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**PARENTS' SOCIAL CLASS, EDUCATION AND EMPLOYMENT STATUS OF
BANK, INSURANCE, AND OTHER FINANCE EMPLOYEES IN IBADAN OYO
STATE, NIGERIA**

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Abstract

This study investigated the influence of parent social class, educational qualification, and employment status of bank, insurance, and other finance employees in Ibadan metropolis, Oyo State, Nigeria. The descriptive survey research design was adopted, while 755 out of the 1,012 bank, insurance, and other finance employees in Ibadan metropolis were selected proportionately. Structured questionnaires made up of closed-ended questions were used to collect data. Pearson's product-moment correlation and multiple regression were used to analyse the data at a 0.05 significance level. There were significant relationships between mothers' ($r = .464$) and fathers' ($r = .464$) education on the educational qualification of respondents. Parents' education ($\beta = .072, p > .05$) fathers' occupation ($\beta = .018, p > .05$) and had no significant influence on the employment status of respondents. There was a significant influence of parents' standard of living ($\beta = .082, p = .031$) and respondents' education ($\beta = .112, p = .006$) on employment status. Finally, it was shown that education and Parents' social class factors (Mothers' Occupation, Education Profile, Parents' Standard of Living, Fathers' Employment, Fathers' Occupation, Mothers' Education, and Mothers' Employment – $R = .229$) contributed significantly to the employment status of the bank, insurance, and other finance employee's employment status. Based on the findings, the study concluded that the social class and educational qualification of parents had significant influence on employment status of their children in

financial institutions. The paper recommended that the illiterate parents receive formal education to achieve literacy skills; governments provide adult education facilities to support education of the illiterate parents; parents' poverty be alleviated by government; parents diversify their sources of income for career opportunities for children; and career prospects and coping strategies of the children be enhanced.

Keywords: Parent education and occupation, educational qualification, Employment status

Introduction

In contemporary societies, the level of certification has gained significant importance in defining individuals' occupational choices and their places within the social hierarchy. Obtaining advanced educational credentials confers a distinct advantage to individuals upon their entry into the job market. Education has a vital role in determining the social status and future opportunities of people. It may either perpetuate existing social inequities or limit upward social mobility. In their study, Cristina and Lindsay (2005), discovered that education acts as a mediator between one's social class at birth and their eventual social class, but it does not fully explain the connection.

Socioeconomic status significantly impacts individuals' transition into professional and management positions. Middle-class individuals have a greater advantage in accessing prestigious employment due to their highest educational attainment. However, even after considering educational qualifications, the social class of origin still significantly influences their eventual social class, highlighting the significant impact of socioeconomic status on career advancement. Here it is of great consideration that the socio-economic status of parents plays an important role in the academic qualification and social behaviour of the students (Singh & Singh, 2014). The socio-economic standing or economic willpower of a household can be determined by the quality of living in their family history (Etobro et al., 2022). In the home environment, several factors contribute to the wholesome development of the child namely: means of recreation, parental personality, administrative and supervisory policies at home, humanistic relations, democratic discipline among the family members, etc. All these factors help in creating a conducive home environment

for learning and qualification attainment. Family income, parents' level of education, quality of life in the family, home environment, and standard of living influence the educational attainment of children (Osuafor & Okonkwo, 2013).

The main concern of this study is to investigate the relationships (or influence) of the independent variables which are social class and educational qualifications of the parents, with the dependent variable which is employment status of the children working in the financial institutions such as insurance, banks, and more. This is an attempt to expose how the children can have efficient, best possible, and most productive job placement that satisfy them as well as their family. It is a way of promoting social and economic prosperity by utilizing the available opportunities in the best manner.

Merola (2005) noted that measures of parents' social class are usually derived from educational attainment, occupational status, and financial resources. However, this study focused only on three indicators of social class background. These three are mentioned because of their prominent role in educational research in general and their potential utility in international assessments in particular. Class can be defined as an economic and sociological combined total measure of a person's work experience and an individual's or family's economic and social position to others, based on income, education, and occupation (Manstead, 2018). In line with this, Boskey (2014) defined social class as a combination of factors including income, level of education, and occupation. It is a way of looking at how individuals or families fit into society using economic and social measures that have been shown to impact individuals' health and well-being. When analyzing a family's social class, the household income, earners' education, and occupation are examined, as well as combined income, when their attributes are assessed (Manstead, 2018).

