

# FINANCIAL IMPACT OF HIV/AIDS



**“The most immediate impact is financial – Loss of income and increased medical Expenditures, particularly when the ill Family member is the principal breadwinner.”**

-Report to Congress: USAID’s Expanded Response to HIV/AIDS, June 2002, p. 1

Increased School Fees  
Food and Shelter  
Expenses

Close Relative Dies, Leaves Orphans in Care  
of Extended Family

**HIV/AIDS STRIKES A  
HOUSEHOLD**

Medical Fees,  
Hospital Bills,  
Funeral Expenses

Second Wage-earner Stays Home to Care for Ill  
Family Member

Loss of Income of  
Primary Breadwinner

Family Members Seek Financing to Launch  
Income-generating Activities

Loss of Secondary  
Income for the  
Household

**Kenya, South Africa, Zambia, Botswana**

**PROACTIVE Credit Union Responses:**

- Private Insurance for credit life & funeral
- Programmed savings for school fees
- Opportunity: Partner with health service providers for prevention & referrals.