Research Title: Regional Variation of Catastrophic Health Expenditure in Pakistan.

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Abstract: This study finds the incidence of regional variations of catastrophic Health Expenditure (CHE) in Pakistan. This study pools the experience of developing and developed countries around the globe. The study analyzed the association of different socioeconomics, demographic and health status characteristics of households on catastrophic health expenditure. A detailed analysis was done on the effects of these determinants on incidence of catastrophic health payments through bivariate analysis. Percentage of household incurring CHE due to different factors is found out. Then for further insight into these factors a multivariate analysis was done using logistic regression. One of the objectives of the study was to find the differentials of catastrophic health expenditures across regions in Pakistan. Result showed that there is significant variation across the regions in Pakistan. Another objective of the study was to find out the major factors associated with catastrophic health care spending in Pakistan. Place of residence, agro-climatic zones and presence of elderly member in the household came out to be significant determinants of catastrophic in bivariate analysis. Other variables with effects the likelihood of CHE significantly according to our bivariate analysis include type of health facility utilized, expenditure quantile/living standard of the household and household size along with education of the head of household. Whereas in our multivariate analysis all these factor along with gender of the household and presence of child in the household were fund to be significant.