

# Poverty Intervention Tool

*Put patient poverty on your radar...*

*"There is strong and growing evidence that higher social and economic status is associated with better health. In fact, these two factors seem to be the most important determinants of health."*

– Public Health Agency of Canada<sup>1</sup>

## Four reasons to address poverty

- 1** Poverty affects health on a gradient: there is not just one health poverty line.<sup>3</sup>
- 2** Poverty is not always apparent. We need to be pro-active.
- 3** According to Stats Canada, poverty is pervasive. B.C. has the highest poverty (15.3%) and child poverty (18.6%) rates.<sup>2</sup>
- 4** People with low socio-economic status are more likely to be hospitalized for conditions where hospitalization could be avoided with early disease management.<sup>4</sup>

## Three steps to address poverty

- 1. Inquire about poverty when screening all patients.**
- 2. Include poverty as a health risk factor.**
- 3. Intervene to address poverty-related issues.**

Despite B.C. citizens having better health behaviours than others, a recent Canadian Institute for Health Information report found a higher prevalence of illnesses among those with low incomes.<sup>4</sup>

**There are tangible things you can do to address the impacts of poverty and manage other social determinants of health.**

- If your otherwise healthy 35-year-old patient with no diabetes risk factors is living in poverty, consider ordering a screening test for diabetes and providing contact details for community nutrition services.
- If your low-risk patient presents with chest pain and lives in poverty, this elevates pre-test probability of a cardiac source. Let this determine how aggressive you are in ordering investigations.

**Read on for more ways to make your practice poverty-sensitive.**

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# Three steps to address poverty

Poverty requires intervention like other major health risks.

## Step 1: Inquire about poverty – integrate it into your screening.

Screen everyone – regardless of age, ethnicity or medical status – by asking:

### Do you have enough money for food after paying your monthly bills?

(Sensitivity, 98%. Specificity, 64% for those living below the poverty line).<sup>5</sup>

## Step 2: Include poverty on your risk list. Make it a key risk factor.

The health risks associated with poverty are equivalent to hypertension, high cholesterol and smoking.<sup>6</sup>

### Let the evidence speak.

#### Cancer:

- **Prevalence:** Higher for lung, oral and cervical for lower income population.
- **Screening:** Low income women are less likely to access mammograms or Pap tests.<sup>8,9</sup>
- **Mortality:** Lower five-year survival rates for most cancers.

#### Cardiovascular disease:

- **Prevalence:** B.C. has a 17% higher rate of circulatory conditions among the lowest income 20%, than the Canadian average.<sup>10</sup>
- **Mortality:** There would be 21% fewer premature deaths per year due to CVD<sup>11</sup>, if everyone had the premature mortality rates of the highest income quintile.<sup>6</sup>

#### Diabetes:

- **Prevalence:** Lowest income 20% has more than double the rate of diabetes, compared to the highest income. (10% vs. 5% in men, 8% vs. 3% in women).<sup>12</sup>
- **Mortality:** Women–70% higher (17 vs. 10/105). Men–58% higher (27 vs. 17/105).

#### Mental illness:

- **Prevalence:** Consistent relationship between low SES and mental illness. Depression is 58% higher below the poverty line, than the Canadian average.<sup>13,14</sup>
- **Suicide:** The suicide attempt rate for people on social assistance is 18 times greater than higher income individuals.

*"By tolerating poverty, we end up spending more on treating preventable and avoidable illness."*<sup>7</sup>

#### Other chronic conditions:

- **Prevalence:** Higher for hypertension, arthritis, COPD, asthma. Higher risk of having multiple chronic conditions.<sup>12,10</sup>
- **Mortality:** Increased for COPD.<sup>12</sup>

#### Infants:

- **Low birth weight:** B.C.'s low birth weight rates increased gradually from 46.9 per 1,000 live births in 1986, to 56.1 in 2011. The rate in older mothers increased more sharply, from 44.9 to 70.8 in 2011.<sup>15</sup>
- **Infant mortality:** 60% higher in lowest income neighbourhoods.<sup>16</sup>

## Step 3: Intervene: 8 simple questions to ask your patients living in poverty

### Ask every patient:

#### 1. How easy is it for you to access health care – medical visits, medications and health providers?

*Poverty levels are rising for Canadian seniors, particularly elderly, divorced or separated women.*<sup>15</sup>

#### 2. Have you completed and sent in your tax forms to be considered for benefits?

- Tax returns: Essential to access many income security benefits: GST/HST credits, child benefits, working income tax benefits, and property tax credits. Even people without official residency status can file returns.

