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"Multiple, polarized and vulnerable": A socio-economic exploration of Ghana's middle class

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Abstract
By using mixed quantitative-qualitative methods combining micro-data from the Ghana Living Standards Survey 2016-2017 (GLSS7) and original qualitative data collected from semi-structured interviews in 2022, the present study provides a deeper and comprehensive analysis of the objective (consumption, occupation, education, socio-professional group, attitudes) and subjective (preferences, values, perceptions and expectations) characteristics of those assimilated to the Ghanaian middle class. After identifying a middle class of consumption out of a representative sample of the Ghanaian population, a cluster analysis using socio-economic characteristics of the household head (education, occupation, socio-professional category) is conducted and shows the strong socio-economic fragmentation of this segment, with no less than five distinct groups presenting distinctive characteristics. The Ghanaian middle class is also strongly polarized, opposing, with equal shares, a lower middle class of uneducated and vulnerable informal workers and a upper middle class incorporating a large share of small and informal, albeit successful, entrepreneurs, and characterized by higher consumption and educational outcomes and relatively lower vulnerability. The subsequent qualitative analysis conducted on 40 individuals sampled to be representative of the Ghanaian middle class socio-economic structure highlights that intergenerational social mobility is perceived as being low in general, with education being seen as the main catalyst for breaking the cycle. A large gap exists between the lower middle-class reporting being vulnerable to shocks and short of means to weather them, and higher middle class being able to mobilize legal, financial and social resources to increase their resilience. A similar gap is documented between the two groups as to the access to social services or infrastructures, be they provided by the private or the public sector. While perceptions of gender opportunities or of the stakes of sanitation and environmental are aligned with gaps in objective access, the vision that education is key for securing their economic future is widely shared across groups, those in the lower middle class being less able to afford private schools. Finally, lower middle class are more critical than the upper middle class of the political elites, notably on the ground that the latter's preferences are not always aligned to those of the people they represent.

Keywords
Middle classes, informality, social mobility

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Résumé
En utilisant des méthodes mixtes quantitatives-qualitatives combinant des micro-données de l'enquête sur les niveaux de vie au Ghana 2016-17 (GLSS7) et des données qualitatives originales recueillies lors d'entretiens semi-structurés en 2022, la présente étude fournit une analyse plus approfondie et complète des caractéristiques objectives (consommation, profession, éducation, groupe socioprofessionnel, attitudes) et subjectives (préférences, valeurs, perceptions et attentes) des personnes assimilées à la classe moyenne ghanéenne. Après avoir identifié une classe moyenne de consommation à partir d'un échantillon représentatif de la population ghanéenne, une analyse en grappes utilisant les caractéristiques socio-économiques du chef de ménage (éducation, profession, catégorie socioprofessionnelle) est menée et montre la forte fragmentation socio-économique de ce segment, avec pas moins de cinq groupes distincts présentant des caractéristiques distinctes. La classe moyenne ghanéenne est également fortement polarisée, opposant, à parts égales, une classe moyenne inférieure composée de travailleurs informels non éduqués et vulnérables et une classe moyenne supérieure comprenant une grande part de petits entrepreneurs informels, bien qu'ayant réussi, et caractérisée par une consommation et des résultats éducatifs plus élevés et une vulnérabilité relativement plus faible. L'analyse qualitative subséquente menée sur 40 personnes échantillonnées pour être représentatives de la structure socio-économique de la classe moyenne ghanéenne souligne que la mobilité sociale intergénérationnelle est perçue comme étant faible en général, l'éducation étant considérée comme le principal catalyseur pour rompre le cycle. Il existe un écart important entre la classe moyenne inférieure, qui se dit vulnérable aux chocs et à court de moyens pour y faire face, et la classe moyenne supérieure, qui est capable de mobiliser des ressources juridiques, financières et sociales pour accroître sa résilience. Un écart similaire est constaté entre les deux groupes en ce qui concerne l'accès aux services sociaux ou aux infrastructures, qu'ils soient fournis par le secteur privé ou public. Alors que les perceptions des opportunités de genre ou des enjeux de l'assainissement et de l'environnement sont alignées sur les lacunes en matière d'accès objectif, la vision selon laquelle l'éducation est essentielle pour assurer leur avenir économique est largement partagée par les groupes, ceux de la classe moyenne inférieure étant moins en mesure de s'offrir des écoles privées. Enfin, les classes moyennes inférieures sont plus critiques que les classes moyennes supérieures à l'égard des élites politiques, notamment parce que les préférences de ces dernières ne sont pas toujours alignées sur celles des personnes qu'elles représentent.

Mots-clés
Classes moyennes, informalité, mobilité sociale

1. Introduction

If all countries have people standing in the middle range of the income distribution, not all have a middle class. People in the middle class share some ideal-typical socio-economic and socio-cultural characteristics that have made them the central agent of economic, social and political transformation in large set of countries. Based on the Western experience of the 19th and 20th centuries, scholars have documented that these characteristics are highly multi-dimensional, as they pertain to education, occupation, social status, behavior, aspirations and preferences (Goldthorpe, 1980), and they coalesce to shape economic and political changes (Moore, 1966; Lipset, 1959). First, a large and consolidated middle class does support the expansion and diversification of consumption markets, production and trade (Matsuyama, 2002; Desdoigt and Jamarillo, 2009; Razafimandimby, 2017). Changes in consumption and income also come along with significant behavioral and aspirational changes for middle class households. The experience that education and individual effort bring high reward in terms of upward economic and social mobility translates into a collective belief and ethos spreading over the other social groups (Lipset, 1959; Doepke and Zilibotti, 2008). Last but not least, a large and stable middle class is expected to modify the set of political stakes, by diversifying and making more compelling the political demands of liberalization or democratization (Huntington 1968; Wietzke and Summer, 2018; Loayza et al, 2012) and by allowing political stabilization around a large mass of population with consistent preferences and expectations (Moore, 1966; Easterly, 2001; Jacquemot, 2012). As for Europe, Latin America and Asia before, a large and consolidated middle class might benefit African countries, both in terms of economic development and of democratic transition or consolidation.

Large benefits shall thus be expected from the expansion and consolidation of a national middle class in Africa. Yet, as these rewards were essentially inferred from the historical experiences of industrialized countries, it is not certain that they are fully transposable to the continent, mostly because what we call middle class there does not exactly fit to the historical ideal-type. The suitability of the term middle class in Africa has been discussed by a handful of recent works that all insisted on the social and economic vulnerability of middle-income earners, on the singularity of social segmentation patterns in Africa and on the limited relevance of this category for the large African populations that are neither poor nor rich (Darbon, 2012; Melbe, 2016; Kroeker et al., 2018; Berrou et al., 2020).

Whether there are middle classes emerging in Africa is therefore a highly debated issue, to say the less. In the early 2010s, a decade of rapid economic growth driven by the commodity super-cycle of the 2000s put the "African middle class" at the center of the attention of marketers, policymakers and scholars working on African development. Based on the prediction that more than 128 million households in Africa would have income in excess of US$4 per person per day[1] by 2020, McKinsey's report "Lions on the move: the progress and potential of African economies" was one of the first to point out the high stakes of the emergence of the middle class in the continent (McKinsey, 2010). It was followed by other equally enthusiastic narratives by development banks or financial institutions (AfDB, 2011; Standard Bank, 2014). In parallel, scholars have expressed skeptical views as to the real size and agency of the Western-style middle-class in the continent, repeatedly pointing out that the African middle-income segment is made of very heterogeneous people, highly vulnerable to various kinds of shocks, who do not self-identify to the middle class (Banerjee and Duflo, 2008; Ravallion, 2010; Lenz, 2015; Melber, 2016; Kroeker et al., 2018; Neubert, 2019; Berrou et al, 2020).[2] Ghana is no exception to this swinging between enthusiasm and skepticism as to the size and agency of the middle class.[3] The long spell of sustained economic growth that pushed the country into the middle-income range in 2013 inevitably raised the number of Ghanaian middle-income earners. Nonetheless, out of the 46% of Ghanaians spending between US$2-$20 a day in 2011, almost 60% of them had their spending comprised between $2 and $4 and were highly vulnerable to falling back in poverty, according to AfDB (2011).

Despite the high stakes raised by the consolidation of the middle class and the challenges imposed to economic policy and reforms in African countries, we still know very partially the socio-economic change happening in the middle range of the income distribution in Africa. Accordingly, there is both room and urgence for advancing our knowledge about African middle classes, what they are and could be their agency to transform African economies and polities in the future. Doing this means assessing the extent to which the people in the

[1] This figure is inferred from the household annual figure of US$5,000 put forward by McKinsey (2010) for a four-person household in per capita terms, or for a two-parents-four children family if per adult equivalence is applied.

[2] Interestingly, this trend of revised assessment of the reality and scope of an African middle class was finally reflected on the perceived change of the market prospects formulated by large private companies. In 2015, for example, the Financial Times reported that Nestlé had probably overestimated the size and growth of African middle class purchasing power in recent announcements (Financial times, 2015).

[3] Although references to the middle class are almost absent from official documents in Ghana, they are very present in the general and economic press. A media hype around the middle class is thus maintained by economic actors in the consumer and advertising markets (Oxford Business Group, 2018).

middle of the Ghanaian income distribution fit to the ideal typical middle class and identifying the political and policy challenges raised by the social changes. Based on these motivations, the objective of the present study is to (i) map the socio-economic characteristics of the Ghanaian middle-income earners, and (ii) investigate qualitatively the way they behave and what are their subjective perceptions and expectations, notably in terms of the policies and reforms that might ease their consolidation as a middle class with true economic and political agency. Our assumption in the present work is that people standing in the middle range of the income distribution are highly heterogeneous in terms of socio-professional situations, behavior and vulnerability, with only a minority of them fitting into the idea-type of the middle class.

Multidisciplinary by nature, the concept of middle class has received different definitional approaches in the social science literature. The sociological approach is mainly focused on social status (principally education and occupation), prestige or class identity (preferences, aspirations) while the political approach insists on the power actually held by middle class members and modalities of their political agency.[4] Considering the monetary dimension, the economic approach identifies the middle class by means of an income- or consumption-based definition. The present study has for methodological ambition to merge some of these approaches for providing a deeper and comprehensive analysis of the objective (income, occupation, education, socio-professional group, attitudes) and subjective (preferences, values, perceptions and expectations) characteristics of those standing at the middle of the Ghanaian income distribution. To this end, we adopt a sequential mixed approach combining the quantitative analysis of micro-data from the Ghana Living Standards Survey 2016-2017 (GLSS7 and the analysis of original qualitative data collected from semi-structured interviews. The quantitative analysis is based on a two-step design that first delimits a middle-income group and then explores the structure of this group through a clustering procedure applied to data describing educational, occupational and socio-professional characteristics. The qualitative analysis consists in surveying 40 middle-class households that are representative of the different subgroups identified with the clustering procedure for identifying and illustrating some behavioral and aspirational traits regarding key dimensions of middle-class identity. Consistently with our approach, we prefer using the term 'middle classes' in the plural as a general rule. When the term

[4] Managerial approaches, on the other hand, base more their analysis on the characterization of consumption habits and their transformation.

'middle class' in the singular is used, it is more for convenience and as a synonym for middle-income group, that is without giving it a predefined social meaning.

In what follows, the existing literature on poverty reduction, social stratification and middle-class characteristics in Ghana is overviewed in order to properly contextualize the Ghanaian middle class (section 2), before we present and justify in details our methodological approach (section 3). Then, the results of the quantitative analysis are presented in section 4 and the main insights delivered by the qualitative survey are discussed in section 5. Section 6 develops the policy implications of our empirical analysis before section 7 concludes.

2. Economic growth, poverty reduction, and the middle class in Ghana: Past and recent trends

Although one can find considerable variation in the estimations of the Ghanaian middle-class size depending on the lower and upper limits of income or expenditures that are chosen, there is a consensus upon the fact that the size of the Ghanaian middle class has increased over the three last decades. Using an asset-based definition of the middle class 50%-125% interval around the median asset index for the entire sample, Ncube and Shimeles (2013) estimated for example that the size of the Ghanaian middle class had risen from 10% of the population in 2003 to 18% in 2008. Based on a very restrictive income bracket, Brookings Institution and the ISSER (2014) projected that the narrow middle class would go on expanding rapidly to reach more than 10% of the Ghanaian population in 2030. Still, these projections did not anticipate the Covid crisis and the inflation crisis that followed in the early 2020s and brutally hit the livelihood of the most vulnerable middle classes (Bertelsmann Stiftung, 2022).

