

ECONOMIC BURDEN OF OUT-OF-POCKET HEALTH EXPENDITURE IN INDIA: EVIDENCE FROM HOUSEHOLD DATA

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Heavy out-of-pocket health costs weigh heavily on countless homes across India. When treatment eats up too much income, survival becomes harder - especially for those already struggling. Data pulled from family interviews reveals prescriptions and clinic visits take the biggest bite from budgets. Poorer communities feel it most sharply, often lacking the means to bounce back after a shock. Without safety nets, even minor loans may spiral beyond control. Even when coverage exists, shortfalls still occur. Where clinics are closer, outcomes often improve - especially if medication costs drop too. Prevention grows stronger not through policies alone, but by removing everyday barriers people face.
