Illness experience | Treatment seeking behaviour | Economic consequences | Coping strategies & social resources
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Non-communicable disease | Seek care | Loss of working time of person who is ill & caregivers | Intra- & inter-household labour substitution
| | | Loss of income of person who is ill & caregivers (due to absenteeism, missing business appointments, etc.) | Hiring other labour & other strategies
| Yes | | Financial costs of health care (consultation, medicines, laboratory, hospitalization, etc.) | Reducing/delaying consumption of non-health goods & services (food, education, electricity, leisure, etc.)
| | | Other financial costs related to seeking care (transportation, special dietary regimes, etc.) | Use of savings
| | | | Sale of assets
| | | | Borrowing
| | | | Delaying investments
| | | | Other strategies to cope with financial costs (assistance from others, etc.)
Reduced well-being and increased financial vulnerability for individuals & households