Beyond size, the long-term dynamics of the middle class since the independence – and how it has continuously been connected with the transformation of the Ghanaian economy – helps understand some crucial characteristics of the people standing in the middle of the income distribution in Ghana. Newly independent Ghana's first development strategy of using cocoa export revenues for supporting urban industrialization and public investment in education led to the emergence and consolidation of a small middle class of professionals and employees of the formal private and public sectors (Rougier and Combarnous, 2017). In addition, the priority then given to national identity and unity over economic growth (McCauley, 2013) succeeded in promoting peaceful intergroup relations and a robust civic culture that helped managing the distributive conflicts triggered by the slowing down of economic transformation under Nkrumah and the long period of military dictatorship in the 1980s and 1990s.

After the democratic transition initiated in the early 1990s by Jerry Rawlings, the emergence of program-based and democratic political parties boosted a long spell of sustained economic growth and development (Pereira Leite et al, 2000). Economic growth remained durably high for two decades, and owing to an exceptionally high elasticity of poverty to growth, Ghana could then achieve a substantial reduction of poverty (Molini and Paci, 2015). Sustained growth came along with significant changes in the sectoral structure of the economy, with workers massively moving from agriculture into urban services and industry, and labor productivity growth peaking up to 1.6 % a year between 1990 and 2010 (Osei and Jedwab, 2016). Coupled with substantial progress in education after the 1990s, structural change increased job opportunities and earnings and contributed to the emergence of a new middle class of formal and informal employees and small entrepreneurs (Budniok and Noll, 2018). Unfortunately, the pace of poverty reduction and middle-class expansion started to sag in the second part of the 2000s, before becoming insignificant in the 2010s. As the sectors absorbing Ghanaian urban workers grew more slowly, productivity and wages festered (Osei and Jedwab, 2016; Aryeetey and Baah-Boateng, 2016) and the poverty's

growth elasticity plummeted[5], with detrimental consequences on the new middle-classes (World Bank, 2020). Even though they succeeded in increasing their consumption sufficiently to escape durably poverty, most of the new middle classes (those between the 25th and the 70th percentiles) have become more vulnerable to shocks after the mid-2000s (Molini and Paci, 2015). In addition, upward mobility into and within the middle-income segment has remained seriously constrained by the unequal distribution of opportunities over individual educational and locational characteristics. Falco et al. (2014) provides evidence that those starting their working life in low-paying and low-skilled occupations like agriculture or urban informal services had a very high probability of keeping low earnings during their entire active life.

After the 2000s, the Ghanaian middle class has therefore kept on increasing more slowly, although a large share of it has become more vulnerable to falling back in poverty. Nonetheless, the consumption trends of the Ghanaian urban middle classes have continued to catch up with the consumption patterns highlighted as being typical of the middle class in other regions of the developed and developing worlds (Clément and Rougier, 2015; Clément et al. 2022). Important changes in both the level and structure of consumption have improved the quality of living of a growing urban middle class. Eckert and Fang (2016) find for example that rising income have improved Ghanaian middle class people's access to more nutritious and diversified diets and more qualitative healthcare and education services. In the same vein, Shimeles and Ncube (2016) estimate that the share of Ghanaian population having access to a minimum threshold of assets set at 75 per cent of the median asset index[6] did constantly increase between 1998 and 2008, suggesting that formerly poor people could durably access the middle class and its standard of asset owning. More recently, Senadza et al. (2020)'s study documented that nearly all the middle-class households they surveyed in different districts of Accra[7] owned a fridge, a TV and a smartphone, and nearly 70% owned a laptop computer or a vehicle, these figures being close to those characterizing the two higher deciles of the Ghanaian population. Recent works on Accra also document how Ghanaian middle-class households tend to favor gated communities for the security and comfort they provide, but also for the opportunities of building social ties to other middle-class families (Hamidu, 2015; Tetteh, 2016).[8]

Although impressive, such changes in income and consumption patterns do obviously not tell much when it comes to identify and characterize a social class in general and the middle class in particular. The fact of sharing common perceptions and aspirational characteristics

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5 The poverty's growth elasticity felt form 1.2 in the 1990s to less than 0.1 in the early 2010s (World Bank, 2020). This means that a one percent increase in GDP per capita led to less than 0.1 percent reduction in poverty in the 2010s against more than 1% in the 1990s.

6 Their asset index is computed from the national Demographic and Health Surveys and includes water sources, housing conditions, access to electricity and ownership of durable assets like radio, television, refrigerator and car.

7 Their survey covers 876 households identified as being middle class based on a combination of non-monetary criteria targeted on assets, expenditures and education level of the household head. These numbers should be taken with caution, however, as they are drawn from a selected sample that is not strictly representative of the whole Ghanaian middle class

8 Senadza (2020) estimates that nearly 50% of their sample of 876 middle class households lived in gated communities in Accra in the late 2010s.

is a crucial constituent of class identity and feeling of belonging. The middle-class ethics described for developing countries (Doepke and Zilibotti, 2008; Goldthorpe, 1980) generally places educational and occupational attainments as the main constituents of middle-class identity and culture. Perceptions of what it needs to become and stay middle class in Ghana seem to be much aligned with what is observed elsewhere. Nonetheless, these perceptions have been essentially documented for the Ghanaian higher middle-class of formal sector professionals and managers. As emphasized by Budniok and Noll (2018), a common perception of what it means to be middle class in terms of occupation and education attainment has come to be widely shared within the subgroup of Ghanaian educated professionals (lawyers and teachers). Similar and synchronized patterns of social mobility and emergence of educated professionals self-identifying to the middle class were also observed in two regions (coastal and savannah) of Ghana with very different historical and economic background by Lentz and Noll (2021). Based on interviews conducted on three generations of Ghanaian highly educated middle classes located in a marginalized region, Behrends and Lentz (2012) documents how Ghanaian middle-class people perceive social mobility, and how this perception changed over time. Their respondents notably considered that formal education and social networks to be the most important resources for upward mobility. Still, they also expressed concerns about the fact that the educational requirements for success had risen over time and entry into the national labor market had become more difficult.

The main findings from the literature on Ghanaian middle classes all support the high relevance of a comprehensive approach combining objective characteristics relating to income, education, occupation and status, and subjective characteristics related to perceptions, preferences, aspirations and expectations for analyzing the current dynamics of social stratification in Africa. Nevertheless, very few studies have attempted to articulate these different characteristics of the middle-class in one single methodological framework, so far. Likewise, the pace of societal, economic and technological changes, and the extent to which they individually take part of them, are the essential drivers that push middle class people into adapting their set of preferences and aspirations. Still, only few studies have documented these aspects to date, notably for the vulnerable segment of the new middle classes of independent and informal workers. The mixed approach developed in this paper associates an analysis of who belongs to the middle-income stratum based on a socio-economic stratification analysis with a qualitative survey of the heterogeneity and convergence of a large array of objective and subjective is an attempt to fill these gaps.

3. Methodological approach

Our approach mixes-up the definition of middle class as a socio-economic status that is inherited from the sociology of European and American middle classes (Goldthorpe, 1980) with an approach of social stratification "in the making" that must be captured through qualitative and subjective information of those in the middle of the consumption expenditure range. Our empirical investigations are based on a two-tier methodology which combines quantitative and qualitative materials. The first stage of our methodology consists in a quantitative analysis whose purpose is to (i) identify in a representative sample of the Ghanaian population the set of households that fit to the range of consumption expenditure defining the monetary middle class and (ii) describe the heterogeneity of this set of middle-class households by conducting a cluster analysis on their socio-economic characteristics.

The quantitative analysis conducted as part of the project is based on the data from the GLSS7 carried out by the Ghana Statistical Services, which is known as the most comprehensive household survey in Ghana. It is a long-term household survey offering country representativeness at the level of municipalities with information on dwelling attributes, family composition, education, occupational status and income. While the GLSS has a panel structure, the current project using the wave 7 which provides data for 2016-2017. Based on this data, the quantitative analysis will adopt a sequential method combining an economic definition of the middle class (based on income) and a sociological definition (based on employment and education) that broadly follows the approach proposed by Bonnefond et al. (2015).

In this first step of the quantitative analysis, the objective is to explore the income distribution and its changes and to identify a middle-income group. In the economic literature, the statistical identification of the middle class is primarily based on an income-based or expenditure-based definitions where households who fall within a specific monetary range are considered to belong to the middle-income class. As the GLSS 7 does not provide relevant measures of household incomes, notably for farmers and informal workers or entrepreneurs, we use the information on household's consumption provided by the survey in order to proxy the income. For the sake of simplicity, we will keep on using the term "middle-income group" throughout the paper for referring to the group of households located in the middle of the range of consumption expenditures and representing the monetary or income middle class. Given the lack of consensus on the choice of the income range, our objective is not to gauge precisely the middle class in absolute or relative terms but rather to define a group of individuals located in the middle of the income or expenditures distribution that is sufficiently large to show disparities in terms of socioeconomic characteristics. Nonetheless, most of the intervals used in the literature to identify the middle-income class will be tested, compared and discussed.

In order to explore the socio-economic structure of the middle-income stratum identified in the first step, the second step of our analysis consists in implementing a mixed cluster analysis on three variables describing the occupational and educational status of household heads. The dimensions that are considered by this approach are education,

occupation, employment status, type of employer or institutional sector and the fact of having multi-activity practices. The first four dimensions are the most currently by the literature on social classes (Goldthorpe, 1980). The fifth dimension is added to fit better the analysis to the specific context of developing countries where waged workers or pensioners frequently have additional market activities, generally informal, to increase their income. Importantly, since we are mainly interested by the way middle class households cluster together from the point of view of their socio-cultural traits, information on expenditure and living standards is not used by the cluster analysis. Using expenditure data at this stage would lead to first differentiating middle class households with respect to their expenditure level and letting socio-economic non-monetary outcomes explain only a limited share of the overall heterogeneity. Based on these variables, we carry out a mixed clustering analysis that combines non-hierarchical and hierarchical clustering methods, which is relevant in the presence of a large number of individuals for whom it is impossible to directly apply hierarchical clustering (due to intensive calculation requirements).[9] This cluster analysis identifies the optimal partition of the Ghanaian middle class in internally-homogeneous, clearly distinct groups. In order to further characterize these groups better, the distributions or average values of the variables supporting cluster analysis and of a set of other variables available in the GLSS are compared across the different middle-class clusters.

[9] The selected partition (the number of groups retained within the middle-income class) results from the analysis of the dendrogram and the objectives of maximizing the ratio between the inter-group variance and the intra-group variance (Calinski-Harabasz index) and minimizing the similarity index between the groups (Davies-Bouldin index).

4. Multidimensional identification of the Ghanaian middle class

4.1. Identification of the monetary middle-income group

The objective of the first step of the present project is to compare different monetary intervals and to select one of them for its ability to correctly assess the economic stratification (based on household expenditure) in Ghana in 2017.

Different brackets of income or consumption expenditures have been used in the literature on middle classes. First, the relative approach defines the middle class as the population located in the middle of the income distribution. Relative intervals are most often constructed from median income or average income: between 75% and 125% of median income (Birdsall et al., 2000), between 50% and 150% of median income (Castellani and Parent, 2011) or between 100% and 250% of average income (Song et al., 2015). Second, the absolute approach is primarily used for international comparisons. It is based on intervals expressed in PPP (Purchasing Power Parity) dollars. Many intervals are constructed with a lower boundary of US$2 per capita per day (in PPP). The underlying idea is to consider that the middle class starts where poverty ends. In the literature one can find the following intervals: US$2-US$10 (Barnerjee and Duflo, 2008), US$2-US$13 (Ravallion, 2010) and US$2-US$20 (ADB, 2010; Castellani and Parent, 2011). However, as the Asian Development Bank (ADB, 2010) acknowledges, households with per capita income just above $2 remain highly vulnerable to a return to poverty in the case of socio-economic shocks. This has led other authors to use a lower limit of US$10. The criteria US$10-US$20 (Milanovic and Yitzhaki, 2002), US$10-US$50 (Ferreira et al., 2013) or US$10-US$100 (Kharas, 2010) are nowadays frequently used. Third, the mixed approach consists of combining an absolute lower boundary and a relative upper boundary. The interval proposed by Birdsall (2010) has a lower limit of US$10 and an upper limit corresponding to the 95th percentile of the income distribution.