Canada Revenue Agency  
[www.cra-arc.gc.ca/individuals/](http://www.cra-arc.gc.ca/individuals/)

Canada Benefits –  
[www.canadabenefits.gc.ca](http://www.canadabenefits.gc.ca)

- Drug Coverage: Find out what coverage is available federally and provincially.  
[www.drugcoverage.ca](http://www.drugcoverage.ca)

### Ask seniors living in poverty:

#### 3. Do you receive seniors' benefits like Old Age Security (OAS) and Guaranteed Income Supplement (GIS)?

- Most people over age 65 who live in poverty should receive about \$1,400 per month through OAS, GIS and grants from filing a tax return.
- Recommend renters get in touch with BC Housing's SAFER program to see if they qualify for rent support.

## Ask families with children:

### 4. Do you receive the Child Tax Benefit on the 20th of every month?

- This can get some low-income single parents up to \$8000 or more per year, and can lead to a number of other income supports.

Parent Support Services Society of BC  
[www.parentsupportbc.ca](http://www.parentsupportbc.ca)  
1-877-345-9777.

Canada Child Tax Benefit (CCTB)  
[www.cra-arc.gc.ca/bnfts/cctb/menu-eng.html](http://www.cra-arc.gc.ca/bnfts/cctb/menu-eng.html)

BC Benefits - Family Bonus and BC Low Income Climate Action Tax Credit  
[www.cra-arc.gc.ca/bnfts/rltd\\_pgrms/bc-eng.html](http://www.cra-arc.gc.ca/bnfts/rltd_pgrms/bc-eng.html)

## Ask First Nations patients:

### 5. Are you eligible for First Nations Health Benefits?

- First Nations with the Status designation may qualify for non-insured health benefits through the federal government. These pay for drugs and other extended health benefits not covered by provincial plans. Non-status First Nations, Inuit and Metis can also seek out a variety of community resources.

*The Provincial Health Officers (PHO) 2009 study noted that, compared to all groups including visible minorities, Aboriginal people are the most disadvantaged when it comes to employment and income. Inequity in employment affects individuals' social status and self-esteem.<sup>27</sup>*

Aboriginal, Inuit, and Metis seniors struggle with poor mental and physical health. Jurisdictional and organizational barriers prevent them from having the same health care access as other Canadian seniors.<sup>21</sup>

B.C. First Nations Health Authority  
[www.fnha.ca](http://www.fnha.ca)

Aboriginal Patient Health Navigators  
Castlegar 250-304-1254  
[www.interiorhealth.ca/YourHealth/AboriginalHealth/Pages/APN.aspx](http://www.interiorhealth.ca/YourHealth/AboriginalHealth/Pages/APN.aspx)

Circle of Indigenous Nations Society  
[coinations@gmail.com](mailto:coinations@gmail.com) 250-231-4968

## Ask people with disabilities:

### 6. Do you receive payments for disability?

- There are nine different disability programs patients may qualify for: Persons With Disabilities (PWD); Persons with Persistent Multiple Barriers (PPMB); CPP Disability; Employment Insurance (EI); Disability Tax Credit (DTC); Veterans benefits; Worker's Compensation; Employers' long term protection; Registered Disability Savings Plan (RDSP).
- The DTC is a prerequisite for some other benefits. DTC requires a health provider to complete the application form. Patients may get up to \$1100 per year in tax savings (plus retroactive payments).
- RDSP: Up to 300% matching funds. Or, disability bonds up to \$20 000 to help people without resources to save money.  
  
BC Coalition of People with Disabilities website [www.bccpd.bc.ca/programs/advocacy.htm](http://www.bccpd.bc.ca/programs/advocacy.htm)

## Ask social assistance recipients these two questions:

### 7. Have you applied for Persons with Disabilities (PWD) Assistance?

- PWD application: Provide as much information as possible. This application is about whether the patient's disability has a severe impact on their ability to perform daily living activities. It is not about whether they are able to work.
- Include as much detail as possible in comments section. Include details about the frequency and duration of any periodic limitations or conditions.
- Expedite necessary referrals. Write a detailed narrative on the last page. An allied health provider can complete the Assessment part of the application.
- If denied, refer patient to nearest legal clinic advocate for possible appeal.  
  
