Overall, the post-crash impact was more severe for LIH in Low Capacity States compared to HIH in High Capacity States.

The socio-economic burden of road crashes is disproportionately borne by poor households. Decline in total household income was sharper among LIH (75%) than HIH (54%). The severe impact of decline in income was highest among LIH in rural areas (56%) compared to LIH in urban areas (29.5%) and HIH rural (39.5%).

The ability to cope with financial distress post-crash was better for HIH than LIH. LIH were three times more likely to seek financial help than HIH. Debt rates were also almost three times higher among LIH compared to HIH after the crash.

In addition to financial distress, poor households experience a deterioration in their quality of life accompanied with psychological suffering and emotional distress.

Within households, it is women who bear the brunt of caregiving activities, leading to a double burden of labour and mental load, exacerbated inequalities of opportunities in returning to livelihoods and income generating tasks.

Inequality in insurance coverage and delay in accessing compensation further mars the quick recovery process among LIH households. Insurance coverage was significantly higher among HIH and households in urban areas vis-à-vis LIH urban areas.

Low rates of insurance coverage and poor awareness related to legal compensation processes among truck drivers: Overall, 2/3rd of the respondent truck drivers did not file an FIR after the crash. Only 40% of the truck drivers were covered under life insurance and 18% under medical insurance at the time of the crash. Overall, 2/3rd of the truck drivers were not aware of third-party liability insurance. None of the drivers said that they had applied/benefited from cashless treatment at the hospital, solatium fund for hit and run case or ex-gratia schemes.