

Poverty as a Determinant of Marital Status in the Douala Metropolis of Cameroon

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This paper examines how poverty determines people's marital status and their participation in the desired leading values of the metropolitan city of Douala. We used the quota sampling method in which the number of respondents selected from each division was determined by its population size, and then we divided the various divisions into clusters (neighbourhoods). We employed a systematic sampling method in the clusters in which we started with an nth subject and then selected every twentieth unit after the first. We sampled everyone: the married, divorcees, single and cohabiting people in order to understand how poverty determines their different marital statuses. We discovered that the more prestigious jobs people do, the more they earn and the higher the probability that they are married and either rent or own more expensive homes. Equally, the more people become jobless and have precarious jobs, the higher the rate of divorce, single, separated and cohabiting persons and the higher the probability that they are either dependent or homeless. However, marriage constrains people's participation in the main values of their society, that is why married people diversify less their meals and leisure activities as compared to separated and engaged persons.

Keywords: Cameroon, domestic comfort, feeding habits, health, leisure activities, marital status, poverty

Introduction

Researchers have not explored much on poverty as a determinant of marital status. Kumase (2018) used households as observation units to estimate the magnitude of the linkages between the informal and formal sector via inter- and intra-household linkages without necessarily examining how household's differences determine marital status. The World Bank (2020) stated that there is a growing income inequality in the two most populated urban cities in Cameroon: Douala and Yaoundé without stating whether the income inequality is due to marital status. National Institute of Statistics (2007) considered as determinants of poverty level of education of the household head, his profession and where he works and not his marital status. Therefore this work makes a major contribution not just to the literature of poverty in Cameroon but especially to how poverty influences different marital statuses in the Douala metropolitan city of Cameroon.

The main research problems of this paper were: How has Cameroon's difficult economy situation with high poverty rate for the past twenty five years affected the marital status of its citizens? What causes the feeding habits, health seeking behavior, domestic comfort and leisure activities of married people, single people, divorcees, widow(er)s, separated couples, engaged and cohabiting people to differ?

The purpose of this paper is to examine how poverty affects people's different marital statuses [married, single, divorced, widow(er)s, separated, engaged and cohabitation] and their differences in participating in the desired leading values of the city of Douala in terms of feeding habits, health seeking behavior, domestic comfort and leisure activities. Therefore, we examine the correlation that exists between poverty and marital status. This paper contribution is to help the Cameroon government understand the consequences of poverty on the marital status of its citizens in order for it to carry reforms to make life better for those which poverty has affected their marital status negatively.

The study was quantitative because we used questionnaires to collect data which we analyzed using SPSS in order to establish correlations between variables: the modalities of poverty and those of marital status. Therefore, we used the post positivist research approach which holds a deterministic approach in which causes determine effects or outcomes (Creswell, 2014). Similarly in this work, we find out how poverty determines marital status. Do the rich and the poor have the same chance of getting married or the factor of wealth counts?

Background to the Study and Theoretical Framework

The National Institute of Statistics (2015) stated that poverty rate was 53% in 1996, 40% from 2001-2007 and 37.5% in 2014. The National Institute of Statistics (2017) also stated that although poverty reduced in 2014, there was the negative impact of insufficient redistribution due to the inequality of the consumption of goods and services. Due to demographic growth estimated at 2.6% per year and a slow poverty reduction, the number of the poor increased from 6.2 million in 2001 to 7.1 million in 2007 and 8.1 million in 2014.

The inflation rate in Cameroon was recorded at 2.30% in December 2018. Inflation rate in Cameroon averaged 1.71% from 2009 until 2018 reaching an all-time height of 5% in June 2009 and a low record of .30% in October 2018 (Trading Economics, 2019). According to the International Monetary Fund Report (2018), growth is estimated to have decelerated to 3.2% in 2017 mainly due to a steep decline in oil production despite the gradual rebound in international prices. How has poverty affected marital status considering the deceleration of growth, the increase number of the poor due to demographic growth in Cameroon especially in the metropolitan city of Douala?

There is a relationship between marriage and poverty because many studies have shown that married people save more portion of their income and accumulate more assets even after controlling for other demographic and socio-economic factors than unmarried people. Vespa and Painter (2011) stated that most married persons with a premarital cohabitation history have wealth trajectories that are indistinguishable from those without cohabitation experience, with one exception: Individuals who marry their one and only cohabiting partner experience a wealth premium that is twice as large as that for married individuals who never cohabited prior to marrying.