Table 1 shows the decomposition of the representative sample of Ghanaian population that is included in the GLSS 7 in three classes of household's per capita consumption expenditures, this for different definitions of the middle-income bracket found in the literature. Table 1a's figures show that while the relative size of the monetary middle class is logically highly variable depending on the bracket chosen. In line with the study of the Ivoirian middle class by Berrou et al. (2020), we select the [$4-P95] bracket. The $4 lower threshold is slightly above the international poverty line recommended for lower middle-income countries (*i.e.* $3.20) and then allows us to exclude households that are more prone to be poor or vulnerable to poverty than to be middle-class. In line with several studies on middle classes in developing countries (Birdsall, 2010; Bonnefond et al., 2015; Clément et al., 2022), we set the upper bound at the 95th percentile of the expenditure distribution. This relative limit, excludes "that portion of the population within a country whose income is most likely to be from inherited wealth or based on prior or current economic rents and thus less associated with productive and primarily labour-based activity than for the non-rich" (Birdsall, 2010, p. 7). Based on this interval (ranging from 210 to 827 Ghana cedis per capita per

month), the monetary middle-class accounts for 43.5% of households in the sample. Table A1 in Appendix shows that using per adult equivalent household expenditures (rather than per capita figures) slightly inflates the size of the middle class (55.5% of the population) possibly as it puts into the middle class more modest families with large offspring that might fall below the lower boundary when household's average expenditure is computed per capita. Consistently with the literature, we keep for our analysis the middle-class subset of the Ghanaian representative sample of households that is generated by the per capita expenditure computation.

Table 1. Comparison of different criteria for defining the middle class (per capita household expenditure)

Criterion	Monetary range		Poor (%)	Middle class (%)	Rich (%)
	Monthly per capita (deflated)	Monthly per (PPP 2011)			
[$2-$10]	[GH₵105- GH₵525]	[$60-$300]	24.5	61.6	13.9
[$2-$20]	[GH₵105- GH₵1,050]	[$60-$600]	24.5	72.8	2.7
[$3.20-$10]	[GH₵168- GH₵525]	[$96-$300]	41.7	44.4	13.9
[$3.20-$20]	[GH₵168- GH₵1,050]	[$96-$600]	41.7	55.6	2.7
[$4-$10]	[GH₵210- GH₵525]	[$120-$300]	51.5	34.6	13.9
[$4-$20]	[GH₵210- GH₵1,050]	[$120-$600]	51.5	45.8	2.7
[$10-$20]	[GH₵525- GH₵1,050]	[$300-$600]	86.1	11.2	2.7
[$10-$50]	[GH₵525- GH₵2,625]	[$300-$1,500]	86.1	13.7	0.2
[75%-125% median	[GH₵152- GH₵253]	[$87-$145]	37.8	22.2	40.0
[50%-150% median	[GH₵101- GH₵304]	[$58-$174]	23.6	44.1	32.3
[100%-250% mean	[GH₵295- GH₵738]	[$168-$421]	66.4	26.8	6.8
[$4-P90]	[GH₵210- GH₵629]	[$120-$359]	51.5	38.5	10.0
[$4-P95]	**[GH₵210- GH₵827]**	**[$120-$472]**	**51.5**	**43.5**	**5.0**

Source: Authors' calculations based on GLSS7 data.

Note: PPP conversion coefficient (for private consumption) for 2017 = 1.751 GH₵ per international $ (Source: World Bank)

Table 2 reports the frequencies distribution of the set of socio-economic characteristics used in the cluster analysis, this for the poor, middle class and rich households group based on the selected expenditure interval [$4-P95]. As already mentioned in the methodological section, we use five categorical variables related to the education and employment characteristics of the household head: (i) education (highest level attained), (ii) occupation, (iii) employment status, (iv) type of employer or institutional sector and (v) multi-activity practices. Table 2 shows that the middle-class average characteristics in terms of education, occupation or employment are on average fairly closer to those of the rich segment of the Ghanaian population than to those of the poor. Two noticeable exceptions are the share of workers and craftsmen and of informal employment which are significantly higher than for the rich. Similar similarities and contrasts was found for Côte d'Ivoire in the analysis of Berrou et al (2020) following the same methodology.

Table 2. Characteristics of poor, middle-income class and rich household heads

	Poor (52%)	Middle- (43%)	Rich (5%)	Total
Education				
No school or incomplete primary	**45.3**	*13.9*	*4.3*	29.6
Primary education	**17.5**	*12.4*	*5.5*	14.7
Basic secondary education	*27.6*	**41.4**	*26.5*	33.5
Secondary education	*7.6*	**22.0**	**29.8**	15.0
Superior education	*2.0*	**10.3**	**33.9**	7.2
Occupation				
No job (retirees, inactive, unemployed)	11.7	13.3	10.7	12.4
Higher managerial and professional	*3.3*	**11.7**	**27.8**	8.2
Intermediate occupations	*1.1*	**4.2**	**8.1**	2.8
Service and sales workers	*16.8*	**34.7**	**37.4**	25.6
Skilled agricultural workers	**59.4**	*23.1*	*6.0*	40.9
Workers and craftsmen	*7.7*	**13.0**	10.0	10.1
Employment status				
No job (retirees, inactive, unemployed)	11.7	13.3	10.7	12.4
Employees	*14.0*	**33.2**	**52.3**	24.3
Self-employed	**69.1**	*44.8*	*23.9*	56.3
Employers	*2.4*	**5.4**	**11.0**	4.1
Non-market job	2.8	3.3	2.1	2.9
Type of employer / Institutional				
No job (retirees, inactive, unemployed)	11.5	13.1	10.4	12.1
Private formal	32.5	32.6	37.0	32.7
Public formal	*3.0*	**9.9**	**21.0**	6.9
Informal employment*	*22.2*	**35.9**	30.3	28.6
Informal (subsistence) agriculture**	**30.8**	*8.5*	*1.3*	19.7
Multiactivity				
No job (retiree, inactive, unemployed)	11.7	13.3	10.7	12.4
No multiactivity	73.1	74.1	**81.5**	73.9
Multiactivity	**15.2**	*12.6*	*7.8*	13.7

Source: Authors' calculations based on GLSS7 data.

Notes: n = 14,009. The middle class includes households with income between USD4 and the 95th percentile of the income (per capita) distribution. Values in bold (italics) identify values that are significantly higher (lower) than those of the general population.

* Informal employees are employees without an employment contract (written or even oral) or without any form of social protection (no health coverage, no holidays or health leave, no social security benefits); informal self-employed run businesses with less than 10 workers (none of whom are contract employees) and who do not keep any form of accounts.

** Informal (subsistence) farmers are farmers whose household consumes most or all of the production.

4.2. Multidimensional cluster analysis of the Ghanaian middle class

Based on the occupation, the socio-professional category and the level of education of the household head, we carry out a mixed clustering analysis that combines non-hierarchical and hierarchical clustering methods. This cluster analysis identifies the optimal partition of

the Ghanaian middle class in internally-homogeneous, clearly distinct groups over the five dimensions (education, occupation, employment status, type of employer or institutional sector of employment, multi-activity) used for the analysis. This cluster analysis is conducted on 6,091 households belonging to the monetary middle-class. The method is exposed in section 3. The comparison of the statistical distribution of the variables used in the cluster analysis (Table 3) and a set of characterization variables (Table A2 in the Appendix) across the five different clusters, we can describe the five groups identified in detail.

The first group is the **self-employed and small business owners' middle class**. This group is the largest within the monetary middle class (34%) and is made up of rather well-educated heads of household (basic secondary or secondary), the vast majority of whom are self-employed service and sales workers or small business owners who work in the informal sector (only less than 30% have a formal status). Despite the importance of informality, households in this group have per capita income and expenditure above the middle-class average. The characterization variables also show that they tend to be more female-headed, more urban and better equipped with mobile phones compared to the rest of the middle class.

The second group is the **workers and craftsmen's middle class** and accounts for 15% of the whole monetary middle class. Heads in this group have a medium level of education, are mainly found as employees or in non-market jobs and are over-represented in the manufacturing and construction sectors as well as in other service activities. More than half of them have an informal activity, what may explain why they have mean income and expenditure below the average of the whole middle class.

The third group comprises 15% of middle-class households- and can be described as the **managerial and professional middle class**. Household heads in this group are highly educated and predominantly employed in higher managerial and professional positions, two-thirds of them in the public sector. This is the richest group within the middle class, in terms of income, expenditure and ICT equipment. Likewise, households belonging to this group dedicate the largest amount of expenditure per child at school compared to the other groups. It is also interesting to note that more than three-quarters of them are covered by a health insurance scheme.

The fourth group accounts for 23% of individuals and consists of the **subsistence farmers' middle class**. Indeed, heads in this group are quasi-exclusively self-employed farmers living in rural areas and with low education level (from no school to basic secondary education). 57% have a formal status against 43% with an informal one. They are the poorest on average within the middle class (in terms of income, expenditure and equipment) and tend to consider poverty as a threat of concern more than the other groups. They are also proportionally more engaged in multi-activity than the other groups.

Finally, the last group is the **retired and inactive middle class** as it is quasi exclusively composed of inactive, mainly retired, household heads. It accounts for 13% of middle-class households. The mean household expenditure in this group is slightly above the middle-class average, whereas their mean income is slightly below the middle-class average. It

should also be noted that households in this segment largely benefit from remittances, with a share in household income reaching 27.4% against 8.4% on average for the whole middle class. Those households are also relatively well covered by a health insurance scheme (almost three-quarters of them).

Table 3. Characteristics of middle-income groups (classification variables)

Share of the middle-income population	Group 1 (34%)	Group 2 (15%)	Group 3 (15%)	Group 4 (23%)	Group 5 (13%)	All (100%)
Education						
No school or incomplete primary	*10.4*	*8.7*	*1.6*	**24.8**	**23.0**	13.9
Primary education	13.7	14.3	*1.5*	**17.4**	9.8	12.3
Basic secondary education	**48.4**	**50.7**	*15.8*	**45.6**	*34.0*	41.4
Secondary education	**24.6**	23.7	**32.3**	*10.2*	22.8	22.0
Superior education	*2.9*	*2.5*	**48.8**	*2.0*	10.5	10.3
Occupation						
No job (retirees. inactive.	*0.0*	*0.0*	*0.0*	*0.0*	**100.0**	13.3
Higher managerial and professional	*3.3*	*0.7*	**70.7**	*1.0*	*0.0*	3.3
Intermediate occupations	**6.3**	*1.5*	**12.0**	*0.2*	*0.0*	4.2
Service and sales workers	**88.6**	*8.4*	*15.9*	*3.6*	*0.0*	34.6
Skilled agricultural workers	*1.8*	*3.5*	*1.0*	**94.3**	*0.0*	23.1
Workers and craftsmen	*0.0*	**85.9**	*0.3*	*0.9*	*0.0*	13.0
Employment status						
No job (retirees. inactive.	0.0	0.0	0.0	0.0	**100.0**	13.3
Employees	33.7	**49.6**	**97.1**	*1.1*	*0.0*	33.2
Self-employed	**57.6**	*25.1*	*1.4*	**91.6**	*0.0*	44.8
Employers	**8.7**	6.1	*1.2*	5.7	*0.0*	5.4
Non-market job	*0.0*	**19.3**	*0.3*	*1.6*	*0.0*	3.3
Type of employer / Institutional						
No job (retirees. inactive.	0.0	0.0	0.0	0.0	**100.0**	13.3
Private formal	*29.5*	**38.2**	*24.5*	**57.2**	*0.0*	32.6
Public formal	*0.0*	*3.9*	**64.2**	*0.1*	*0.0*	9.9
Informal employment*	**70.5**	**57.7**	*11.3*	*6.0*	*1.9*	35.9
Informal (subsistence) agriculture**	*0.0*	*0.2*	*0.0*	**36.7**	*0.0*	8.5
Multiactivity						
No job (retiree. inactive. unemployed)	0.0	0.0	0.0	0.0	**100.0**	13.3
No multiactivity	**91.3**	**86.8**	**85.1**	76.2	*0.0*	74.1
Multiactivity	*8.7*	13.2	14.9	**23.8**	*0.0*	12.6

Source: Authors' calculations based on GLSS7 data.