Clicklaw has a PWD application guide for patients.

B.C. Coalition of People with Disabilities  
[www.BCcpd.BC.ca](http://www.BCcpd.BC.ca)

## 8. Have you applied for extra income supplements?

There is evidence that income and socioeconomic status influences access to health care services, even under our universal public health care system.<sup>22</sup>

- The application process for income assistance and PWD designation can be complicated. Advocates can be found at [www.povnet.org](http://www.povnet.org) and in Helpful Links.
- Those already on Income Assistance may have access to supplementary benefits for treatments such as: optical, dental, special diet/nutritional supplements, pre-natal/natal care, alcohol or drug support. (See Helpful Links)
- Other available B.C. benefits: Family Bonus, Healthy Kids, Employment Program, Senior's Supplement, Special Transportation Subsidy, and other programs.

The B.C. Legal Services Society publishes a guide "Your Welfare Rights" about social assistance applications. (See Helpful Links)

B.C. Ministry of Social Development and Social Innovation  
[www.hsd.gov.bc.ca](http://www.hsd.gov.bc.ca)

Employment and Assistance Application  
[www.hsd.gov.bc.ca/bcea.htm](http://www.hsd.gov.bc.ca/bcea.htm)

Self Assessment and Application  
[www.iaselfserve.gov.bc.ca/HomePage.aspx](http://www.iaselfserve.gov.bc.ca/HomePage.aspx)

Canadian Pension Plan Disability Benefit  
[www.servicecanada.gc.ca/eng/services/pensions/cpp/disability/benefit/index.shtml](http://www.servicecanada.gc.ca/eng/services/pensions/cpp/disability/benefit/index.shtml)

## Your knowledge of your patient's health status makes a difference.

*Health providers are not poverty gatekeepers - but you can play an important role in helping patients overcome barriers. You can successfully advocate and improve access for your patients by simply providing accurate, detailed and complete information on their health and disabilities.*

## Growing up in Poverty

*Intervene early to improve the health of your low-income patients.*

Growing up in poverty is associated with increased adult morbidity and mortality resulting from: stomach, liver, and lung cancers; diabetes; cardiovascular disease; stroke; respiratory diseases; nervous system conditions; digestive system diseases; alcoholic cirrhosis; unintentional injuries; and homicide.<sup>17,18</sup>

**First Call - B.C. Child and Youth Advocacy Coalition - reports an 18.6% child poverty rate in B.C.<sup>19</sup>**

In 2008, based on after-tax income, about 17% of lone-parent women in B.C. lived in poverty, as compared to just over 9%

of two-parent families. A higher proportion of the Aboriginal population has low income and is lone parents, compared to the non-Aboriginal population (PHO 2009).<sup>27</sup> The poverty rate for children living in single mother households is 49.8%.<sup>19</sup>

The 2009 Public Health in Canada research showed children from low-income families tend to be over two-and-a-half times more likely to have a problem with one or more basic abilities such as vision, hearing, speech or mobility.<sup>20</sup>

## Helpful Links for Patients

### British Columbia

#### Aboriginal Health

[www.healthlinkbc.ca/commonhealthconcerns/aboriginalshealth/](http://www.healthlinkbc.ca/commonhealthconcerns/aboriginalshealth/)

#### Access Pro Bono

[www.accessprobono.ca](http://www.accessprobono.ca) 604-878-7400.  
Toll Free: 1-877-762-6664  
Links and information on free legal services in B.C. Free half hour session with a lawyer for those who qualify.

#### B.C. Centre for Elder Advocacy and Support (B.C.CEAS)

[www.BCceas.ca](http://www.BCceas.ca)  
Legal clinic advocating for the rights of seniors.