Income refers to wages, salaries, profits, rents, and any flow of earnings received. Income can also come in the form of unemployment or workers' compensation, social security, pensions, interests or dividends, royalties, trusts, alimony, or other governmental, public, or family financial assistance. Income can be looked at in two terms, relative and absolute. Absolute income, as theorised by the economist John Maynard Keynes, is the relationship in which as income increases, so will consumption, but not at the same rate. Relative income dictates

a person or family's savings and consumption based on the family's income to others. Income is a commonly used measure of parents' social class because it is relatively easy to figure for most individuals. Parents' income is required to cover the levy and other costs associated with their children's education (Nja et al. 2022).

Education plays a role in income. Median earnings increase with each level of education. As noted by Osuafor and Okonkwo (2013), the highest degrees, professional and doctoral degrees, make the highest weekly earnings, while those without a high school diploma earn less. They further noted that higher levels of education are associated with better economic and psychological outcomes (i.e.: more income, more control, and greater social support and networking). Education plays a major role in skill sets for acquiring jobs, as well as specific qualities that stratify people with higher social class from lower social class. The capacity of a nation to develop is contingent upon the standard of education its people get (Etobro et al., 2022). Regardless of whether social class has a direct effect on student achievement, differentiation based on social classes may influence, among other things, the individual's aspirations for higher levels of qualification. Sebastian (2013) pointed out that even when working-class students have the same level of abilities and qualifications as children from higher social classes, they tend to be less motivated to continue their education.

Occupational prestige as one component of social class encompasses both income and educational attainment. The occupational status reflects the educational attainment required to obtain the job and income levels that vary with different jobs and within ranks of occupations. Additionally, it shows achievement in skills required for the job. Occupational status measures social position by describing job characteristics, decision-making ability and control, and psychological demands on the job. Occupations are ranked by the Census (among other organizations) and opinion polls from the general population are surveyed (Osuafor & Okonkwo, 2013). According to Singh and Singh (2014), some of the most prestigious occupations are medical, law, chemical and biomedical engineering, university professors, and communications analysis. These jobs, considered to be grouped in the high SC classification, provide more challenging work and greater control over working conditions but require more ability.

The jobs with lower rankings include food preparation workers, counter attendants, bartenders and helpers, dishwashers, janitors, maids and housekeepers, vehicle cleaners, and parking lot attendants. The jobs that are less valued also offer significantly lower wages, and often are more laborious, very hazardous, and provide less autonomy. Thus, it is against this background that this study sought to investigate parents' social class, education and employment status of bank, insurance and finance employees in Ibadan Oyo State, Nigeria.

Statement of the Problem

The labour market in Nigeria has become very volatile given the increasing number of graduates at all levels of education and dwindling employment opportunity occasioned by economic factors. Most graduates hope to secure jobs in banks, finance institutions, communication industries and oil companies. It is doubtful whether education in Nigeria plays its role of bridging social gaps as the influence of parents' social class and education on employment in lucrative industries must be determined.

It has been argued that, socio-economic status of parents plays an important role in the academic qualification of the students. The qualification of an employee to a greater extent indicates the social background he or she comes from. Studies have shown that there is a significant relationship between educational qualification and job performance of employees (Stoffberg et al., 2023). Furthermore, parents of children from higher social classes generally have higher expectations than parents from lower classes regarding their children's qualifications, a characteristic that influences school choice and often leads to social segregation across employees. Also, there appears to be a dearth of research into the social class background and qualification among bank, insurance, and other finance employees. The main concern of this study is investigating the relationships of parents' social class and educational qualification (as determinants) with employment status (rank, position and benefits attached) of the children, with the aim of finding out how the children's employment status can be best positioned so that the children can live comfortably and be useful to his family and the community.

Purpose of the Study

The broad objective of the study is to investigate the influence of parents' social class and education on the employment status of bank, insurance, and other finance employees in Ibadan Oyo State. The study specifically investigated relationship between parents' education profile and education profile of employees of bank, insurance, and other finance employees in Ibadan, examined influence of parents' education on the employment status of bank, insurance and other finance employees and found influence of education and parents' social class factors on employment status of bank, insurance, and other finance employees in Ibadan metropolis.

Hypotheses

- H₀₁:** There is no significant relationship between parents' and respondents' education among employees of bank, insurance, and other finance employees in Ibadan metropolis.
- H₀₂:** There is no significant influence of parents' education on the employment status of bank, insurance, and other finance employees in Ibadan metropolis.
- H₀₃:** Education and Parents' social class factors do not contribute significantly to the employment status of bank, insurance, and other finance employees in Ibadan metropolis.

Methodology

The descriptive survey research design was adopted for the study. The population of the study comprised all the employees of the 241 finance institutions in Ibadan, Oyo State, Nigeria. Details are presented in the table 3.1.

