Vulnerability of Kolkata Slum Population in Financial Managing of Health Problems

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Abstract

The paper is based on a micro-level pilot study on financial management of health problems at household level in Kolkata slums. About 300 sample households having one or more cases of hospitalization in the last one year and/or one or more cases of illness in 30 days prior to the date of survey were chosen by inverse sampling from five purposively chosen slums in five zones Kolkata. The basis of the sample size was the available information that made one feel that the percentage of the stated two types of cases in the said population will not exceed 10. The paper attempts at finding pot the relation between the total expenditure incurred for having medical treatment and the per capita monthly consumption expenditure (PCMCE) in a household. It also finds out various expense head wise mean percentage of total incurred expenditure for availing different types of health care for children, mothers and adult males and females. Importance of different sources of financing the household expenditures on managing the health problems has been found out. Finally, the vulnerability of a household to fall in a debt trap is investigated. Positive association between total expenditure on medical treatment and PCMCE has been established. Mean percentage of the total expenditure incurred on purchases of medicines has been the highest, followed by expenditure on various diagnostic tests. The three most important sources of financing the household expenses on managing health problems in decreasing order of importance are (1) money earmarked for monthly spending, (2) loan and (3) savings. Dependence on the second is maximum for the hospitalization cases. With increasing expense on managing a health problem, dependence on the first and the third sources decline, but dependence on the second rises, resulting in increasing vulnerability of a household to fall in a debt trap.