According to Anyanwu (2014), the requirements and expectations of married life may encourage people to buy a house, save for children's education, and acquire cars and other assets. Economies of scale in consumption suggest that a married couple can achieve the same utility with less combined expenditure than the sum of their individual consumption if living apart. Anyanwu (2014) also stated that, in 2010 in Nigeria, poverty was high for large households while households with one person showed the least incidence of poverty.

We use the household wealth theory which explains that wealth is a source of well-being. Nanche (2016) indicated that the lower one's income the less he participates in the predominant values in the metropolitan city of Douala and vice versa. He noticed that those who earn below 75,000 francs CFA suffer from nutrition insecurity in terms of quantity and quality and are dependent; they live in a family house and rent very low-standard houses. Those who earn above 177,000 francs CFA have a better feeding habit, health seeking behavior, better domestic comfort and a very stable life.

Methodology

Sampling Design

Poverty is generally regarded as the condition of having too few resources to participate fully in society (Smeeding & Thévenot, 2016). Poverty is relative to a society and epoch. Sociologically speaking, one is poor when one cannot attain the desired values of one's society (Holborn & Haralambos, 1991). A preliminary survey, or what is often called a pilot survey, was carried out using thirty randomly selected respondents who were asked about the psychological and social essentials for ordinary living patterns in Douala before formulating the questionnaire. One out of every twenty of them was selected. The desired values—things one needs in Douala to live a better life—were obtained from the pilot survey and were grouped into four appropriate categories: domestic comfort, feeding habits, health seeking behavior, and leisure activities. Domestic comfort was broken down into three components: homeownership, cost of home and rent.

Sampling Procedures

We used a multistage sampling method to carry this research: The first was the quota sampling method in which the number of persons selected from each division was determined by its population size. Then we divided the divisions into clusters (neighbourhoods) and the number of questionnaires administered in each cluster was determined by the size of its population. We employed a systematic sampling method in the clusters in which we started with an *n*th subject and then selected every twentieth unit after the first. In this case every unit in the general population had the same chance of being selected and only stopped when the required number of questionnaires to be administered was attained. Everyone in Douala was concerned in the research because everyone is either married, cohabiting, divorced or single. Questionnaires were administered only to those respondents that accepted to fill them or to give us information.

The questionnaires were administered by directly contacting and handing them to the respondents (self-administered) and the non-literate ones were helped to fill them. Since the questionnaire contained some sensitive questions, we ensured that the respondents understood that the research was for an academic purpose. This assurance was conducive to an atmosphere that allowed the respondents to give truthful answers.

Out of the 202 questionnaires administered, fifty-eight were collected by three research assistants: one postgraduate student in Sociology and two graduate students in Psychology who were taught the research methods used. The response rate was representative because care was taken to select respondents from all the neighbourhoods in the city of Douala using quota, cluster and systematic sampling method.

We processed our data using the Sphinx software. In the write-up we compared the specific category to the general population. This method of the calculation of percentage permits one to compare a modality of the independent variable to the percentage obtained in the total population or sample which shows the difference it makes in the whole.

Results

Poverty-line in Douala

Our studies show that the poverty threshold in Douala is 177,000 francs CFA: an amount which enables the Douala residents to live a comfortable life. It groups the Douala residents into two categories: The first category is composed of those who earn between 25,000-176,000 francs CFA. This group is significantly dependent: It consists of people who significantly live under someone and in a family house because they do not have enough resources to build or rent a house. However, the homeowners among them significantly own low-quality homes: 83.33% of their homes are below 4.1 million francs CFA. Equally, they do not rent expensive houses, about 43.48% of them pay rent below 20,000 francs. They hardly possess durable goods: Only 35.77%, 7.32%, 12.20% of them own a refrigerator, a personal car, and a computer respectively. They have poor feeding habits: Only 44.70% and 39.55% of them take a variety of food and a balanced diet daily respectively because of lack of means.

Contrarily, Douala residents who earn above 177,000 francs are not dependent and do not live in family houses: About 35% and 65% of them rent and own homes respectively. About 50% of those who are homeowners, own homes worth above 10 million CFA. 84% of those who rent, pay rent above 42,000 francs. Above 90% of those earning above 177,000 francs possess at least a refrigerator, a gas cooker, a radio, a television, and a compact disc. About 55% and 53% of them possess at least a private car and a computer respectively and about 67.5% and 57.5% take a variety of meals and eat a balanced diet daily. The others take it weekly due to lack of time to prepare it. 80% go to the hospital when they are sick. Considering these two categories, it is clear that the latter are better-off than the former. Therefore, the poverty threshold in Douala can be fixed at 177,000 francs CFA per month¹. It was discovered that only 19% live above the poverty-line.