#### B.C. Coalition of People with Disabilities

[www.BCcpd.BC.ca](http://www.BCcpd.BC.ca)

#### B.C. First Nations Health Authority

[www.fnha.ca](http://www.fnha.ca)

#### First Nations Health Council

[www.fnhc.ca](http://www.fnhc.ca)

#### First Nations Health Directors Association

[www.fnhda.ca](http://www.fnhda.ca)

#### MSP Enrolment Application for Status Indians

[www.health.gov.bc.ca/exforms/msp/178fil.pdf](http://www.health.gov.bc.ca/exforms/msp/178fil.pdf)

#### B.C. Health Link

[www.healthlinkbc.ca](http://www.healthlinkbc.ca)

#### B.C. Healthy Living Alliance

[www.BChealthyliving.ca](http://www.BChealthyliving.ca)

#### BC Housing

[www.bchousing.org/Initiatives/Providing/SAFER](http://www.bchousing.org/Initiatives/Providing/SAFER)

#### B.C. Interior Health

[www.interiorhealth.ca/YourHealth/AboriginalHealth/Pages/APN.aspx](http://www.interiorhealth.ca/YourHealth/AboriginalHealth/Pages/APN.aspx)

#### B.C. Medical Association Patient Advocacy

[www.doctorsofbc.ca/public-links/patient-advocacy](http://www.doctorsofbc.ca/public-links/patient-advocacy)

#### B.C. Ministry of Health – Aboriginals

[www.health.gov.bc.ca/aboriginal/](http://www.health.gov.bc.ca/aboriginal/)

#### B.C. Ministry of Social Development and Social Innovation

[www.hsd.gov.bc.ca](http://www.hsd.gov.bc.ca)

#### BC Poverty Reduction Coalition

[www.bcpovertyreduction.ca/](http://www.bcpovertyreduction.ca/)

#### Canadian Pension Plan Disability Benefit

[www.servicecanada.gc.ca/eng/services/pensions/cpp/disability/benefit/](http://www.servicecanada.gc.ca/eng/services/pensions/cpp/disability/benefit/)

#### Clicklaw

[www.clicklaw.BC.ca](http://www.clicklaw.BC.ca)  
Fact sheets, self-help guides, links and multi-language resources on a variety of topics.

#### Employment and Assistance Application

[www.hsd.gov.bc.ca/bcea.htm](http://www.hsd.gov.bc.ca/bcea.htm)

Self Assessment and Application  
[www.iaselfserve.gov.bc.ca/HomePage.aspx](http://www.iaselfserve.gov.bc.ca/HomePage.aspx)

Guide on how to apply for income assistance.

Persons with Disabilities (PWD) benefits  
[www.hsd.gov.BC.ca/pwd/apply.htm](http://www.hsd.gov.BC.ca/pwd/apply.htm)

#### Legal Aid BC (Legal Services Society)

[www.lss.bc.ca](http://www.lss.bc.ca) Call Centre  
1-866-577-2525  
Legal representation, advice, resources, publications and community partner information such as Trail FAIR, Nelson CARES and The Advocacy Centre.

Aboriginal legal issues  
[www.lss.bc.ca/aboriginal](http://www.lss.bc.ca/aboriginal)

BC Employment and Assistance Guide  
[resources.lss.bc.ca/pdfs/pubs/Your-Welfare-Rights-eng.pdf](http://resources.lss.bc.ca/pdfs/pubs/Your-Welfare-Rights-eng.pdf)

## More helpful links...

Visit our website, [www.kbdivision.org/povertyintervention](http://www.kbdivision.org/povertyintervention), for copies of the tools and updates. See the Helpful Links for Practitioners section for more resources.

If you want to customize a version for your region, download the InDesign template at our website.

# Helpful Links for Practitioners

## For Practitioners

### Aboriginal Patient Health Navigators

Castlegar 250-304-1254  
[www.interiorhealth.ca/YourHealth/aboriginalHealth/Pages/APN.aspx](http://www.interiorhealth.ca/YourHealth/aboriginalHealth/Pages/APN.aspx)

### First Call: BC Child and Youth Advocacy Coalition

[www.firstcallbc.org](http://www.firstcallbc.org)  
2013 BC Child Poverty Report Card

### B.C. Health and Well-being of the Aboriginal Population Interim Report 2012

[www.health.gov.bc.ca/pho/pdf/interim-update.pdf](http://www.health.gov.bc.ca/pho/pdf/interim-update.pdf)

