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Introduction

Poverty Facts

> > 1 billion people live on less than a dollar a day.

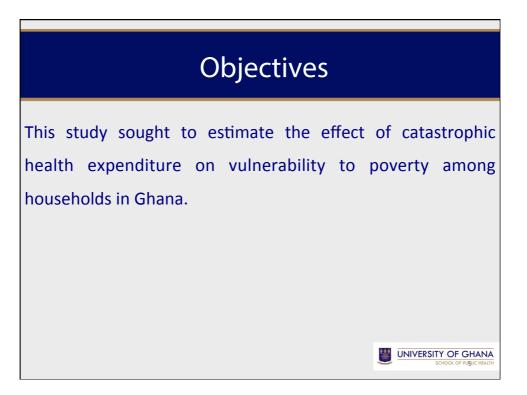
75% of the world's poorest countries are in Africa, with Sub-Saharan Africa having the highest index of extreme poverty.

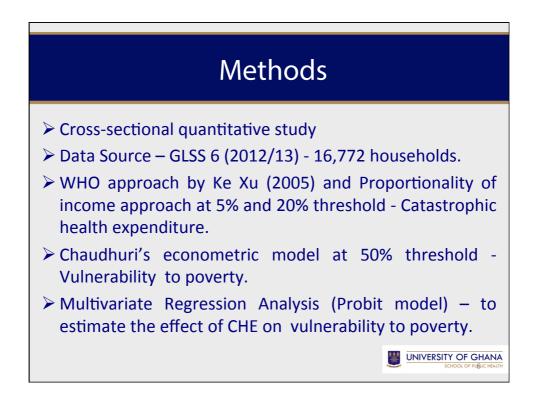
Poverty headcount for Ghana – 24%, 78% in rural areas.

8.4% of Ghanaians live in extreme poverty.

Introduction

- Vulnerability to poverty is a more recent concept which looks at the ex-ante probability of a household becoming poor, in the future.
- > Mainly results from shocks (idiosyncratic or covariate).
- Health shocks affect wellbeing, especially when it comes with catastrophic spending.
- > Substantial evidence of CHE resulting in poverty.





Results 1					
Table 4.2: Incidence of catastrophic health expenditure					
Thresholds (%)	WHO	Proportionality of income			
	capacity to pay approach	approach			
5	2,347 (24.96)	2,525 (25.55)			
10	958 (10.18)	1,566 (15.34)			
20	272 (2.87)	956 (8.84)			
40	44 (0.45)	617 (5.24)			
Notes: () represents percen	ntages of households incurring cat	astrophic health expenditure.			

Results 2					
Table 4.5 Regression Result					
Vulnerability	5% threshold Coefficient (95% CI)	P-value	20% threshold Coefficient (95% CI)	P-value	
CHE_5%	0.234 (0.161, 0.306)	<0.001			
CHE_20%			0.121 (-0.078, 0.319)	0.235	
Age	-0.001 (-0.003, 0.000)	0.100	-0.001(-0.003, 0.000)	0.127	
Household Size	0.307 (0.295, 0.319)	<mark><0.001</mark>	0.305 (0.293, 0.317)	< 0.001	
Gender		<0.001		<0.001	
Female	Ref		Ref		
Male	0.225 (0.164, 0.285)		0.222 (0.161, 0.283)		
Education None Primary Secondary Tertiary	Ref -0.550 (-0.613, -0.488) -3.828 (-4.188, -3.467) 0	<u><0.001</u>	Ref -0.560 (-0.622, -0.498) -3.841 (-4.202, -3.479) 0	<0.001	
Employment		0.835		0.841	
Unemployed Employed	Ref -0.059 (-0.614, 0.496)	0.855	Ref -0.560 (-0.609, 0.497)	0.841	
Health Insurance		<0.001		< 0.001	
Uninsured	Ref		Ref		
Insured	-0.167 (-0.223, -0.111)		-0.176 (-0.231, - 0.119)		
Disability Not disabled Disabled	Ref -0.115 (-0.264, 0.035)	0.132	Ref -0.095 (-0.244, 0.054)	0.211	
Region Greater Accra Western Region Central Region Volta Region Eastern Region Ashanti Region Bashanti Region Dipper East Region Upper East Region	Ref 1.182 (1.034, 1.329) 1.136 (0.988, 1.283) 1.349 (1.199, 1.498) 1.219 (1.074, 1.364) 0.096 (0.764, 1.054) 1.136 (0.987, 1.285) 1.549 (1.398, 1.700) 1.714 (1.557, 1.871)	<0.001	Ref 1.191 (1.044, 1.338) 1.143 (0.995, 1.290) 1.360 (1.210, 1.509) 1.222 (1.078, 1.367) 0.919 (0.773, 1.265) 1.159 (1.010, 1.265) 1.544 (1.392, 1.695) 1.700 (1.543, 1.857)	<0.001	
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Results 3

- The vulnerability headcount was 34% using the upper poverty line compared to the estimated observed poverty rate of 24.2%.
- Catastrophic health expenditure was significantly associated with vulnerability. An increase in threshold resulted in decrease in significance.
- Household characteristics such as socioeconomic status, household size, educational level and health insurance significantly influenced vulnerability.

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