Marital Status, Income and Occupation

In this section, we examine whether marital status is a function of income, occupation and people's level of education. In other words, are the statuses: married, single, divorced, widow(er), separated, engaged and cohabitation influenced by income, occupation and level of education?

Table 1 shows that married persons significantly earn above the poverty-line. Those who are unable to get married: single people as well as those who discontinue marriages: the divorcees, earn very low salary significantly far below the poverty-line. Widow(er)s also suffer salary deficiency, they significantly earn below the poverty-line. Separated persons are found at extremes those who earn very low salary and those who earn very high salary. Those who are engaged equally significantly earn above the poverty-line because those who are married earn very comfortable salary. Cohabiting people are middle-income earners. Therefore, it is difficult for low-income earners to cohabit not to talk of getting married; that is why as seen above, most of them are single or divorcees.

It is therefore clear that, the higher one earns the higher the probability that one is either married or engaged for marriage and the lower one earns the higher the probability that one is single, divorced or a widow(er). If one is a middle-income earner, then the likelihood of one cohabiting is very high. Although the table shows a correlation that exists between marital status and income, it is just random variation because there is no statistical relationship between marital status and income. The dependence is not significant ($\chi^2 = 46.20$,

¹ About \$354 US dollars considering that \$1 is equivalent to 500 francs CFA. CFA means Communauté Financière Africaine (African Financial Community). It is the currency we used through this work.

ddl = 42 , l-P = 69.73%). The next question is whether those random variations of marital status and income are due to occupation.

Table 1

Marital Status and Income in Thousands

Marital status \ Income	24-74	75-125	126-176	177-227	228-278	279-329	330 and more	Total
Married	10 (38.46%)	37 (44.05%)	16 (41.03%)	13 (76.47%)	7 (77.78%)	1 (100%)	7 (53.85%)	91 (48.1%)
Single	10 (38.46%)	32 (38.10%)	14 (35.90%)	2 (11.76%)	1 (11.11%)	0 (0.00%)	2 (15.38%)	61 (32.3%)
Divorced	3 (11.54%)	5 (5.95%)	2 (5.13%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	10 (5.3%)
Widow(er)	2 (7.70%)	3 (3.57%)	4 (10.26%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	9 (4.8%)
Separated	1 (3.84%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	1 (7.69%)	2 (1.1%)
Engaged	0 (0.00%)	4 (4.76%)	2 (5.13%)	1 (5.88%)	1 (11.11%)	0 (0.00%)	2 (15.38%)	10 (5.3%)
Cohabiting	0 (0.00%)	3 (3.57%)	1 (2.56%)	1 (5.88%)	0 (0.00%)	0 (0.00%)	1 (7.69%)	6 (3.2%)
Total	26 (100%)	84 (100%)	39 (100%)	17 (100%)	9 (100%)	1 (100%)	13 (100%)	189 (100%)

Table 2

Marital Status and Occupation

Marital status \ Occupation	Manager	Private sector	Informal sector	Civil servants	Liberal professionals	Farmers	Traders	Students	Housewives	Unemployed	Total
Married	2 (100.00%)	25 (43.10%)	16 (41.03%)	14 (77.78%)	8 (47.06%)	2 (100.00%)	9 (50.00%)	0 (0.00%)	4 (66.67%)	17 (43.59%)	97 (48.0%)
Single	0 (0.00%)	18 (31.03%)	16 (41.03%)	2 (11.11%)	7 (41.18%)	0 (0.00%)	5 (27.78%)	3 (100%)	0 (0.00%)	13 (33.33%)	64 (31.7%)
Divorced	0 (0.00%)	2 (3.45%)	2 (5.13%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	1 (5.55%)	0 (0.00%)	0 (0.00%)	5 (12.82%)	10 (4.9%)
Widow(er)	0 (0.00%)	3 (5.17%)	3 (7.69%)	1 (5.55%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	2 (33.33%)	2 (5.13%)	11 (5.4%)
Separated	0 (0.00%)	0 (0.00%)	0 (0.00%)	1 (5.55%)	0 (0.00%)	0 (0.00%)	1 (5.55%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	2 (1.0%)
Engaged	0 (0.00%)	8 (13.79%)	2 (5.13%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	1 (5.55%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	11 (5.4%)
Cohabiting	0 (0.00%)	2 (3.45%)	0 (0.00%)	0 (0.00%)	2 (11.76%)	0 (0.00%)	1 (5.55%)	0 (0.00%)	0 (0.00%)	2 (5.13%)	7 (3.5%)
Total	2 (100%)	58 (100%)	39 (100%)	18 (100%)	17 (100%)	2 (100%)	18 (100%)	3 (100%)	6 (100%)	39 (100%)	202 (100%)