Notes: n = 6,091. The middle class includes households with income between USD4 and the 95th percentile of the income (per capita) distribution. Values in bold (italics) identify values that are significantly higher (lower) than those of the general population.

* Informal employees are employees without an employment contract (written or even oral) or without any form of social protection (no health coverage, no holidays or health leave, no social security benefits); informal self-employed run businesses with less than 10 workers (none of whom are contract employees) and who do not keep any form of accounts.

** Informal (subsistence) farmers are farmers whose household consumes most or all of the production.

Our clustering analysis therefore highlights the strong socio-economic fragmentation of the Ghanaian monetary middle class, with no less than five distinct groups presenting distinctive characteristics. It also exhibits a pattern of polarization in a lower and upper middle class with very different characteristics. At one end of the spectrum, the workers and

craftsmen's middle class (Group 2), the subsistence farmers' middle class (Group 4) and the retired and inactive middle class all clustering highly vulnerable employment status (informal or self-employed/farmer) and low education and income levels look strongly exposed and vulnerable to shocks. For this reason, they seem to conform with the lower Ghanaian middle class. At the other end of the spectrum, the self-employed and small business owners' middle class (group 1) and the managerial and professional middle class (group 3) are both characterized by relatively high educational outcomes and both appear relatively well off and weakly vulnerable. These people may therefore be assimilated to the "upper" component of the Ghanaian middle class that would account for 49% of the whole middle class. Fairly surprisingly, a substantial part (nearly 50%) of that Ghanaian upper middle class is made of informal and small yet successful entrepreneurs accounting for 70% of the group 1. This pattern is not frequently observed in developing countries and in Africa, where informal small entrepreneurs are generally weakly educated and financially fragile (Clément et al, 2022). Noteworthy, social status may remain insecure for a large part of these household heads comprised in group 1, this being mainly due to their occupation in informal and unprotected activities.

5. Insights on the behavioral traits and Aspirations of the Middle income in Ghana. A Qualitative Study

The second tier of our general approach consists in further characterizing the Ghanaian middle class through qualitative information gathered from interviews with 40 households that are representative of the different socio-economic clusters identified by the quantitative analysis.

5.1. Methodology of the qualitative survey and description of the data collected

The data were collected between June and August 2022 from two study sites, namely, Greater Accra and Greater Kumasi, located in the Ashanti and Greater Accra administrative regions of the country. The two sites are the two largest cosmopolitan and most populous areas in Ghana. Semi-structured in-depth interview (IDI), guided by an interview guide, was used to collect data from the research participants. The main themes captured in the interview guide were inter and intra-generational mobility of the participants, exposition and adaptation to past crises, occupation, income and social belonging, consumption and financial behaviors, living conditions, education and children's future, social protection, health and taxation, safety and democracy, participation in social life, participation in political life, projections and aspirations.

Table 4. Distribution of Interviews

Group	Summary characteristics	Number of interviews	
		Greater Accra	Ashanti
1. Self-employed and small business owners	Mainly in formal sector, have high education, in urban service and sales sector	6	6
2. Workers and craftsmen	Informal sector, medium level education, enjoy low social protection and have poor working conditions	3	3
3. Upper middle class	High education, High levels of occupation, employees and work in urban public sector, highly skilled and have social protection	3	3
4. Formal and subsistence farmers	Very low education, multiple activities, vulnerable and have poverty concerns	5	5
5. Inactive and mainly retired	Low education and largely remittance receivers	3	3

Source: Authors' elaboration.

The selection of the participants was in line with the five-group classification derived from the quantitative analysis. 21 females and 19 males were interviewed. All 40 participants were purposively selected and engaged in the interviews. As shown in Table 4, they were proportionally distributed to reflect the shares of the different socio-economic groups composing the monetary middle class highlighted by the clustering procedure. The interviews were audio-recorded, and then transcribed into text, coded and thematically organized for the preparation of the report. In the next section, the qualitative material gathered by the survey is reported and synthetized thematically.

5.2. Qualitative findings

Inter and intra-generational mobility

Interviews deliver contrasted accounts as regards social mobility. First, the issue of social mobility through education or marriage is not a pronounced feature for groups 2, 4 and 5, those constitutive of the lower middle class. Respondents of these groups declared having only maintained the social standing and the occupational characteristics of their parents – such as artisanal fishing, crop farming or menial jobs of employee in the formal sector. By contrast, education appears to have provided more opportunity and flexibility for social mobility for respondents in groups 1 and 3. Those whose parents had higher education and who also had obtained high education reported significant inter-generational mobility in the shape of career paths different from those of their parents. Most of the highly educated upper middle-income households in Groups 1 and 3 attended basic and second cycle in private education institutions, which are more expensive but have better quality service, and have tried to provide similar schooling conditions to their own children. For the other groups (groups 2, 4 and 5), those with medium and low education declared having attended public schools, just like their parents, and having repeated the same for their children, mostly because of financial constraint. Some others did not attend school at all, just like their parents also. By feeding dynamic patterns of social reproduction, education might therefore strengthen socio-economic polarization in the Ghanaian middle class.

Education and social capital of the participants with high education (just as with their parents) appear to be strong drivers of intra-generational mobility, too. It is for example fairly easy for the highly educated participants in the formal public sector in urban areas them to switch jobs when they meet new opportunities. Some expressions from some participants supporting this position are as follows:

> *"My first official job was sales. I got it through a friend's recommendation… my friend called the recruitment agency and mentioned that I needed a job, so when the slot came, they called my friend to tell me to send the application and CV and when I did that the people called me, interviewed me and offered job. After some years I switched to my current administration job at the district administration (local government)."* (Group 3)

> *"I first worked with the World Bank for a year on contract as a research officer - It was through someone, let me say the person was a friend to my mother, so that was why I got a lead as a contract staff over a year, then I went to teaching at tertiary level, and also do private training in human resource development." (Group 3)*

On their side, the respondents in informal small wholesale business (Group 1) declare having witnessed some significant economic evolution after having been faced with some initial challenging circumstances. Similarly, craftsmen with intermediate levels of education from group 2 have tried different artisanship before settling on one. The two groups (1 and 2), though different levels of education and intra-generational mobility, have the fighting spirit to succeed in the business. Sharing their stories, some said:

> *"My first job really was the cooking and selling of Waakye.[10] I later started selling women clothing like materials and vails on a small scale, and eventually it became a wholesale business." (Group 1)*

> *"I started as a petty trader, I used to retail the goods and now I do both wholesale and retail." (Group 1)*

> *"I used to sell bread through which I saved some money to go into selling of all kinds of drinks and provisions, operating the wholesale and retail at same time." (Group 1)*

In spite of the progress made, the two groups of participants with high education (Groups 1 and 3) are not entirely satisfied with their status, and they do have some regrets as well. Dissatisfaction and regret generally relate to their economic/financial, relationship/ friendship, and education stance. Some are not satisfied because they have not reached where they want to get to in life. Some think they could have done better in education if they had applied themselves more at school. On the other hand, participants with relatively low education or who are inactive (Groups 4 and 5) are dissatisfied about the socio-economic conditions and have largely resigned as they do not think they can change their situation. Interestingly, all the participants across the five groups, particularly the highly educated, hold the view that it was much easier for their parents to progress during their days than it is for them and their children. They go on to explain that it was much easier for their parents to secure jobs after graduating from school with very little competition compared to *contemporary period with stiffer competition. A respondent notes:*

> *"Well, I believe time has really changed, then right after school they would say your job would be waiting for you but now the graduate level, the competition. I think theirs was better because now the competition is tough. With my parents, getting a job at that time was much easier, ours you really have to search. In their time it was relatively easier, you could even school and work at the same time, ours is a little bit challenging to get." (Group 3)*

[10] Waakye is a local dish prepared from Rice and beans and sold as a street food.

Exposition and Adaptation to past crises

The historical events and shocks that the participants across the five groups could recall include political instabilities (coups d'état) particularly in the 1970s and early 1980s, wild bushfires, famine and economic crises of the late 1970s and 1980s. Some participants personally witnessed these events and crises, others were told by their parents and grandparents. Most participants have been affected by the bushfires, famines and economic crises in particular, but the personal experiences and adaptation of the participants differ across the groups.

Participants in lower middle-class groups with relatively lower educational backgrounds (Groups 2, 4 and 5) declared that they and their parents had to largely resort to the consumption of unconventional food alternatives such as powdered cassava, cocoyam stalk, tubers rostered by the bushfires in the soil, and edible herbs in these occasions. Those in the upper components of the middle class (Groups 1 and 3) resorted less to unconventional food alternatives mainly because they had their parents, relatives, and friends working in organizations/institutions and so got supplied with food items during economic downturns. This again brings to attention the utilization of good quality social capital as a coping mechanism among the highly educated and economically well-placed participants. When asked of any connections between implications of the historical events and adverse shocks, they (all groups) could not connect the implications of the crises to their current socio-economic circumstances. The expressions below reflect the positions of the respondents on the history and crises.

> "*The coup d'états are serious historical events; one of my uncles used to talk so much about it, my family was not directly affected but the impact on the society was huge. It affected a lot of people, others also benefited - some people were killed and then some people took advantage to enrich themselves.*" (Group 1)

> "*I didn't experience the food crisis personally but according to my mum they were privileged that by then my grandfather, that's the father to mum, happened to be a bank manager so they had that kind of privilege in the society where the government was supplying them food and some other commodities, so they didn't really feel the impact.*" (Group 3)

> "*When the fire burnt the farms initially, we used to go to the farm with prepared pepper sauce, you begin to eat when you get to the farm, because the harvested cocoyam was already cooked in the soil. The cocoyam in the soil got rotten after some time and so we resorted to cassava. We used to cook grated cassava. We converted our cassava into powder (konkonte)*". (Group 4)

Income, life satisfaction and social belonging

Participants in all the groups describe their financial capacities as being between rich and poor[11]. Interviewees from groups 1, 2 and 3 were gainfully employed during the period of the interviews, and some of them, particularly the self-employed (Group 1) and those with the highest positions (Group 3) declared they had other jobs apart from their main occupations (mainly in online trading for the latter). In other words, they don't see themselves as either rich or poor, and do not want to carry the tag of poverty. This is also reflected in their opinions on the satisfaction they have with their socio-economic standing as they generally state that they are neither satisfied nor dissatisfied. Those declaring being unsatisfied generally refer to the nature of their job or the standard of living they derive from their job. Below are some excerpts from the participants.

> "*To some extent I am satisfied because I am able to afford most of the things I want, - If I want food, I am able to buy, I have shelter, I have roof over my head, I have loved ones, but I still have a long way to go.*" (Group 3)
>
> "*Not all that satisfied because as it stands, salaries are not the best, salaries are not anything to write home about, the surge in prices, utility bill; everything seems to be on the high, salaries on the low. We are virtually like living from hand to mouth and there is no comfort in that.*" (Group 2)
>
> "*There are more things that I would want to achieve that I have not achieved yet so if I am able to get to a certain level that I think it's okay for me, I get to that self-actualization then I can say I am rich and satisfied.*" (Group 1)
>
> "*About poverty I will say that i am rich and not poor. I have a little. This time, I am not working, I am a pensioner, and I sell charcoal. In the past, it was hard for me to afford kenkey, but this time it is not hard for me to afford kenkey*". (Group 4)

One important feature that characterizes those operating in the informal sector (Groups 1 and 2), and distinguishes them from those in the formal public sector actors (Group 3) is income instability. Income level is much more stable for workers in the formal public sector who earn a more predictable monthly income/salary than for small business operators in the informal sector, whose activities are threatened, according to them, by high cost of borrowing (loans), uncontrolled price hikes, worsening exchange rate/economic conditions, large household size, seasonality of patronage in wares, unethical business competition, low profit margins, lack of national policy direction or support for small-scale business.

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[11] Among these three groups, those who work in the public formal sector (Group 3) earn relatively higher monthly income (ranging from 2,000 to 4,000 Ghana cedis, i.e. from USD 7.72 to 15.43 in PPP per capita per day terms), compared to a range between 1,200 and 2,800 Ghana cedis (between USD 4.63 and 10.80 in PPP per capita per day terms) for those in group 1 and between 600 and 900 Ghana cedis (between USD 2.31 and 3.47 in PPP per capita per day terms) for those in group 2 Although the inactive participants (Group 5) are old and retired, they are compelled to engage in some survival economic activities due to their poor living circumstances. Those who were actively engaged in farming activities (Group 4) declared cultivating both cash crops (cocoa, citrus, oil palm, and pepper and food crops (*i.e.* cassava, maize, potatoes, and plantain) and their monthly income range from 300 to 3,200 Ghana cedis (between USD 1.16 and 12.35 in PPP per capita per day terms).

