenses will be catered for by government.

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Moreover, awareness creation by educating the public about the benefits of education through film shows, seminars, talks, symposia and other educative programs more especially for girls to encourage them to develop interest in attaining higher education.

.Again, girls guilds and clubs should be introduced in schools with informative and educative programmes and scholarships to encourage young girls stay in school

Finally, economic empowerment of household heads, by way of granting capital to support their business ventures, this way the economic status of these household will increase and will enable household heads cater for other miscellaneous expenses.

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