Table 2 shows that the more prestigious jobs one does, the higher the probability that one is married. The more people become jobless and have precarious jobs, the higher the rate of divorce, the more there will be single persons and the more people will cohabit. The dependence of marital status on occupation is very significant ($\chi^2 = 85.06$, ddl = 60, l-P = 98.16%).

Marital status is more influenced by economic factors (jobs and income) than social aspect like level of education. For example married persons have significantly not gone to school and are significantly primary

school leavers but they are married as compared to single persons who are significantly secondary, high school leavers and graduates. Divorcees are also significantly secondary, high school leavers and postgraduates. Those who are separated are significantly, high school leavers, graduates and postgraduates. Contrarily, the higher one is educated, the higher the probability that one is single, a divorcee, separated and cohabiting because one is jobless. It is worth-noting that this concern mostly young persons than older ones. Although there seems to be a correlation between marital status and level of education, it is slightly random variation because there is no statistical dependence of marital status on education. The dependence is not significant ($\chi^2 = 43.73$, $ddl = 36$, $1-P = 82.40\%$).

From the above we have noticed that married persons have better jobs and earn higher salary as compared to single, divorced and separated persons. The question we then ask is whether these differences affect their participation in the society: that is, domestic comfort, health seeking behavior, feeding habit and leisure activities as well as their family well-being.

Marital Status and Poverty

In this section, we examine how marital status and poverty influence domestic comfort, health seeking behavior, feeding habits as well as leisure activities.

Marital Status and Domestic Comfort

Table 3

Marital Status and Homeownership

Marital status	Homeownership					Total
	Homeowners	Rent	Stay with someone	Family house	Homeless	
Married	36 (72.00%)	54 (46.96%)	4 (13.79%)	1 (20.00%)	1 (33.33%)	96 (47.5%)
Single	8 (16.00%)	33 (28.69%)	19 (65.52%)	2 (40.00%)	2 (66.67%)	64 (31.7%)
Divorced	0 (0.00%)	7 (6.09%)	3 (10.34%)	0 (0.00%)	0 (0.00%)	10 (5.0%)
Widow(er)	4 (8.00%)	7 (6.09%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	11 (5.4%)
Separated	1 (2.00%)	0 (0.00%)	1 (3.45%)	0 (0.00%)	0 (0.00%)	2 (1.0%)
Engaged	0 (0.00%)	8 (6.96%)	1 (3.45%)	2 (40.00%)	0 (0.00%)	11 (5.4%)
Cohabiting	1 (2.00%)	6 (5.22%)	1 (3.45%)	0 (0.00%)	0 (0.00%)	8 (4.0%)
Total	50 (100%)	115 (100%)	29 (100%)	5 (100%)	3 (100%)	202 (100%)

Here we examine the relationship between marital status, homeownership, cost of home and rent.

From Table 3, married people and widow(er)s are relatively more homeowners and rent more as compared to those having other marital statuses. Unlike widow(er)s, married people significantly earn above the poverty-line while widow(er)s earn significantly below the poverty-line. That is why married persons have more expensive houses (above 6.2 million francs CFA) than other people with different marital statuses. Although widow(er)s significantly own homes, they significantly own cheaper homes as compared to married people (below 6.2 million francs CFA). Unlike people with other marital statuses, they hardly are homeless and dependent: live either in a family house or under someone. Those who cohabit significantly rent homes because they are middle-income earners and are hardly dependent and homeless. People who are single, divorced,

separated and engaged, are significantly dependent because they earn relatively below the poverty-line. Single people are not only significantly dependent but they are also significantly homeless.

Therefore, the higher one earns, the higher the probability that one is married and either rents or owns a home and the lower one earns, the higher the probability that one is either single, a divorcee, separated or cohabiting and the higher the probability that one will either be dependent or homeless. There is a significant relationship between one's marital status and homeownership ($\chi^2 = 60.54$, $ddl = 30$, $1-P = 99.92\%$). There is a correlation between marital status and worth of home [the dependence is very significant ($\chi^2 = 51.32$, $ddl = 36$, $1-P = 95.30\%$)].