In commenting on the unemployment situation in the country, participants across the groups admitted that the unemployment situation in the country is getting worse. Some made reference to the spontaneous emergence of youth and graduate unemployment associations in the country in support of the worsening unemployment situation. However, the self-employed participants (Groups 1 and 2) and the inactive who engage in survival economic activities (Group 5), attribute the situation to the laziness of the youth waiting to be employed, while the educated respondents from the public sector (Group 3) lay the blame at the doorstep of the governments who have failed to create more employment opportunities for the youth. As it comes to COVID-19, the low educated and the inactive had little to say about its impact on employment, whereas the most educated (Groups 1 and 3) observed that there are both positive and negative impacts of COVID-19 on employment. The positive impacts have to do with the employment in the digital/technology space such as rapid development of Apps for online business, as well as popularizing virtual meetings and working from home, and as one respondent puts it:

> "*You can actually work from the comfort of your home which I think was good*". (Group 1)

On the negative side, some businesses collapsed and people lost their capital, jobs, and sources of livelihoods.

Consumption and financial behavior

A large proportion of participants' income is devoted to the consumption of basic goods and services. The highly educated and high-level employees in the formal public sector (Group 3), declared that between 40% and 60% of their income goes into consumption of basic goods and services, including food, water, shelter, energy, transportation, social activities, and children's education. The self-employed and small business operators (Group 1) declared spending between 55% and 70% of their income/profit on consumption of basic goods and service, against a high 85-90% for medium educated craftmen from Group 2. The subsistence farmers and retired and inactive groups (Groups 4 and 5) describe their situation as 'hand-to-mouth', meaning everything they earn go into consumption of goods and services, as one puts it:

> *"It takes more than half of my salary, now things are very expensive. I pay bills here in Accra and also pay bills in my hometown. This is because my family and I don't leave together."* (Group 4)

It is more a characteristic of the highest component of the middle class (Group 3) to do shopping weekly and/or monthly, depending on the items involved. Interviewees from these groups report doing their shopping from multiple outlets, including malls, mini supermarkets, boutiques and open markets.

> "*I don't do it per week but maybe in a month, shopping for food or general clothing. I do the market at the mini shops and sometimes the shopping mall. My brother does some, my wife does some and I do some. Every week we buy food, soap etc." (Group 3)*

> *"I shop myself here in Kumasi, I spend an hour or 2 on Saturdays when I'm off duty; It depends on the occasion, I shop from the community market, boutique and the roadside." (Group 1)*

Respondents from Groups 2, 4 and 5 largely do their shopping daily from the open markets.

Only those from groups 1 and 3 declared being able to save between 10% and 20% of their monthly incomes in Banks and cooperative credit unions. Respondents from other groups composing the lower middle class do not practice savings.

> *"I try to save about 10% of my monthly income, but I am not able to do that every month, sometimes, I am able to but other times I'm not able to do it. I save around 10-20% with my bank and credit union, they deduct it at source at the end of every month.* (Group 1)

> *"We are not able to save, we save but the next minute, we withdraw the money when a problem pops up, saving is difficult."* (Group 2)

People from the upper components of the middle class (Groups 1 and 3) also reported doing some investments in landed property, treasury bills and insurance policies.

> *"I'm thinking of putting up an apartment as my retirement benefits, so when I go on retirement, I will be able to feed from it. Yes, apartment for rent, and I have bought a couple of lands, I have about 8 acres of land at various places. I have an investment, treasury bill of about twelve thousand Ghana Cedis (GHC12,000). I have a couple of investments including insurance policy for education, funeral and health policies, I have also bought a land for 20,000 Ghanaian Cedis[12]."* (Group 3)

Another feature of the financial behavior is borrowing or access to loan facilities. Those from Groups 1 and 3 have access to both short-term and long-term loans for consumption purposes, either when they are in short term difficulties, or when purchasing expensive assets. Those from groups 2 and 5 also have access to small short-term loans from the mobile telecommunications' mobile money loan services when they are in financial difficulties and pay back later. Finally, subsistence farmers from group 4 declared not being able to get access to loan facilities.

> *"Yes, I have taken a loan before from Ghana Commercial Bank (GCB); by then I wanted to change my car and I didn't have the means so I had to access a loan from GCB. I took a loan to pay school fees and also used part to pay for my car."* (Group 3)

The changes that participants have observed in their consumption and financial circumstances over time are persistent increases in cost of living, reduced savings capacities, increase in cost of borrowing, and reduced appetite for loans. They note that these issues tend to be particularly rife during the current economic crisis with persistent price hikes in the country.

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[12] These figures correspond respectively to $1,560 and $2,597 when using the monthly average exchange rate at the time of the survey (July and August 2022) = 7.70 GH₵ per $.
(Source: Bank of Ghana: https://www.bog.gov.gh/economic-data/exchange-rate/).

> *"I can't really save what I want to, I used to save more than now. Because of the recent price hikes, if I was using GHC5.00[13] to buy ten pieces of tomatoes, now I use the same amount to buy 3 pieces of tomatoes, fuel prices have increased multiple folds, inflation is in the skies, … even my monthly loan repayment has increased. I can't eat like how I used to eat, the kind of food that I also buy, the kind of things that I add to the food those things have significantly reduced."* (Group 2)

Living conditions and environmental concerns

Interviewees from groups 1 and 3 largely occupy houses that are self-acquired, inherited, official state apartments (rented), or houses of relatives. They are connected to electricity and internet, are equipped with in-house pipe-borne water, toilet facilities, own mobile phones and computers, have access to roads and all necessary basic facilities. They mainly use gas as their main source of energy for cooking, supplemented rarely with charcoal and electricity. Some separate their waste while others do not and usually pay for the collection of their waste. A few send their waste to community dumpsites. Some use their own private vehicle for movement while others depend on commercial transport:

> *"I own this small car that I use for my rounds, when it is out of service, I use commercial transport. I use my car unless probably the car is sick or my wife is going somewhere and she also needs the car, then I use commercial transport." (Group 1)*

Upper middle-class respondents also have a very strong positive attitude towards sanitation and environmental cleanliness as they do not litter or spit around. Some have planted trees such as mango, avocado pear, lemon, palm, etc. on their compounds to improve the quality of the environment. They are concerned about vehicular fumes polluting the environment but they feel helpless to influence change in the situation. As one expressed it:

> *"What can I do? I can't do anything about it; its about policy, it's about ensuring that people change their oil, it's about ensuring the quality of products, policy and how it can be implemented and how it can be monitored and how it can be effectively practiced aim at reducing this pollution." (Group 3)*

In contrast, the lower components of the middle class (Groups 4 and 5) mostly occupy family and inherited houses (few have self-acquired houses), connected to electricity, gas, and charcoal equal in use for cooking. Waste separation is not a common practice and only a few pay for waste collection. The common practice is the use of community dumpsites and the burning of waste. Some have toilet facilities and pipe-borne water in their houses, while others use public toilet facilities and water. Nonetheless, there is positive environmental behavior among the participants, including conscious efforts to keep their surroundings clean and conserve energy/electricity as well as collection and handling refuse. The common means of transportation is the private commercial transport services:

[13] $.65 when using the monthly average exchange rate at the time of the survey (July and August 2022) = 7.70 GH₵ per $ (Source: Bank of Ghana: https://www.bog.gov.gh/economic-data/exchange-rate/).

> "*Oh, I use "trotro" (private commercial transport service), I am satisfied - even if I am not satisfied, I will be satisfied because that's what I can afford.*" (Group 5)

Domestic chores are mainly shared responsibilities among all household members for respondents from group 3 and also for a large share of those in Group 1. Others respondents from the upper middle class have brought relations to live with them to provide these services. Some also pay for people to render services such as cleaning, washing, and cooking on a contract basis, and some resort to mobile food delivery services. They expressed these as*:*

> "*It is not really shared but you know what you have to do in the house, so when you wake up you do yours, so it is all of us, my brother and his wife, myself and the kids, we all do. We share among ourselves; I mean whoever is available does it; or I contract someone to do the washing." (Group 3)*

In the lower segment of the middle class (Groups 2, 4 and 5), most of the domestic chores are performed by the female members of the household, as expressed by one respondent:

> "*It's easier for a man to go shopping at the malls and supermarkets, and not the open market where we patronize. My wife does most of it but when she is not around I do it myself… My daughter is also there to help." (Group 4)*

Interviewees from the upper segment of the middle class generally do not pay so much attention to certain details when buying food products, except for the expiring date and environment in which products are sold that are major concerns for them. They do not put so much attention to whether or not the food is organic. In their view, since most of the foods on the market are imported, it's difficult to judge which is which.

> "*Here in Ghana, do we have organic products and artificial products? They are all the same… Most of these things that we access in this country are from other places which have been genetically modified, so when you live in the village that is where you can get organic substances to buy… When I go shopping, I check expiry dates and the environment." (Group 1)*

They are largely satisfied with the living conditions but still aspire to relocate if their resources permit them in the future. Those renting the house or sharing with other relatives are particularly anxious about getting their personally acquired houses. Gated communities are the dream of most of them although they remain too expensive.

> "*You see, while you move on in life… You aspire to live at a specific social place, so I have been planning that when I go on retirement I will move to the mountain (outskirts of the urban center) to have a much more serene atmosphere that will promote longevity. Gated communities are not bad, because of security issues but they are too expensive … if I get the opportunity, why not Trasaco's and the rest, I will move there." (Group 3)*

Interviewees from groups 4 and 5 also have mixed satisfaction about their living conditions. Some desire owning their own means of transport and also wish to change residence for well-developed residential areas like estates and gated communities. However, most of them perceive these desires as mere dreams.

Education and children's future

Generally speaking, all the groups are strongly involved in the education and development of their children. They declare having demonstrated commitment and prioritized the education of the children, and have/had high aspirations for their children's future. The difference between the highest and lowest components of the middle class stands in the amount of disposable resources, the knowledge enabling them to get practically involved in the children's learning and in the motivation for seeking better education to improve the future of the children. For those in the highest socio-economic segments (Groups 1 and 3), children's education is paramount and they report being practically, actively and deeply involved in educating the children. Having reached intermediate and high education levels themselves, decisions and actions on their children's education are much easier. Most of them have their children in private schools and pay for extra private tuition after school. They pay an average of between GHC 1,000 and GHC 5,000 fees per term[14] (of the trimester in an academic year) per child. The parents also pay for extra-curricular activities for the children: music (organ) and swimming for example. Respondents from these groups are very optimistic about the professional future of their offspring and committed to help them to achieve their objectives. Their motivation as parents is largely to be able to reproduce themselves in their children and even see the children going above the status of the parent. Here is one example of representations related to children's education:

> *"I have a boy and 2 girls. The eldest is schooling in Accra and two are here with me. They are between the ages of 3 to 8 and I want the best for them. Education-wise, I want the best of schools so that they can get the best of knowledge from there to progress - the one in Accra is paying close to GHC1500 for school fees every term, and GHC10 for lunch every day[15]. My daughter will be a nurse, my mum is having a clinic and so a professional nurse can help keep the place - the first one is a banker and Bernard wants to be a science student in SHS. We will see whether he will be good in Physics or Chemistry so that we will know the direction for him to go."*
> (Group 3)

On the contrary, the low-educated and more vulnerable segments (Groups 2, 4 and 5) do not have the capacities in terms of material resource and knowledge to support their active involvement in their children's education. They mainly send their children to more affordable public schools. Only a few sent the children to private schools. The frustrated ones who could

[14] This translates to between $130 and $650 per term when using the monthly average exchange rate at the time of the survey (July and August 2022) = 7.70 GH₵ per $ (Source: Bank of Ghana: https://www.bog.gov.gh/economic-data/exchange-rate/).

