

# LOW INCOME and its IMPACT on HEALTH in Peterborough County and City

Peterborough  
**15%**  
living in  
low income

## How Does Low Income Affect Health?

Our health is determined by a variety of factors. While biology and health care account for about 40 per cent of our health status, it is other factors in our daily life that have a far greater impact on our health. Where and how we live, the education, job and income we have, the impact of our gender, race and culture, our social networks and sense of connectedness are the major determinants of health. Income often has the most impact on health as it influences our living conditions and affects our overall quality of life and general well-being.

Individuals living in low income have higher rates of chronic diseases and are more likely to die earlier than individuals who are better off financially. Growing up and living in low income can also contribute to food and employment insecurity, lower levels of education, being poorly housed or homeless, social isolation, stress and difficulty accessing quality health care. In turn, some of these factors – in particular a lack of education and employment – further perpetuate low income.

This report provides local data to help us understand these systematic differences in health outcomes related to income. As a community we can then move forward to create conditions for health equity, where everyone has the opportunity and resources they need to have a fair chance to reach their full health potential.

## Who lives in low income in Peterborough County and City?

- **15%** of the overall Peterborough population (or about 20,265 people).  
The rate varies by age group:
  - **22%** (1,690) of children 0 – 5 years live in low income.
  - **19%** (4,540) of all children 0 - 17 years live in low income.
  - **16%** (12,575) of adults (between 18 and 64 years) live in low income.
  - **11%** (3,150) of seniors (65 years and older) live in low income.

- **19%** (14,645) of the population in just the City of Peterborough live in low income households.

▪ **Median Total Household Income 2015:**

Peterborough City and County	<b>\$64,437</b>
Peterborough City only	<b>\$58,127</b>
Ontario	<b>\$74,287</b>



## Special Concerns for Children

The impacts of low income are felt particularly strongly among children. Inadequate income reduces parents' ability to provide material necessities, safe neighbourhoods and good quality services for their children. As a result, children who grow up in low income families experience more developmental delays and behavioural difficulties, poorer health in childhood and adulthood, lower school achievement and higher school dropout rates.

And the challenge is particularly great for lone parent families. Among the almost 9,000 people living in lone parent families (8,965) with children 0 to 17 years of age in Peterborough County and City, 42% (3,660 people) are living with low incomes after tax.



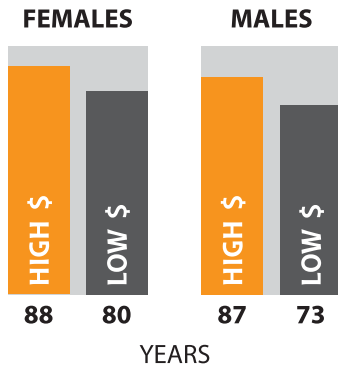
**Peterborough  
Public Health**

Serving the residents of **Curve Lake** and **Hiawatha First Nations**, and the **County** and **City of Peterborough**

# The social and health IMPACTS of LOW INCOME in Peterborough County and City



## LIFE EXPECTANCY



Life expectancy is lower for people in lower income groups. Females in the highest income quintile live eight years longer (88 years) than females in the lowest income group (80 years). Males in the highest income group live 14 years longer (87 years) than males in the lowest income group (73 years).



## OVERALL HEALTH STATUS



Self-rated health status increases with higher levels of income. Over three-quarters (77%) of the population ages 12 years and over in the highest income group rate their health as excellent or very good compared to less than half of the population (46%) in the lowest income group.



## MENTAL HEALTH



Perceived mental health status increases with higher levels of income. Only 57% of the population ages 12 years and over in the lowest income group rate their mental health as excellent or very good, compared to 76% of the population in the highest income group.



## INCOME INEQUALITY

Income is not distributed equally in Peterborough County and City. Of the total income of local residents, about one-fifth (21%) goes to those who make up the richest 10% of the population, while just 3% of income goes to the population who make up the poorest 10%.



## HOUSING

To be considered affordable, housing should cost less than 30% of total before-tax household income. Over half (52%) of all renters in Peterborough County and City (8,045 households) spend more than that on shelter costs (rent and utilities).

## SMOKING

13% HIGH \$

43% LOW \$

Locally, 43% of the adult population (ages 20+) in the lowest income group report to be current smokers, compared to 13% in the highest income group\*.