If one is married, engaged, divorced and to a lesser extent cohabiting then one will own a home which is significantly well-constructed with potable water, which is not damped, air-conditioned and which has a modern toilet. If one is a widow(er), single or separated, the probability of having a very low-quality home is very high. Although there are clear differences between the different marital statuses, there is absolutely no statistical correlation between quality of homes and marital status ($\chi^2 = 30.05$, $ddl = 42$, $1-P = 8.40\%$). This is due to the scarcity of houses for rent in the Douala metropolis and most of the houses are outdated. Therefore economic status has no influence on home qualities except for those who have their own houses. All are bound to rent the same quality of houses no matter their status.

Marital Status and Feeding Habits

In this part we examine whether marital status influences feeding habit quantitatively (frequency of meals taken per day) or qualitatively (the consumption of balanced diet, enough fruits and vegetables).

Marital Status and Meal Frequency

Although married people are richer than people with other marital statuses and they have better domestic comfort, they have the worst feeding habit for they significantly feed themselves once per day. That is, more married people eat once per day than the others. Engaged, separated and single people significantly have better feeding habits although more of them earn below the poverty-line. Those who have the worst of all feeding habits are divorcees. Widow(er)s also significantly feed themselves once per day.

Therefore, if one is engaged or separated, the higher will be the probability that one feeds oneself either thrice or four times per day despite the fact that one is a middle-income earner. Engaged or separated people eat more times because our research show that they are not weighed down by family size. They do not significantly have children as shown by the following statistics. About 19.8%, 50%, 20%, 18.2%, 0%, 72.72% and 12.5% of married, single people, divorcees, widow(er)s, separated, engaged and cohabiting people have no children. Therefore, this explains why single and engaged people eat more frequently than married people.

If one is a divorcee or cohabiting or a widow(er) or single, the higher will be the probability that one will averagely eat twice per day. This is because they have small family sizes as shown by the statistics below: About 49%, 46.9%, 70%, 54.55%, 100%, 27.27% and 87.5% of married, single people, divorcees, widow(er)s, separated, engaged and cohabiting people have about 1 to 3 children. Those who dominate in this category are divorcees, separated and cohabiting people. The statistics clearly show that married people have the highest number of children.

If one is married, the higher will be the probability that one will eat about once per day because one has large family sizes. Despite these differences, the dependence of marital status and daily meal frequency is not significant ($\chi^2 = 21.11$, $ddl = 18$, $1-P = 72.59\%$).

Marital Status and Meals Variation

In terms of meal variation, married people still suffer greatly because they significantly do not eat variety of meals: They either consume a variety of foods fortnightly or monthly whereas separated and single people have a much better variation of meals as compared to married people because they consume variety of food daily.

If one is single or separated, there is the likelihood that one will take a variety of meals daily. If one is a divorcee or engaged, there is a likelihood that one will eat a variety of meals weekly while those cohabiting eat it fortnightly. If one is a widow(er) or married, there is a higher likelihood that one will not eat a variety of meals. However, married people also significantly eat a variety of meals fortnightly and monthly while widow(er)s eat it weekly.

As seen above single and separated people do not only vary their foods, they also have a good frequency of meal as compared to married people. Although there is a difference between the groups, the relationship between eating a variety of meals and marital status is not significant ($\chi^2 = 21.58$, $ddl = 24$, $1-P = 39.57\%$).

Marital Status and Eating a Balanced Diet

Our statistics show that widow(er)s and divorcees hardly eat a balanced diet daily. Unlike the divorcees, widow(er)s do not significantly eat a balanced diet at all and when they do, they significantly eat it fortnightly or monthly whereas divorcees significantly eat it weekly and monthly. Although married people significantly eat a balanced diet daily, they also have a significant number who do not eat it at all or significantly eat it monthly. Those cohabiting seem to consume a balanced diet more than the other because they significantly consume it only daily, followed by separated and engaged people who significantly consume it daily and weekly. Despite the variation, there is no dependence of consuming a balanced diet on marital status ($\chi^2 = 33.61$, $ddl = 30$, $1-P = 70.32\%$).