[15] This translates respectively to $195 and $1.30 when using the monthly average exchange rate at the time of the survey (July and August 2022) = 7.70 GH₵ per $ (Source: Bank of Ghana: https://www.bog.gov.gh/economic-data/exchange-rate/).

not align their psychological aspirations of a better future for their children and available disposable resources generally had what can be described as a lukewarm attitude to education and the future of the children. Even though they believed in their children's transformation, they could not provide them with the requisite foundation (education or skills) to achieve that. One said,

> *"My father did not have money and did not care whether we go to school or not. He will always make sure we all go to the farm to work when we don't go to school. And for my mother, she will just say, if you go to school, it is for yourself."* (Group 4)

The key motivation behind the desire of the lower segment of the middle class for better education and future for their children is that their offspring will take care of them if they reach a better professional and social standing. One quotation accounting for this representation is reported below:

> *"With education when you bring children into the world … you must do whatever you can to educate them if it means cutting down expenditure on some things to push the children. With the children, if you do your best and place them well, these are the same people that would look after you." (Group 2)*

Social protection health and taxation

The common formal social protection schemes mentioned by the participants are National Health Insurance (NHIS), Free Secondary Education, and Pension scheme for retired workers. Those working in formal public institutions (Group 3) and those who are retired (Group 5) from both public and private formal organizations are beneficiaries of the pension scheme. Not all participants have registered with the National Health Insurance Scheme, as registration is voluntary, but those from the most vulnerable groups and beneficiaries of the pension scheme (by compulsory deduction from their pension) subscribe to the NHIS more than the other groups. Some of the economically disadvantaged in the informal sector subscribed to NHIS but have problems with its effectiveness and do not often renew their cards/membership for continuous usage.

Generally, all the groups have some reservations about the quality of healthcare in the country, particularly the public health facilities. The problems with public healthcare facilities include poor and ill-equipped institutions and poor health workers' attitudes. However, while the lower components of the middle class are stuck with these poor healthcare services, the highest components resort to private health facilities, which offer comparatively better services. Likewise, retired middle-class respondents worry that their pensions, as paid by the state fund manager (Social Security and National Insurance Trust, SSNIT), are inadequate. This is compounded by the fact that their poor salaries during their working lives limited their savings towards retirement.

"The hospitals, the health institutions, and the services are not top-notch, I think that more should be done. You see doctors and nurses in deprived communities without logistics to work with. If you don't take care, you will die prematurely. We have so many inexperienced doctors and nurses who are always in a haste to go somewhere and work so it's better to go to the private hospital where they might have some time with you to share your problems." (Group 1)

"You know the salary… not so much that you can save as much as you expect so that when you retire you can depend on that one, and the monthly pension is so small. If there are problems with the health sectors, then one of the problems will be characters of health care providers like the nurses." (Group 5)

Interestingly, as for taxation, one common theme that runs through all the groups is its importance for national development and the fact that tax revenues are misused and abused. Taxes are important sources of funding for national development, and in principle, the participants don't have problems with paying taxes. Those from the privileged groups 1 and 3 declared that, beyond the abuse and misuse of the tax revenue, there is some unfairness in tax policies and administration in the country. In the same time, the two groups also have concerns about the state overtaxing the citizens, and with the taxes not being put into development as expected. They state being willing to pay more taxes if the tax revenues are commensurate with the provision of infrastructural facilities and utilities for the people. Below are some of their comments.

"The taxes are swallowing us, look at this useless E-Levy [electronic transaction levy] thing. They do so many deductions from my salary and so many taxes and there's less development to show for it. It's too much and it's not fair." (Group 3)

"The rich are evading taxes more than the poor. Some so many rich people don't pay taxes; they get things for free." (Group 1)

"If I am riding on a very good road in Ghana and they mount a road-toll, I will gladly pay, because I am enjoying the road, if security improves better and people can sleep soundly and properties are safe, if we are to pay tax towards security, we will pay." (Group 1)

"If I go to a clinic or a hospital that is functioning well with the health care providers behaving well if I'm to pay tax to put up more clinics or hospitals, I will do, but that is not the case." (Group 2)

I pay huge taxes but I still drive in darkness. The roads are bad but we still pay taxes. The collection and usage are the problems in this country." (Group 3)

Safety and democracy

The participants expressed the general sense that reasonable security prevails in the country. However, they also believe that there is a rising security concern due to many factors including the influx of foreigners. They also attribute the rising insecurity to

institutions such as the police and the judiciary system being compromised. Indeed, those in the highest segments (Groups 1 and 3) tell their security situation in the country is bad and citizens are generally unsafe. Recounting some personal experiences, some indicated that the current economic crisis in the country had worsened the security situation. They recount rampant armed robbery cases without arrest and prosecution. One respondent reports having been attacked by robbers in broad daylight in her neighborhood, taking away her mobile phone. They also talk of the porous international borders which allow people from other countries to use illegal routes to enter and exit the country, and, by that, criminals easily enter to perpetrate their criminal activities. In their view, the government is not doing much in the area of security.

> "*We are not secured because armed robbers can bump into you in your room… People from different countries can come here at any time; If we were secure, someone could not enter the country and start killing Ghanaian citizens; The government has overlooked so many things; if people were able to cross a border to a different country to kill their people it means, the government allowed it.*" (Group 1)

> "*I can't sleep in my house in peace. I live in fear because recently I was attacked by thieves.*" (Group 3)

The assessment of the functioning of democracy in the country is also largely negative across all the groups. All respondents, whatever the group, stated they did not believe that democratic governance serves the interest of the population as it ought to be. Those from the upper components of the middle are particularly vociferous about this position, noting that democracy is only serving the interest of the few who have managed to join the political class. One said "*People are just taking advantage of it to enrich themselves*". They indicated that government have become a channel for the political elites to abuse the national resources and show opulence; parties in government disregard the views of citizens and that of opposition parties. They put these as:

> "*If you belong to a political party and you find yourself in government, that is only when you can travel with a motorcade, that is when you can drive some of the V8 vehicles, that is when you can have access to some of these small nice girls among others.*" (Group 5)

> *"I don't think democracy is working, it's not working; this is not democracy, this is what we call taking advantage of the ordinary Ghanaian to enrich people.*" (Group 1)

All the groups allege institutional corruption/bribery by officials in various public offices and also poor political and technocratic leadership. Referring to some corruption scandals in the country, there is a consensus among participants that corruption is getting worse in the country and that no serious efforts are practically made by the authorities concerned. This is expressed in the following quotation:

> "*They think about their tummies and don't think about us. If they think about us, they will pity us and make things a little soft for us. Corruption is everywhere… Donors are pumping so much money into corruption-related programs just to bring it down. It is getting worse.*" (Group 2)

Corruption in their view has become a widespread phenomenon among almost all state institutions such that in most cases one is compelled to pay a bribe to access services rendered by the institutions if one wants to avoid delays, frustrations, and poor services. There is a mixed reaction concerning trust in state institutions. For those in the highest groups, the judiciary system and the media in particular are partially trustworthy. The media is polarized and some are politically aligned, which affects their objectivity. Some of them also expressed they wary to be repressed if they criticize the government. They believe that the police and the judiciary system are corrupt and are unfair in their treatment of the poor.

> "*Someone may be lying but can pay his way through with the police. At times, you take your issue to the police and you virtually have to pay. The justice system, sometimes they are fair, and sometimes they are not. I mean all of the media are politically inclined so the only thing they do is report issues that will favor a particular political party. They are not objective.*" (Group 3)

> "*When a government is in power, and a different party criticizes its policies and actions, they are tagged. People are afraid to talk. They fear that they will be dealt with when they talk.*" (Group 3)

Participation in social life

The participants across the five groups cherish family ties and make efforts to participate in family activities and keep close family relationships. They rely on the use of mobile communications to regularly reach out to family members and also attend family gatherings like funerals once in a while. All the groups also find religion very important and participate actively in church activities. Those from the retired and inactive middle class (Group 5), however, do not regularly involve themselves in community engagements. This is likely due to the distance and stress involved considering their ages, as expressed in the following quotation:

> "*No, I am not active in community engagement, unless I go to church but even these days I can't go because the church is quite far. So, they bring me communion. The reason why I say family is important is that, like how you came and met me here alone if you hadn't come, I will be here by myself.*" (Group 5)

While the low educated-financially disadvantaged have their social participation limited to the family (nuclear and extended) and church/religion for those belonging to the lower segments of the middle class, the social life of those from the highest components living in urban areas is structured around the family, leisure (tourism), ethnic associations, entertainment, work-related groups and social media platforms (primary and secondary groups). Hence, they have a wider social network and social capital to fall on. Family life (nuclear and extended) is particularly important to them and they interact regularly with it. They have expanded options (physical and virtual) to participate in social life/activities. The assistance received from and given to family and social group members includes time, financial, social, emotional, and psychological support.

"*It is important to participate in family activities because they are my family. Sometimes we talk most of the time, we have a family page where we connect on daily basis. We meet when there's an issue that we have to meet in person to discuss.*" (Group 3)

"*It is my family first, and with my work, we have a WhatsApp group or page for sharing information, and the others are church groups where we interact on religious issues. I am a family person, the church itself is the social group I am talking about, I belong to the church, and we have some ethnic groupings.*" (Group 1)

Participation in political life

Active participation in political life is common to participants in all five groups. Some are politically aligned with the two major political parties, the New Patriotic Party (NPP) and the National Democratic Congress (NDC), in the country. Others are not while declaring being politically active, notably in in exercising their voting rights that they see as an important right/obligation of the citizen. They all express the need to be informed politically, but the sources available and accessible to them clearly distinguish those from the lower middle class, who mainly rely on the radio, from those from the higher middle class, who rely on multiple sources (radio, TV, internet, print, etc.). Participants in all groups have major reservations and disappointment about the behavior of politicians and political leadership offered by the two major political parties, NPP and NDC, which has affected the consistency with which some participate in voting in general elections. In this light, the low-educated are more consistent in participating in voting in general elections than the highly educated who are probably more rational and analytical in their thinking, and express more doubt as to 'empty' campaign promises. The different degrees of their political participation is expressed in the following responses:

"*For me whatever happens, I am in it. If it is NDC that will come into power, I am in it. If it is NPP that will come into power, I am in it. I don't go to any meetings. But you are a Ghanaian. So, when there is voting, you have to vote.*" (Group 4)

"*Oh, with that whoever I decide on then I vote for that person. All that matters to me is when it is time to vote, then I go and vote too.*" (Group 5)

"*I have voted before, years ago I used to vote based on the policies and programs that the parties campaigned on, but I don't vote in every general election. As a good citizen, you need to vote for your political leaders but they don't keep the promises they make when they get the positions, and they are all the same.*" (Group 3)

On the issue of government's management of the COVID-19 crisis, they all commended the government for the good work done. Nonetheless, they further require the government to fashion out policies and make resources available to protect local companies in the face of fierce global competition.

"With the Covid-19 crisis, they did very well in terms of education. So, everyone got to know what he or she was supposed to do to protect him or herself from infection. They made an effort, always updating the local people as to what to do, preventive measures, the number of cases, and all the things that needed to be done." (Group 2)

"A lot of local companies are collapsing. Look at what they did to GN Bank, a lot of our industries are collapsing. And these Chinese people come in, other nationals and what do you call it, and the policies favor those people rather than our own companies." (Group 1)

Projections and aspirations – personal as well as public policy

The participants across the five groups expressed their projections and aspirations at both individual/family and national levels. Our interviews suggest that what groups 1 and 3 take for granted, that is providing for their children and the future of the children, is also the preoccupation of the lower segments of the middle class. For them, the good future of their children is their top-most priority in life. They wish to leave some legacy, especially in the form of physical assets (*e.g.* a house for their children). This is understandable considering that most of them are in their old age and would like to leave behind something for their children. This is expressed in the following quotations:

"For me, what I look forward to is that God will let me get something so that in the future I will leave for my children. I want to build a house for my children. If I should have two more stores in addition to this one for them, they will use it to check their how far." (Group 2)

"If I get more money, I will use that money to help them (my family) when it comes to their work so that they can progress and someday they can also support me, that's the plan I have." (Group 2)

"I don't want my children to suffer as I did, my father did not leave me any foundation, but I have started building; if I am not able to complete it and I die, my children will at least have a foundation to continue from." (Group 4)

Respondents from the upper middle class (Groups 1 and 3), possibly because they consider the care of their family for granted as a matter of course, appear to be more interested in, among other things, comfortable retirement, investment, growth of a business, acquisition of property, personal development and empowerment, and migration. If there should be an increase of their current salaries/income by half, they would do more investments, including investments in land and real estate, and businesses, would seek to improve their skills and competencies, to complete stalled projects, or to save more and travel outside the country. Some excerpts from the participants are presented below.

