## **ESTIMATED OUT OF POCKET MEDICAL AND WORK** LOSS EXPENSES DUE TO ROAD TRAFFIC INJURIES IN KARACHI, PAKISTAN

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Introduction Over 35 000 road traffic injuries (RTIs) were reported in Karachi in 2007. The aim of this study was to assess out of pocket medical and work loss expenses due to RTIs in Karachi.

Methods In this cross-sectional study, randomly selected RTI patients in one of the five teaching hospitals in Karachi in 2007 were contacted by phone regarding their out of pocket medical expenses, monthly income and time spent in hospital due to RTI. Reported information was then used to estimate costs for RTIs occurring in Karachi in 2007.

Results Out of 341 RTI victims, 88% were aged 18-45 years and were men (95%). Two wheelers accounted for majority of injuries (77%, N=256) whereas 14% (N=48) were pedestrians. Twelve patients (3%) died as a result of their injuries, half of which were pedestrians while the others were two wheelers. For each mild (65%), moderate (20%) and severe injury (15%), on average US\$18 (SD=127), US\$245 (SD=295), US\$395 (SD=394) were spent respectively as out of pocket medical expenses. Similarly work loss expenses were on average US\$9 (SD=21), US\$21 (SD=124) and US\$54 (SD=108) for mild, moderate and severe injury, respectively. We estimated that out of pocket medical and work loss cost were 4.7 and 1.4 million US\$, respectively, in Karachi.

**Conclusion** In Karachi where approximately 2.7 million persons earn less a dollar a day and 11.7 million earn less than US\$2 a day, prevention of RTIs should be a given a high priority.