Marital Status and Eating Enough Vegetables and Fruits

Married people do not have a higher meal frequency and do not vary their meals as many times as the other people with different marital statuses but they eat more balanced diet and more fruits and vegetables as compared to the others. Our statistics show that they significantly eat enough vegetables and fruits daily, weekly, fortnightly as well as monthly. Equally separated people significantly eat enough vegetables and fruits than married people because they do so daily and weekly.

Generally, separated people have a much better feeding habit than the others because they eat thrice per day, consume a variety of meals daily, eat a balanced diet daily and consume enough vegetables and fruits daily because they do good jobs such as working in the civil service and they own businesses. Although there is variation in the consumption of enough vegetables and fruits, the relationship between marital status and eating enough vegetables and fruits is not significant ($\chi^2 = 29.29$, $ddl = 30$, $1-P = 49.75\%$).

Marital Status and Health Seeking Behavior

As for marital status and health seeking behavior, we discovered that people in the Douala metropolis have a very poor health seeking behavior. Only single people significantly go to the hospital when they are sick. The rest significantly go to the hospital only when the situation is critical. Married people and divorcees significantly stay at home and visit traditional healers when they are sick. Those who are separated visit a traditional healer when they are sick and a significant number of them also use all the methods just like those who are engaged. They first stay at home, then they use traditional method to treat themselves and if it does not

work, they use the limited means they have to go to the hospital. Although there are variations between the various categories, there are just random variation because there is absolutely no correlation between marital status and health seeking behavior ($\chi^2 = 15.06$, $ddl = 24$, $1-P = 8.09\%$).

Discussion

The findings of this work contribute to the household wealth theory which explains that wealth is a source of well-being. However, our results indicate that only 22% of married women are unemployed which means that they depend basically on their husbands for their livelihood. More so, Nanche (2014) indicated that 25.74% and 7.5% of men and women respectively earn above the poverty-line: 177,000 francs CFA. Men earn an average salary of 100,000 francs as against 60,000 francs for women. Therefore, the income of most family comes mainly from the man in a poor economy like Cameroon where jobs are hard to come by. Despite this, if one is married, the higher the probability that one will either rent or own a home and if one is single, divorcees, separated or cohabiting, the higher the probability that one will either be dependent or homeless.

However, limited income pushes married people to eat the least number of times per day and they hardly vary their meals nor have a variety of leisure activities. Therefore marriage in Cameroon does not really lead to the economic well-being of its family members. This confirms what Anyanwu (2014) stated using the case of Nigeria that poverty is high for large households. According to him, households with one person showed the least incidence of poverty, households with more persons especially those with seven persons and above showed the highest incidence of poverty. Equally in Cameroon, Ningaye, Ndjanyou, and Saakou (2011) indicated that the standard of living of monogamous households dropped to 52.7% and the standard of living for polygamous households dropped to 57.8%. Our findings corroborate this result in the sense that married people have more people in their households than those with other marital statuses.

Our studies also indicate that, the higher one earns the higher the probability that one will be either married or be engaged for marriage and the lower one earns the higher the probability that one will be single, divorced or a widow(er). If one is a middle-income earner then the likelihood of one cohabiting is very high. Contrarily to Wilmoth and Koso (2002), the never married, cohabiting, and divorced individuals fall in the middle of this continuum. Our analyses show that the never married (single) and divorcees are lower-income earners. Our study validates the results that all of the groups have significantly lower wealth than the married. The cohabiting groups have less wealth than the continuously married and remarried groups. They also state that there are substantial wealth differences between individuals with divergent marital histories but we discovered that, although there is a correlation between marital status and income, it is just a random variation because there is no significant statistical relationship between marital status and income ($\chi^2 = 46.20$, $ddl = 42$, $1-P = 69.73\%$).

Conclusions

Marital status is more influenced by economic factors (jobs and income) than social aspect like level of education. For example married persons have significantly not gone to school and are significantly primary school leavers but they are married as compared to single persons who are significantly highly educated. Contrarily, the higher one is educated, the higher the probability that one will be single, a divorcee, separated and cohabiting because one is jobless. It is worth-noting that this concern mostly young persons than older ones. Although there seems to be correlation between marital status and level of education, it is slightly random

variation because there is no statistical dependence of marital status on education. If one is married, engaged, divorced and to a lesser extent cohabiting then one will own well-constructed, air-conditioned, undamped homes with potable water, and a modern toilet and if one is a widow(er), single or separated, the probability of having a very low-quality home is very high. Separated and single people have a much better variation of meals as compared to married people because they consume variety of food daily.

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