"If my salary or income was to be increased by half, I will use it for investment in housing - I have realized that the best way is to get something that will last in terms of building, land that can withstand the test of time, you know, those things don't depreciate, it always appreciates." (Group 3)

> "*Well, I believe in personal development and self-empowerment, (Job creation or education) so I will empower myself to set up more businesses.*" (Group 1)

Subsistence farmers from group 4 expect the government to pay more attention to a comprehensive and pragmatic agriculture policy to facilitate farming activities, emphasizing that farming feeds every sector of the economy. On politics and governance, the lowest components of the middle class (Groups 2, 4 and 5) wish Ghanaians stop voting and electing the two major parties (NPP and NDC) and call for the emergence of a new political party. Or the two parties should come together and rule the country. Others pray for a more responsive and effective response from the government to manage the current economic crisis and reduce the prices of commodities, particularly fuel since it affects everything. They also dream of Ghana with better roads and easily accessible quality health facilities. Respondents raised key concerns on the government prioritizing certain works like farming.

> "*When the farmer doesn't go and come the doctors, and police won't get food to eat, you see. So, the farmers need to be given attention, when it's raining the farmers are in the rain, when the sun is shining, they are in it, the governments' eyes need to be on the farmers.*" (Group 4)

> "*What I would say is petrol should be reduced and the e-levy money (electronic transaction tax) must be used to subsidize the fuel price. With the petrol we beg you in the name of the Lord we kneel, they should look at it and address it for we are suffering.*" (Group 2)

> "*One thing I want to add is that, if we want to progress, as Ghanaians--- I am not highly educated, NPP and NDC should come together so that we will stop voting, no change of government for twenty years, Ghana will develop, just twenty good years, we should use this period to build the nation, we should work together with honesty.*" (Group 5)

> "*We should fix our roads for it to get to the villages where the foods are from, now the people don't have the strength to carry it, so when you fix the road, the cars will carry the food so everyone will get some and be free.*" (Group 4)

The expectations of interviewees from groups 1 and 3 for the nation and public authorities are the provision of more infrastructure (education, health, roads, etc.), improvement in maintenance and quality of existing public facilities, improved access to public facilities, improvement in sanitation and environmental quality, creation of more employment opportunities, creation of a supportive business-friendly environment, among others. They also expect prudent use of tax revenues to benefit the tax-paying citizens. They are willing to pay taxes to support any of the areas of expectations, but still express the concern that such taxes are likely to be used on the public officials' luxurious lifestyles rather than on their intended purposes. Those who have no expectation believe that all these years the authorities have not been able to provide basic things, such as public urinals in urban centers for the traveling public. They cannot expect anything much from them. These are some excerpts from the participants:

"*My expectations are numerous; I just want a government that will make policies to our benefit and make Ghana a better place for us to stay.*" (Group 1)

"*They should expand and enhance the quality of public facilities, enable people to have access, and get people to make good use of these services.*" (Group 3)

"*I think, if not for all, skill, and health is willing to pay tax for health, even basic education for people. When people are educated a lot of things will make sense. Those are the things that I think we should pay taxes for. But in this country, the only thing the officials use the taxes for is to buy Prado… to travel outside the country, buy and live in luxurious houses. That's the only thing they use the taxes for.*" (Group 1)

5.3. Summary of qualitative findings

The qualitative part of this study sought to highlight convergence and heterogeneity clusters of the Ghanaian middle class as to a number of behavioral and subjective traits that are supposed to make the middle class. Among these traits are intergenerational social mobility, saving and investment in education, resilience and coping mechanism to shocks, personal and family aspirations, and public policy engagement. Following a discussion of the results of the qualitative data, we can summarize the key features of the Ghanaian middle class as follows.

First, we find that if intergenerational social mobility is low in general, it is and was more pronounced for those on the upper end of the middle-class group. Most of the respondents in the groups standing in the lower end of the Ghanaian middle class have remained in the same social group as their parents. On the contrary, respondents of the group constituting the upper middle class all have experienced upward social mobility directly or indirectly, and see prospects of intra-generational mobility for themselves. Education appears to have been the main catalyst for breaking the cycle of social stagnation in the familial of the upper middle class.

Second, in the presence of a shock, the fallback position for those in the lower end of the middle spectrum is family and friends (informal social assistance) and the limited saving that they have. On the other hand, households from the upper components of the middle class do have access to formal social assistance in the form of pensions, healthcare and other insurance to complement their savings and investments. Moreover, the latter seem to invest more in social capital and belong to more associations than the former group, which increase their capacity of resilience to shocks. Expectedly given the cumulation of gaps between the two segments, vulnerability is therefore much higher in the lower than in the upper segment of the Ghanian middle class.

Third, the upper middle-income groups spend significantly less of their income on consumption of basic goods and services. Also, they have better access to social services such as electricity, toilet facilities and pipe-borne water. Likewise, they are more likely to access private provision of social services such as health and education.

Fourth, we do find that there are some elements of their social and cultural orientation which differ across the different segments of the middle class in Ghana. While those in the upper groups have more nuanced views on the gendered roles within the household, the same

cannot be said of those in the lower end of the middle class who project clearly defined roles for males and females in the household. Additionally, we find that those in the higher segments have more of a positive attitude towards sanitation and environmental cleanliness.

Fifth, all the groups in the middle-income bracket see education of their children as key to securing their economic future. However, those from the upper middle class are more likely to opt for private schools for their wards and are also able to afford to pay for extra curriculum activities to complement their children's education. While those in the lower middle class do appreciate the essence of good education and aspire the same for their children, they are not able to afford it and so will typically send their children to the public schools.

Finally, we do note that the upper middle-class groups are quite strong on their views of the political elite and how the political elite have preferences that are not always aligned to that of the people they represent. Indeed, all the participants think that corruption is rife in Ghana and not getting better. The upper middle segments seem less invested in the political process but still expect more from the political leaders. For instance, they do not feel compelled to vote all the time but expect to see investment in roads, hospitals and schools and improvement in maintenance and quality of existing public facilities. Importantly, most respondents of the higher middle class are willing to pay taxes to support any of the areas of expectations and expect that tax revenues are more prudently used to benefit the tax-paying citizens and not public officials' luxurious lifestyles. By contrast, most respondents from lower segments are resigned and expressed very low expectation from policymakers.

6. Policy implications of our quantitative and qualitative analyses

Our analysis draws new and insightful perspectives on the policies middle class would benefit from in terms of economic consolidation and political agency.

In a context of deteriorating macroeconomic prospects (slowing growth, high inflation, ongoing fiscal consolidation) and of growing spatial and social inequality, the consolidation of poverty reduction and of middle-class stabilization and expansion stands as a big challenge for the Ghanaian economy. The patterns of consumption change that have been reported by the recent literature, principally for urban Ghana, are well aligned with those already reported for other developing countries with dynamic middle classes (Clément et al, 2022). Nonetheless, as already observed in other developing regions, contrast is intense between large cities and more peripheral areas where consumption diversification and living standards' improvement have remained modest during the two latter decades.[16] Spatial inequalities have been on the rise since the end of the 1990s, with rural areas benefiting less than urban ones from the rapid growth of consumption, modern jobs and increased access to education and health services (Molini and Paci, 2015; Osei and Jedwab, 2016). Moreover, higher income does not mechanically transform into higher health and educational outcomes for the most vulnerable fringes of the Ghanaian middle class, as was evidenced by Stoffel (2014).

This means that more efforts should be made for strengthening the provision of good-quality public goods to all and making sure that the most vulnerable middle-class households have access to them. Furthering access to public services, including health and education, and productive infrastructure, particularly electricity, as well as increasing the quality of these services, notably in small cities or rural areas stands as a priority policy for consolidating the Ghanaian emerging middle class. Likewise, improving the business climate and investing more in skills development would allow private-sector's employment opportunities to blossom-up and provide market support for middle-class consolidation. The enlargement of the social protection coverage to formal and informal private-sector workers or small entrepreneurs would also help consolidating the incomes and expectations of the most vulnerable middle classes, notably those with very fragile employment status and no protection out of their kinship or social networks. Financial support, possibly conditioned to investment in education or health, should also be envisaged for helping vulnerable middle classes to access private-sector health and education facilities that generally provide higher-quality services.

In places where income and occupational changes have been more rapid, changes in middle class people's lifestyles have started raising various new issues. As in other middle-income areas in Africa (Daran and Levasseur, 2022), changes in food consumption have spurred the nutrition transition and given rise to new nutritional and health challenges for middle classes in large cities, including increasing prevalence of overweight/obesity and

[16] While poverty rates have regularly dropped in the southern and central regions of Ghana, poverty incidence have remained high (far above 40 percent of the population) in the Northern districts, incidence of poverty being four times larger in Ghana's rural areas than in cities (Molini and Paci, 2015).

related chronic diseases (Eckert and Fang, 2016; Agyei-Mensah and de-Graft Aikins, 2010; Odonkor and Mahami, 2020). Likewise, Senadza et al. (2020) show that the Accra' middle-classes tend to consume a large variety of energy-intensive consumer goods, with the intensity of carbon emissions from energy and transport use increasing with household wealth and decreasing with environmental knowledge. In order to limit the potential side effects of new consumption habits and standards spreading in the urban populations, social or other sectoral policies should therefore accompany better the substantial behavioral changes characterizing the Ghanian emerging middle class.

Lastly, the limited political identity and agency of the Ghanaian middle class have also been questioned by the literature. The middle-class of educated professionals that formed early in urban Ghana has durably shaped the strategy and trajectory of development after Independence Lukham et al, 2005). In the contemporary period, these middle classes have remained highly involved in research and advocacy organizations that promote general causes and the interests of the poor. Still, as underlined by Lukham et al (2005), Ghana's political system continues to be dominated by middle class groups that have no direct interest in business, in a context where formal business pressure groups are more interested in side-deals and exemptions than in the conditions for shared economic growth and the micro- and informal entrepreneurs who are central constituents of the new middle classes are still struggling to grow in a poor and corrupt business climate.

To become effective in influencing political agendas, these new middle classes would need to empower and represent their interest to policy makers and governmental bodies at all administrative levels. They would also need to counterbalance the political influence of more traditional middle classes of highly-educated civil servants that are not necessarily supportive to the emergence of a private-sector led new middle class of small entrepreneurs with low education levels (Molini and Paci, 2015). For this to be possible, political elites and the Ghanaian government should effort to improve trust from the middle class in order to improve policy enforcement, administrative effectiveness and fiscal fairness, all objective that need to be targeted in order to improve the quality of public goods and the perception that taxes are useful.

7. Conclusion

Just before the Covid19 outbreak, the University of Cape Town Unilever Institute of Strategic Marketing and Ipsos interviewed 7,500 middle-class people[17] living in ten African cities, including Accra[18] (Chikweche et al., 2021). The majority (65%) is not wishing to return to rural areas, their family is nuclear (3.6 people in the household on average) and they declare preferring to marry later, in comparison to their parents' generation, to gain financial comfort. They therefore perceive themselves as being urban and socially differentiated from their parents' social condition. Almost half of them own their home and are investing in property and a majority of the interview believes that education is the main way for socially and economically upgrading themselves and their family.

The present paper mixing-up quantitative and qualitative analyses of the objective socio-economic characteristics and subjective perceptions and expectations of the Ghanaian middle class is pretty confirmatory of the trends identified by Chikweche et al. (2021). Our study confirms that, as for the rest of Africa (Chikweche et al., 2021; Berrou et al, 2019), the bulk of the Ghanian middle class is fragile and financially vulnerable because their family income is low, their occupations are fragile and unprotected and their access to good-quality public goods is limited. Based on these results, our analysis draws new and insightful perspectives on the policies that would best serve the Ghanian middle class interests in terms of economic consolidation and political agency. Nevertheless, our analysis also confirms that the Ghanian middle classes, as those surveyed in other parts of the world (Clément et al, 2022), are mixing up strong traditional and contextual characteristics together with more modern and universal traits related to consumption, investment and strong expectations of social mobility and economic governance improvement. These new that could well bring significant economic and societal changes in the future, all the more as adequate and effective public policies can support and help the most vulnerable part of the Ghanaian middle-class top improve and consolidate their position in the future.

