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The contribution of dental expenditure to impoverishment: a pooled cross-sectional study

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Background:

NHS dental charges in the UK require a co-payment, unless patients are exempt, resulting in potential financial burdens for patients. Previous research has shown that dental charges lead to delayed or avoided care and altered treatment choices. They may also represent impoverishing health expenditure (IHE), which can cause financial hardship.

Objective:

This study aims to investigate the association between out-of-pocket dental expenditure (OOPDE) and IHE.

Methods:

Data from the 2010-2020 waves of the Living Costs and Food Survey were used. This is a nationally representative survey of household spending, including OOPDE. The data is adjusted to 2015 prices, equivalized for household size, and pooled to calculate the prevalence of IHE, using the 2016 WHO definition. The adjusted association between OOPDE and IHE is estimated using multivariable logistic regression.

Results:

From a sample of 58,495, 4.8% of households (n=2,813) had out-of-pocket dental expenditure (OOPDE). In total, 0.8% (n=463, CI 0.7%-0.9%) experienced impoverishing health expenditure (IHE), which increased to 2.0% (n=1,452, CI 1.9%-2.2%) when mortgage payments were included. Individuals with any OOPDE spending had 3.15 times higher odds of experiencing IHE in any given week compared to those with no spending (CI 1.02-9.71). Those who faced IHE had a lower proportion of their health spending on OOPDE (16% vs 28%), with a similar drop between NHS and private spending and an increase in spending on medicines and medical products.

Conclusions:

This study provides some evidence of an association between OOPDE and IHE, which appears to be driven by health payments by the already poor. This could suggest lack of knowledge of user charge exemptions, gaps in exemption coverage, or those who are marginally too well off to qualify for user charge exemption. Further research should focus on larger samples, longer timeframes and include measures of need to estimate causal effects.

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