

# Greater risk of premature deaths in neighborhoods with high concentrations of check-cashing places

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A new research paper suggests a relation between the density of both cheque-cashing places and alcohol outlets in a given neighbourhood and the risk of premature death in people ages 20-59 years.

The relation was stronger in men than in women, according to Dr. Flora Matheson and Dr. Joel Ray of the Centre for Research on Inner City Health of St. Michael's Hospital.

In a paper published in the journal *BMJ Open*, the findings suggest that the strategic placement of cheque-cashing places and [alcohol outlets](#) in certain areas may provide local residents with ready access to quick cash and-or the purchase of alcohol. Dr. Matheson, a medical sociologist and research scientist, said this is particularly true at the holiday season, when banks may be closed, people need money quickly and [alcohol sales](#) go up dramatically.

The authors do not say that cheque-cashing or alcohol outlets directly play a role in premature deaths.

Their survey of Toronto's 140 neighbourhoods found that men had a 1.25 times greater risk of [premature death](#) in areas with high densities of cheque cashing places. They had a 1.36 times greater risk of premature death in areas with high densities of alcohol outlets - alcohol and beer stores and on-premise licensed facilities such as bars. The premature

mortality rate was 96.3 for every 10,000 males and 55.9 for every 10,000 females ages 20-59 years.

The researchers looked at people ages 20-59 only, so as to eliminate causes of premature death traditionally related to newborns, children and seniors. Intentional self-harm, accidental poisoning and liver disease are among the top five causes of premature death among men ages 20-59, and many of these deaths are highly preventable, they said.

A substantial amount of research has been conducted on the relation between neighbourhoods and residents' health. Neighbourhood disadvantage is associated with poor psychological and physical health. However, the current study already factors in neighbourhood income and crime rates.

The researchers noted that alcohol and cheque-cashing industries are often government-regulated, but individuals freely chose to use these facilities. While there is some compelling evidence around limiting the number of alcohol outlets and hours of operation, less is known about cheque-cashing places. They said this is the first study to examine the relation between cheque-cashing places and premature death.

One approach might be to offer money management services for people at risk of alcohol overuse, in whom addiction overwhelms all aspects of their lives, Dr. Matheson said. Since cheque-cashing places are often located where customers abound and where mental illness and self-neglect are more prevalent, people in those neighbourhoods may need better support in formal banking, budget management and addiction counseling.

"Moreover, physicians, nurses, addiction counselors and social workers who help people with alcohol problems might use an individual's neighbourhood as an indicator of their risk for health decline and even

recommend relocation to an area with few CCPs and alcohol outlets," said Dr. Ray, a physician and researcher. "Residential relocation has been associated with a greater cessation of injection drug use."

Provided by St. Michael's Hospital

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