Lastly, our analysis also points to the fact that the term middle class is often used with little care and is sometimes confusing in the context of developing countries. Recent works have discussed the relevance of using the term middle class in various African contexts (Melber 2016; Kroeker et al., 2018; Berrou et al., 2020). Spronk (2020) also contends that the concept of middle-class resists clear-cut definition in African societies where middle-class is less a well-established and objectively measurable social status than a context-dependent position or idea of the good life people strive towards. He proposes that the 'middle class' is not perceived as a category that we can find 'out there' and measure, but rather as a "classification-in-the-making". Social stratification in African countries is not necessarily stabilized along similar lines as those that structured early European and American industrializers. Although the term middle class has proven particularly fuzzy in the African

[17] The sample was identified by the mean of a multi-dimensional definition of the middle class as those who earn over $4 per day, have disposable income, are employed, run a business or studying, made it to secondary school, and are not earning more than $70 per day.

[18] Abidjan (Côte d'Ivoire), Accra (Ghana), Lagos (Nigeria), Kano (Nigeria), Douala (Cameroon), Luanda (Angola), Lusaka (Zambia), Dar es Salaam (Tanzania), Nairobi (Kenya) and Addis Ababa (Ethiopia).

context, it has become increasingly attractive to social scientists and market analysts for one decade, and is also increasingly used by upwardly mobile individuals to self-describe their current and future position.

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Appendix

Table A1. Comparison of different criteria for defining the middle class (per adult equivalent household expenditure)

Criterion	Monetary range		Poor (%)	Middle class (%)	Rich (%)
	Monthly per capita (deflated)	Monthly per (PPP 2011)			
[$2-$10]	[GH₵105- GH₵525]	[$60-$300]	16.1	63.2	20.7
[$2-$20]	[GH₵105- GH₵1,050]	[$60-$600]	16.1	79.5	4.4
[$3.20-$10]	[GH₵168- GH₵525]	[$96-$300]	30.7	48.6	20.7
[$3.20-$20]	[GH₵168- GH₵1,050]	[$96-$600]	30.7	64.9	4.4
[$4-$10]	[GH₵210- GH₵525]	[$120-$300]	39.5	39.8	20.7
[$4-$20]	[GH₵210- GH₵1,050]	[$120-$600]	39.5	56.1	4.4
[$10-$20]	[GH₵525- GH₵1,050]	[$300-$600]	79.3	16.3	4.4
[$10-$50]	[GH₵525- GH₵2,625]	[$300-$1,500]	79.3	20.4	0.3
[75%-125% median	[GH₵199- GH₵332]	[$114-$190]	37.2	23.2	39.6
[50%-150% median	[GH₵133- GH₵399]	[$76-$228]	22.9	45.6	31.5
[100%-250% mean	[GH₵369- GH₵923]	[$211-$527]	65.3	28.4	6.3
[$4-P90]	[GH₵210- GH₵758]	[$120-$433]	39.5	50.5	10.0
[$4-P95]	[GH₵210- GH₵1,006]	[$120-$575]	39.5	55.5	5.0

Note: PPP conversion coefficient (for private consumption) for 2017 = 1.751 GH₵ per international $ (Source: World Bank).

Source: Authors' calculations based on GLSS7 data.

Table A2. Characteristics of middle-income groups (characterization variables)

Dominant occupational trait in the group	Group 1 Self-employed	Group 2 Waged workers	Group 3 Upper MC	Group 4 Farmers	Group 5 Retirees	All
	(34%)	(15%)	(15%)	(23%)	(13%)	
Household head age	*41.6*	*37.6*	*39.7*	**48.8**	**56.8**	44.4
Household size	3.1	*2.8*	**3.4**	**3.2**	*2.8*	3.1
Daily per capita total expenditure	**7.78**	7.61	**8.56**	*6.56*	7.45	7.54
Per adult equivalent total	**9.82**	*9.17*	**10.67**	*8.24*	**9.77**	9.48
Wage share in HH total net income	*27.0*	**40.0**	**75.8**	*5.7*	*10.8*	29.1
Enterprise share in HH total net	**58.3**	33.2	*13.1*	*20.1*	*15.8*	33.6
Agriculture share in HH total net	*1.6*	*3.8*	*1.9*	**47.4**	*4.3*	13.1
Remittances share in HH total net	*4.6*	8.4	*3.3*	*6.6*	**27.4**	8.4
Share of food (non-alcoholic)	*49.1*	52.3	*42.4*	**60.1**	**53.4**	51.7
Share of clothing & footwear	8.4	**9.0**	**9.7**	8.2	*6.6*	8.4
Share of housing expenditure	**12.5**	10.6	*10.0*	*6.5*	**13.6**	10.6
Share of furnishing expenditure	*4.2*	**4.8**	**5.2**	4.3	*3.8*	4.4
Share of transport expenditure	8.1	8.0	**11.6**	*6.9*	*6.4*	8.1
Share of communication	**3.2**	**3.4**	**3.9**	*2.2*	*2.6*	3.1
Share of recreation expenditure	1.7	1.6	**2.4**	*1.5*	1.5	1.7
Share of personal care expenditure	**2.0**	**2.1**	2.0	*1.7*	1.8	1.9
Share of social protection	0.7	0.7	**1.0**	0.8	0.7	0.8
Share of health expenditure	0.8	0.7	*0.6*	0.7	**1.0**	0.8
Share of education expenditure	**8.9**	*6.5*	**10.9**	*6.8*	8.4	8.3
Total expenditure per child at	1262	1375	**1623**	*854*	**1603**	1285
Household assets score	1.62	*1.46*	**2.59**	*1.05*	*1.46*	1.58
Political participation / involvement	*0.7*	**1.0**	*0.7*	**1.3**	*0.6*	0.9
Poverty is a threat of concern						
Yes	79.80	79.71	*74.00*	**86.18**	79.55	80.40
No	20.20	20.29	**26.00**	*13.82*	20.45	19.60
Gender						
Male	*55.4*	**79.5**	**80.9**	**73.3**	*50.1*	66.1
Female	**44.6**	*20.5*	*19.1*	*26.7*	**49.9**	33.9
Location						
Accra	**11.15**	8.61	6.67	*0.28*	**11.60**	7.67
Other urban	**66.44**	59.16	**65.20**	*22.62*	**63.46**	54.64
Rural coastal	8.03	6.62	*4.75*	**10.35**	7.41	7.80
Rural forest	*11.30*	19.21	*14.35*	**47.94**	*14.20*	21.79
Rural savannah	*3.08*	6.40	9.04	**18.79**	*3.33*	8.11
Holding agreement of the **dwelling**						
Owning	*24.95*	*27.81*	*23.62*	**61.84**	**45.43**	36.45
Renting	**39.66**	**37.31**	**47.01**	*9.43*	*21.48*	30.96
Rent-free, perching, squatting	35.38	34.88	29.38	28.72	33.09	32.59
Access to improved drinking water						
Yes	**54.86**	49.56	**55.59**	*28.94*	49.51	47.46
No	*45.14*	50.44	*44.41*	**71.06**	50.49	52.54
Access to electricity						
Yes	**94.13**	90.07	**96.16**	*72.34*	90.86	88.34
No	*5.87*	9.93	*3.84*	**27.66**	9.14	11.66

At least one bank account in HH						
Yes	72.49	67.86	**95.90**	*51.60*	*57.54*	68.43
No	27.51	32.14	*4.10*	**48.40**	**42.46**	31.57
Religion						
Catholic	*9.0*	9.8	**15.3**	**14.5**	12.0	11.7
Islam	15.3	17.1	13.6	12.9	15.1	14.7
No religion	*3.8*	6.3	*1.8*	**8.0**	4.8	5.0
Other	0.1	0.4	0.7	0.4	0.1	0.3
Other Christian	11.2	12.6	11.0	13.8	11.2	12.0
Pentecostal/Charismatic	**41.0**	35.5	36.7	*27.4*	30.4	35.0
Protestant	18.5	15.8	20.8	18.3	**24.4**	19.2
Traditionalist	*1.3*	2.4	*0.2*	**4.8**	2.0	2.2
Attended technical/vocational						
No	91.8	92.2	88.5	95.5	90.4	91.9
Yes	8.2	7.8	**11.5**	*4.5*	9.6	8.1
Attended a tertiary educational						
No	**96.6**	**97.2**	*50.6*	**97.4**	87.1	88.1
Yes	*3.4*	*2.8*	**49.4**	*2.6*	12.9	11.9
Read a phrase in English or French						
No	33.2	31.7	*4.0*	**53.4**	34.5	33.8
Yes	66.8	68.3	**96.0**	*46.6*	65.5	66.2
Do written calculations						
No	18.5	*15.8*	*2.8*	**33.6**	**26.1**	20.4
Yes	81.5	84.2	**97.2**	*66.4*	73.9	79.6
Currently covered (HIS)						
No	37.3	**41.9**	*23.3*	**40.7**	*25.4*	34.6
Yes	62.7	58.1	**76.7**	*59.3*	**74.6**	65.4
Sector of activity						
Agriculture, forestry and fishing	*2.1*	*6.1*	*1.8*	**93.5**	0.0	27.1
Financial and insurance activities	0.8	*0.1*	**4.9**	*0.0*	0.0	1.2
Real estate activities	0.2	0.0	0.0	0.0	0.0	0.1
Professional, scientific and technical	1.6	*0.7*	**7.9**	*0.1*	0.0	2.1
Administrative and support service	*0.3*	*0.2*	**5.6**	*0.0*	0.0	1.1
Public administration and defense	*0.5*	0.7	**6.4**	*0.0*	0.0	1.4
Education	*1.3*	*1.9*	**33.3**	*0.1*	0.0	6.5
Human health and social work	*1.0*	*0.9*	**10.8**	*0.1*	0.0	2.4
Arts, entertainment and recreation	0.4	**1.0**	0.7	*0.0*	0.0	0.4
Other service activities	**23.7**	**20.0**	*10.2*	*0.9*	0.0	14.7
Activities of extraterritorial	0.0	0.2	**0.3**	0.0	0.0	0.1
Mining and quarrying	*1.1*	**7.5**	1.7	*0.1*	0.0	2.0
Manufacturing	9.2	**22.5**	*3.5*	*1.6*	0.0	8.5
Electricity, gas, stream and air	0.5	0.9	**1.6**	*0.0*	0.0	0.6
Construction	5.4	**19.3**	*3.8*	*0.5*	0.0	6.2
Wholesale and retail; repair of	**39.4**	*8.2*	*2.0*	*2.3*	0.0	17.9
Transportation and storage	**7.6**	**7.9**	3.5	*0.4*	0.0	5.0
Accommodation and food service	**4.6**	1.3	*0.2*	*0.5*	0.0	2.2
Information and communication	0.4	0.7	**1.6**	*0.0*	0.0	0.5
Has visited any place outside						
No	53.0	61.0	*48.5*	55.7	**62.7**	55.5
Yes	47.0	*39.0*	**51.5**	44.3	*37.3*	44.5

Owns a computer						
No	91.1	90.9	*57.4*	**97.0**	90.1	87.4
Yes	*8.9*	*9.1*	**42.6**	*3.0*	9.9	12.6
Owns a mobile phone						
No	*6.4*	*7.4*	*0.9*	**22.1**	**20.6**	11.3
Yes	**93.6**	92.6	**99.1**	*77.9*	*79.4*	88.7
Any ICT skills						
No	80.7	79.2	*35.1*	**95.1**	81.3	77.3
Yes	*19.3*	20.8	**64.9**	*4.9*	*18.7*	22.7
Suffering at work						
No	71.7	65.7	73.1	*52.4*	100.0	70.3
Yes	28.3	**34.3**	26.9	**47.6**	0.0	29.7
Exposure to risk at work						
No	52.7	*40.1*	**63.7**	*30.0*	100.0	53.4
Yes	47.3	**59.9**	*36.3*	**70.0**	0.0	46.6
Harassment at work						
No	94.8	91.5	96.0	97.9	100.0	95.9
Yes	**5.2**	**8.5**	4.0	*2.1*	0.0	4.1
Migration for work purpose						
No	80.5	74.3	*58.9*	79.8	**84.2**	76.8
Yes	*19.5*	25.7	**41.1**	*20.2*	*15.8*	23.2

Notes: n = 6,091. The middle class includes households with income between USD4 and the 95th percentile of the income (per capita) distribution. Values in bold (italics) identify values that are significantly higher (lower) than those of the general population are.

Source: Authors' calculations based on GLSS7 data.

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