

## **The utilization of healthcare services in India: do education and income matter?**

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This paper is concerned with understanding the determinants of utilization of curative health services, paying particular attention to the role of education and income. The analysis is based on the 52nd (1995-96) and 60th round (2004) data of National Sample Survey Organization. The untreated morbidity rates have considerably increased among men and women both in rural and urban areas. In 2004, while the hospitalization rate amongst the poor was 16 per thousand population, it was 28 per thousand amongst the non-poor. Both public and private hospitalizations increase with income but rate of growth is higher in the private sector. The paper provides an analytical framework for analyzing both the binary decision to seek formal health care in the event of illness, and the multinomial choice of health care provider. The results show that income is not an important determinant of health care choices in India in case of outpatient care. Nevertheless, it plays a significant role in choosing the healthcare provider for inpatient treatment.