

The New York Times

Opinion

LETTERS

When Poor Families Spend Unwisely

Published: May 26, 2010

To the Editor:

As researchers, we concur with Nicholas D. Kristof's findings. Microfinance programs provide safety nets for households in developing countries that have no public support mechanisms in place. And increased income does influence what households spend their money on.

In our [study](#) of rural households in Bangladesh presented last fall at the annual meeting of the American Public Health Association, we find that in households that borrow from such programs, regardless of gender or relationship of the borrower to others (father, mother, offspring), spending on food, medicine and medical care increases, as does spending on tobacco.

But spending on tobacco increases in smaller proportion than spending on food or medicine. These findings hold true regardless of the type of credit program.

Perhaps as household members are increasingly being cared for, the fathers have reason to reward themselves with a smoke.

Deborah Viola

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Valhalla, N.Y., May 24, 2010

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