### B.C. Interior Health

[www.interiorhealth.ca/Pages/default.aspx](http://www.interiorhealth.ca/Pages/default.aspx)

### B.C. Ministry of Children and Family Development

[www.gov.bc.ca/mcf](http://www.gov.bc.ca/mcf)

### B.C. Ministry of Health

[www.gov.bc.ca/health](http://www.gov.bc.ca/health)

### B.C. Ministry of Social Development and Social Innovation (MSDSI)

[www.gov.bc.ca/sdsi](http://www.gov.bc.ca/sdsi)

### B.C. Poverty Reduction Coalition

[www.bcpovertyreduction.ca](http://www.bcpovertyreduction.ca)

### B.C. Teachers' Federation Poverty Resources

[www.bctf.ca/SocialJustice.aspx?id=21362&libID=21352](http://www.bctf.ca/SocialJustice.aspx?id=21362&libID=21352)

### B.C. Vital Statistics Health Status Indicators (2011 Report)

[www.vs.gov.bc.ca/stats/annual/2011/pdf/ann2011.pdf](http://www.vs.gov.bc.ca/stats/annual/2011/pdf/ann2011.pdf)

### BC Benefits - Family Bonus and BC Low Income Climate Action Tax Credit

[www.cra-arc.gc.ca/bnfts/rldt\\_pgrms/bc-eng.html](http://www.cra-arc.gc.ca/bnfts/rldt_pgrms/bc-eng.html)

### Canada Child Tax Benefit (CCTB)

[www.cra-arc.gc.ca/bnfts/cctb/menu-eng.html](http://www.cra-arc.gc.ca/bnfts/cctb/menu-eng.html)

### Canadian Centre for Policy Alternatives – Seniors Care

[www.policyalternatives.ca/taxonomy/term/58/all](http://www.policyalternatives.ca/taxonomy/term/58/all)

### Centre for Collaboration, Motivation and Innovation

[www.centrecmi.ca](http://www.centrecmi.ca) 778- 220-2217  
Dedicated to partnerships for better health and health care.

### Child and Youth Health and Well-being Indicators Project CIHI and B.C. PHO Joint Report 2013

[www.health.gov.bc.ca/pho/pdf/child-health-2013.pdf](http://www.health.gov.bc.ca/pho/pdf/child-health-2013.pdf)

### Government of British Columbia

[www2.gov.bc.ca](http://www2.gov.bc.ca)

### Inclusion BC

[www.inclusionbc.org](http://www.inclusionbc.org)

### Interior Health

[www.interiorhealth.ca](http://www.interiorhealth.ca)

### Investing in Prevention

Improving Health and Creating Sustainability  
The Provincial Health Officer's Special Report (2010)  
[www.health.gov.bc.ca/library/publications/year/2010/Investing\\_in\\_prevention\\_improving\\_health\\_and\\_creating\\_sustainability.pdf](http://www.health.gov.bc.ca/library/publications/year/2010/Investing_in_prevention_improving_health_and_creating_sustainability.pdf)

### Kootenay Boundary Division of Family Practice

[www.divisionsbc.ca/kb](http://www.divisionsbc.ca/kb)

### Parent Support Services Society of BC

[www.parentsupportbc.ca](http://www.parentsupportbc.ca)

### Public Health Association of BC

[www.phabc.org](http://www.phabc.org)

### Service British Columbia

[www.serviceBC.gov.bc.ca](http://www.serviceBC.gov.bc.ca)  
Provincially run information and online services for EI, CPP, birth certificates.

### Social Planning and Research Council of BC

[www.sparc.bc.ca](http://www.sparc.bc.ca)

### The Cost of Poverty in B.C.

[www.policyalternatives.ca/costofpovertyBC](http://www.policyalternatives.ca/costofpovertyBC)  
Social Planning and Research Council of B.C. (sparc), Public Health Association of B.C., Canadian Centre for Policy Alternatives.