Table 3.1: Population of the institutions/organizations used for the study

Institutions/ Organizations	Number of Branches	Number of Employees
Commercial Banks	165	3046
Insurance Companies	28	281
Microfinance Banks	48	720
Total	241	4047

Source: Enumeration survey, 2023

The participants for this study were selected from the finance institutions in Ibadan. Proportionate size to sampling technique was adopted to select 60% from the finance institutions which was 145 finance organizations (branches). Then, seven employees were selected from each of the finance organizations (branches) in this order: 2 junior staff, 3 senior staff and 2 management staff. The sample size for the study was 1,015 employees altogether. The instrument used for this study was parents' social class, education, and employment status questionnaire (PSCEESQ). The research instrument was divided into four sections namely; sections A, B, C and D. Section A contained the demographic data of the respondents, section B contained issues on parents' social class while section C covered items on education of the respondents and section D addressed issues on employment status of the respondents. Therefore, the draft questionnaire was given to the researcher's supervisor who, critically with analytical mind and openness, examined the items for necessary corrections as deemed for objectivity. The instrument was pilot tested on 20 financial employees who were not included in the sample that was eventually used. The Cronbach alpha method was used to obtain the reliability coefficient of 0.82. All hypotheses were tested using Pearson's Product Moment Correlation and Multiple regressions analysis at 0.05 level of significance.

Result and Discussion

H₀₁: There is no significant relationship between parents' education profile and education profile of employees of bank, insurance, and other finance employees in Ibadan metropolis.

Table 4.1: Correlation matrix of education, employment status and parent social class variables among bank, insurance, and other finance employees in Ibadan metropolis

	Pearson's Correlation Coefficients								
	Employment Status	Education Profile	Parents Standard of Living	Fathers Education	Mothers Education	Fathers Occupation	Fathers Employment	Mothers Employment	Mothers Occupation
Employment status	1.000								
Education profile	.171*	1.000							
Parents Standard of Living	.133*	.157*	1.000						
Fathers' education profile	.172*	.464*	.224*	1.000					
Mothers' education Profile	.172*	.464*	.224	1.000	1.000				
Fathers' occupation	.098*	.091*	.238*	.305*	.305*	1.000			
Fathers' employment Status	.131*	.172*	.198*	.392*	.392*	.465*	1.000		
Mothers' employment Status	.122*	.213*	.218*	.387*	.387*	.372*	.676*	1.000	
Mothers' occupation	.098*	.153*	.274*	.331*	.331*	.479*	.384*	.534*	1.000

Note: Items in the parentheses are the p values. *Implies $p = .000$

The indication in table 4.1 revealed that there were significant relationships between mothers' ($r = .464$) and fathers' ($r = .464$) and education profile of employees of bank, insurance, and other finance employees in Ibadan metropolis. The outcome of this study was in line with the finding of Rubin *et al.*, (2014) that a person's educational profile had a significant impact on his/her child's educational (and qualification) opportunities. Laying more credence to this, Zhonglu and Zeqi (2018) submitted that not only were upper-class parents were able to send their children to exclusive schools that were perceived to be better, but in many places state-supported schools for children of upper-class were of a much higher quality than those that provides for children of the lower classes. This implied that parents' educational profile was one factor that perpetuated the class divide across

generation. It also suggested that majority of lower-class background children were prone to having poor or lower education compared to their counterparts in the upper and middle classes.

H₀₂: There is no significant influence of parents' education on the employment status of bank, insurance, and other finance employees in Ibadan metropolis.

Table 4.2: Influence of education profile and parents' social class variables on employment status

Model	Unstandardised Coefficients		Standardised Coefficients	T	p	Remark
	β	Std. Error	Beta			
(Constant)	1.433	.096		14.991	.000	Sig.
Respondents' Education	.014	.005	.112	2.765	.006	Sig.
Parents' Standard of Living	.011	.005	.082	2.166	.031	Sig.
Parents' Education	.008	.005	.072	1.622	.105	Not Sig.
Fathers' Occupation	.003	.007	.018	.422	.673	Not Sig.
Fathers' Employment Status	.010	.010	.051	.988	.323	Not Sig.
Mothers' Employment Status	.002	.010	.011	.202	.840	Not Sig.
Mothers' Occupation	.000	.008	.001	.016	.988	Not Sig.

