

PROSPER AND LIVE LONG

Life expectancy has increased in Canada as it has in most countries. But are those extra years of life spent in good or ill health? How does this vary by income?

This month's *Social Policy Trends* summarizes recent research released by Statistics Canada on the relationship between health and income. The [report](#) shows how life expectancy and quality of life vary by one's income.

The report presents two measures of long-term health: estimated life expectancy and a calculation of health-adjusted life expectancy (HALE). The HALE measure is interpreted as the number of years in full health that an individual can expect to live given current morbidity and mortality conditions. The data in the table show these values for a person aged 65 years in 2011. A life expectancy of 20 would indicate that someone aged 65 years in 2011 could expect to live for another 20 years. A HALE value equal to 15 would indicate that that person could expect to live 15 of those 20 years in full physical and mental health. Details on the calculation and definition of the HALE measure are available [here](#).

Seniors in households with low income have a shorter remaining life expectancy and can expect to enjoy fewer remaining years of full physical and mental health than people from higher income households.

The authors of the study calculate life expectancy and HALE measures for men and women according to household income at age 65. They identify household income by quintile. The first quintile defines the lowest 20% of household incomes while the 5th quintile defines the 20% of households with the highest incomes.

Looking first at life expectancy, the values in the table confirm the oft-cited calculation that women have a longer life expectancy than men. This is true at every income level though the difference shrinks as income rises. In households with low income, women

	Remaining Life Expectancy at Age 65		Health-Adjusted Life Expectancy (HALE) at Age 65	
	Men	Women	Men	Women
1st Income Quintile	18.2	23.1	13.6	17.2
2nd Income Quintile	19.6	24.5	15.3	18.7
3rd Income Quintile	20.9	24.7	16.9	19.0
4th Income Quintile	21.6	25.3	17.9	19.2
5th Income Quintile	22.9	25.9	19.2	20.4

Source: [Socioeconomic Disparities in Life and Health Expectancy among the Household Population in Canada](#), by T. Bushnik, M. Tjepkema, and L. Martel, January 15, 2020.

live nearly 5 years longer than men while in high income households the difference is 3 years. Remaining life expectancy of both men and women increases with household income, a difference of 4.7 (men) and 2.8 (women) years between low- and high-income households. Similar differences are observed with respect to the HALE measures. Seniors from higher income households can not only expect to live longer but can expect to enjoy more years in full physical and mental health than seniors from households with lower income. When comparing men in the 1st to those in the 5th quintile, the difference is nearly 6 years.

These calculations suggest the importance of the social determinants of health for life expectancy and the quality of one's last years of life. The authors of the study note that higher income allows access to better food and shelter and better access to appropriate health care. In this way, higher income can mean longer and better lives. Public investments targeted toward households with low income can correct some, if not all, of this imbalance. Supporters of public insurance for dental care and drug plans, for example, find support in these findings.