## B.C. Disease-specific Links

### AIDS

#### AIDS Network Kootenay Outreach and Support Society

[www.ankors.bc.ca](http://www.ankors.bc.ca)  
AIDS, HIV, Hepatitis

### Cancer

#### BC Cancer Agency

[www.bccancer.bc.ca](http://www.bccancer.bc.ca)

#### Canadian Cancer Society B.C.

[www.cancer.ca/en/?region=bc](http://www.cancer.ca/en/?region=bc)

#### B.C. Cancer Foundation

[www.bccancerfoundation.com](http://www.bccancerfoundation.com)

### Cardiovascular Disease

#### Heart and Stroke Foundation of B.C. & Yukon

[www.heartandstroke.bc.ca](http://www.heartandstroke.bc.ca)

#### B.C. CVD Guidelines

[www.bcguidelines.ca/guideline\\_cvd.html](http://www.bcguidelines.ca/guideline_cvd.html)

### Diabetes

#### Canadian Diabetes Association

[www.diabetes.ca](http://www.diabetes.ca)

#### BC Regional Office

[www.diabetes.ca/get-involved/contact-entry/regional-offices](http://www.diabetes.ca/get-involved/contact-entry/regional-offices)

### Mental Health

#### Canadian Mental Health Association BC

[www.cmha.bc.ca](http://www.cmha.bc.ca)

### BC Mental Health & Substance Use Services (BCMHSUS)

[www.bcmhsus.ca](http://www.bcmhsus.ca)

## Canada

### Campaign 2000

[www.campaign2000.ca](http://www.campaign2000.ca)

### Canada Benefits

[www.canadabenefits.gc.ca](http://www.canadabenefits.gc.ca)  
Full listing of income and other supports, organized by personal status (parent, Aboriginal), or life situation (unemployment, health resources), and by province, with links.

### Canada Without Poverty

[www.cwp-csp.ca](http://www.cwp-csp.ca)

### Canadian Institute of Health Information

[www.cihi.ca](http://www.cihi.ca)

### Drug Coverage

[www.drugcoverage.ca](http://www.drugcoverage.ca) – Federal and provincial drug programs.

### Health Council of Canada

[www.healthcouncilcanada.ca](http://www.healthcouncilcanada.ca)

### Healthy Canadians

[www.healthycanadians.gc.ca](http://www.healthycanadians.gc.ca)

### Poverty Bad for Health Blog

[www.povertybadforhealth.wordpress.com](http://www.povertybadforhealth.wordpress.com)

### Public Health Agency of Canada

[www.phac-aspc.gc.ca](http://www.phac-aspc.gc.ca)

### Service Canada

[www.servicecanada.gc.ca](http://www.servicecanada.gc.ca)  
Federal programs for newcomers, Seniors (OAS, GIS), First Nations, Veterans, Employment (SIN), EI, GST Credit, Canada Child Tax Benefit.

### Social Assistance Recipient Benefits

[www.eia.gov.bc.ca/publicat/VOL1/Part3/3-3.htm](http://www.eia.gov.bc.ca/publicat/VOL1/Part3/3-3.htm)  
Employment and Assistance Act regulations for a complete list of supplemental benefit.

## Ontario

### Poverty: A clinical tool for primary care in Ontario – Health Providers Against Poverty, 2013

[www.ocfp.on.ca/docs/default-source/cme/poverty-a-clinical-tool-2013-\(with-references\).pdf?sfvrsn=0](http://www.ocfp.on.ca/docs/default-source/cme/poverty-a-clinical-tool-2013-(with-references).pdf?sfvrsn=0)

## Global Organizations

### Organization for Economic Cooperation and Development (OECD)

[www.oecd.org](http://www.oecd.org)

### World Health Organization (WHO)

[www.who.int](http://www.who.int)

## Poverty and Social Determinants References

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14. Smith, et. al., (2007) Gender, Income and Immigration Differences in Depression in Canadian Urban Centres, CJPJH, 98(2): 149.
15. British Columbia Vital Statistics Health Status Indicators (2011 Report) [www.vs.gov.BC.ca/stats/annual/2011/pdf/ann2011.pdf](http://www.vs.gov.BC.ca/stats/annual/2011/pdf/ann2011.pdf)
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21. Canada's Most Vulnerable: Improving health care for Aboriginals, Inuit and Metis Seniors. Health Council of Canada - [www.healthcouncilcanada.ca](http://www.healthcouncilcanada.ca)
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