There was no significant influence of parents' education ($\beta = .072$, $p > .05$) on the employment status of bank, insurance, and other finance employees in Ibadan metropolis. There was no significant influence of fathers' occupation ($\beta = .018$, $p > .05$) on the employment status of bank, insurance, and other finance employees in Ibadan metropolis. Also, there was no significant influence of mothers' occupation ($\beta = .016$, $p > .05$) on the employment status of bank, insurance, and other finance employees in Ibadan metropolis. However, there was significant influence of parents' standard of living ($\beta = .082$, $p = .031$) on the employment status of bank, insurance, and other finance employees in Ibadan metropolis. There was a significant influence of education profile ($\beta = .112$, $p = .006$) on the employment status of bank, insurance, and other finance employees in Ibadan metropolis. This finding negated the finding of Cristina and Lindsay (2005) who revealed that among people from an unskilled manual background, more than 1 in 3 people aged 25-64 had no qualifications, compared to 1 in 16 of those from a professional and managerial social class. On the other

hand, almost half of the people with parents in professional and managerial occupations attained a degree compared to 1 in 12 people with parents in unskilled manual occupations. They also noted that, over time there had been an increase in the proportions of people from all social classes of origin who reached the highest educational qualifications (that is upper-secondary and tertiary education). According to Helena and Martin (2023) education had become an increasingly important factor in determining which jobs people enter and in determining their social class position. On the contrary, Singh and Singh, (2014) maintained that parents education played an important role in the education, academic qualification, employment status and social behaviour of the students. Corroborating this, Osuafor and Okonkwo (2013) submitted that, education level of parents, the quality of life in family, home environment and standard of living influenced the employment status of children.

H₀₃: Education and Parents' social class factors do not significantly contribute to the employment status of bank, insurance, and other finance employees in Ibadan metropolis.

Table 4.3: ANOVA of the model predicting employment status of bank, insurance, and other finance employees in Ibadan metropolis

R = .229						
R ² = .052						
Adjusted R ² = .043						
Model	Sum of Squares	Df	Mean Square	F	P	Remark
Regression	15.614	7	2.231	5.884	.000	Sig.
Residual	283.191	747	.379			
Total	298.804	754				

Dependent Variable: Employment Status

Education and parents' social class factors (mothers' occupation, education profile, parents' standard of living, fathers' employment, fathers' occupation, mothers' education and mothers' employment – R = .229) contributed significantly to the employment status of bank,

insurance, and other finance employees in Ibadan metropolis. The independent variables predicted 4.3% of the variations in the employment status of bank, insurance, and other finance employees in Ibadan metropolis (Adjusted $R^2 = .043$, $F = 5.884$). This result showed that other factors that were not captured in this study accounted for the remaining 95.7% of the variations in employment status.

The present study is in line with the assertion of Audi et al. (2024) study on the influence of socio-economic status of parents and home environment on the study habits and academic achievement of students which found that it was of great consideration that the social class of parents played an important role in the education, academic qualification, employment status, and social behaviour of the students. Corroborating this assertion, Wu and Qi (2022) submitted that, the income of family, education level of parents, the quality of life in family, home environment and standard of living influenced the educational qualification and job status of children among others. This indicated that education and parents' social class factors contributed significantly to the employment of the children. Furthermore, the findings of this study support Audi et al. (2024) who submitted that a person's social class had a significant impact on their educational (and qualification) opportunities. Not only were upper class parents able to send their children to exclusive schools that were perceived to be better, but in many places, state-supported schools for children of the upper class were of a much higher quality than those that provide for children of the lower classes (Zhonglu & Zeqi, 2018). This lack of good schools was one factor that perpetuated the class divide across generations (Rubin *et al.*, 2014). This implied that most lower-class background children were prone to having poor or lower qualifications compared to their counterparts in the upper and middle classes. On the contrary, Adeleke (2021) found that the academic success of students in Agege Local Government Area, Lagos state, was not determined by the family structure itself but by the socioeconomic background of the parents.

This is because, irrespective of the family structure, students whose parents had better jobs and higher levels of educational attainment and who were exposed to more educational and cultural resources at home tended to have higher levels of literacy performance and better employment status.

Conclusion

This study has been able to establish that parents' social class factors and education are strong predictors of the employment status of bank, insurance, and other finance employees in Ibadan metropolis. It can therefore be concluded that parents' standard of living and education profile played significant roles in determining the employment status of their children.

Recommendations

The following recommendations are made based on the findings of this study:

- Encouraging illiterate parents to attend school is important since their ability to read and write will improve their children's chances of finding jobs. All levels of government must construct and furnish more adult education facilities to provide training for illiterate parents.
- All levels of government must make every effort to relieve the hardship and austerity experienced by parents in the nation. Parents should prioritise diversifying their sources of income to provide a wide range of career opportunities that their children may benefit from. To enhance pupils' career prospects and ability to cope with life circumstances, regardless of their family structure, parents are advised to maintain a family size they can effectively support.

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