## DIABETES

8% HIGH \$

18% LOW \$

The prevalence of self-reported diabetes in Peterborough adults (aged 50+) in the lowest income group (18%) is more than double that of the highest income group (8%).\*



## ORAL HEALTH - Dental Visits

85% HIGH \$

60% LOW \$

Eighty-five percent of higher income people visit the dentist at least once a year (81% have dental insurance). Only 59% of low income people visit the dentist at least once a year (only 52% have dental insurance).



## FOOD INSECURITY

People who are food insecure cannot afford to buy the food they want or need for good health. One in six households (16.5%) experience food insecurity in Peterborough County and City. Being food insecure makes people more vulnerable to chronic diseases and results in higher annual health care costs.



## Finding Solutions

Research shows that health is affected by a person's socio-economic position, including their level of education, occupation and income. In general, the lower a person's socio-economic status, the greater their risk of poor health. This gradient creates health inequities that not only affect people with little income, but crosses the whole spectrum of society.

Living in low income is not a personal choice. Systems, structures and policies can impact a person's income and earning potential starting from the time they are born. Creating supportive and fair policies and developing systems that improve the social factors affecting health can give everyone an opportunity to be healthy.

## Taking Action

What can we do to create communities where everyone is able to afford the basics of life and has a fair chance to be healthy? Here are some suggestions:

### Educate yourself.

- Gain an understanding about what it's like to live in poverty. Spend time with people who experience it every day.
- Learn more about the root causes of poverty and find out more about the impact of various social determinants of health ([www.nccdh.ca](http://www.nccdh.ca)).

### Advocate for change. Speak up. Your voice can make a difference.

- Write or speak to your municipal council member, local MPP or MP. Let them know what improved social assistance rates, increased minimum wage, affordable housing, childcare and public transit, and a national drug plan would mean for people in our community. Consider income and health when you vote.
- Work with others to take action. Join a group or coalition working on issues related to poverty. There are many active and effective groups in Peterborough, including Work Groups of the Peterborough Poverty Reduction Network focussed on food, housing, employment, income and basic needs ([www.ptbopovertyreduction.com](http://www.ptbopovertyreduction.com)), as well as the Basic Income Peterborough Network ([www.nourishproject.ca/basic-income-peterborough-network](http://www.nourishproject.ca/basic-income-peterborough-network)).

### Contribute Locally.

- Support local programs and services that meet people's immediate needs and provide skill-building opportunities. This might include volunteering, donating or helping with fundraising, while work continues on longer-term strategies ([www.foodinpeterborough.ca](http://www.foodinpeterborough.ca); [www.211.ca](http://www.211.ca) and search to identify services or organizations).

## Data Sources

*Canadian Community Health Survey (CCHS) (2007-2014)*. Statistics Canada. Share File. Distributed by the Ontario Ministry of Health and Long-Term Care.

*Statistics Canada, 2016 Census Profile, Peterborough County*.

*Vital Statistics: Mortality Data [2010-2012]*, Ontario Ministry of Health and Long-Term Care, IntelliHEALTH ONTARIO, Date Extracted: August 2017.

## Notes

Data analysis support provided by Simcoe Muskoka District Health Unit (SMDHU). Report format adapted with permission from SMDHU.

Data for the CCHS indicators have been age-standardized to account for potential difference in age structure of each income group.

All health-related data presented on pages 2 and 3 illustrate statistically significant differences between low (Quintile 1) and high (Quintile 5) income groups.

\*In the CCHS Data, smoking among high income groups, and diabetes among high income groups had high variability, interpret with caution.

Peterborough refers to the geographical area of Peterborough County, including the City of Peterborough and surrounding municipalities.

For the purposes of this report, low income is based on the Statistics Canada variable Low Income Measure After-Tax (LIM-AT). The LIM is defined as half the median household income, after taxes. A person whose income is below that level is said to be in low income. The LIM is adjusted for household size.

An electronic version of this report, as well as a Technical Report on data sources can be found at [www.peterboroughpublichealth.ca](http://www.peterboroughpublichealth.ca) or contact [info@peterboroughpublichealth.ca](mailto:info@peterboroughpublichealth.ca), or 705-743-1000, ext. 293