



HEALTH  
DEPARTMENT

# **Dental Insurance in Durham Region (2021-2023)**

**Oral Health Indicator Report  
January 2025**

## 70 percent of Durham Region adults reported having dental insurance in 2023, with employer-paid plans the most common type.

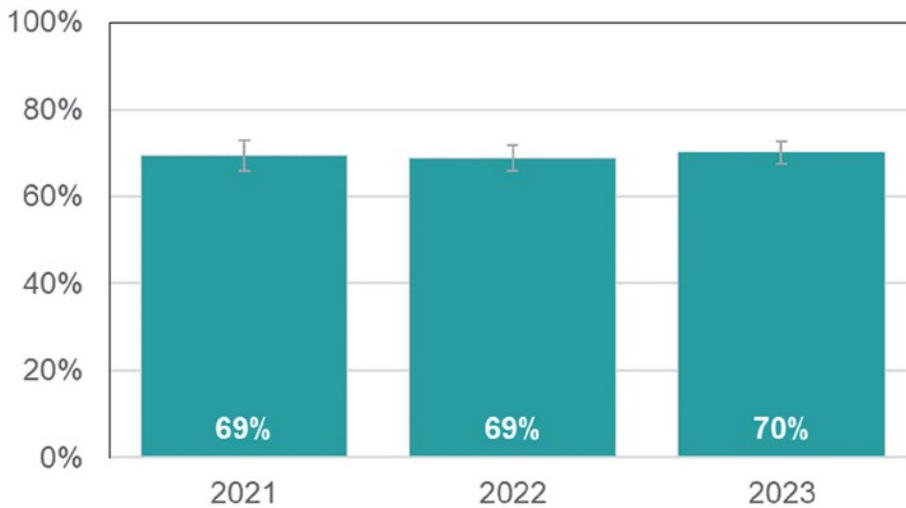
### KEY STATISTICS:

- 70 percent of Durham Region adults have dental insurance that covered all or part of the dental expenses, while 30 percent adults reported no dental insurance.
- A large proportion of Durham Region adults had employer-paid plan dental insurance (72 percent), as opposed to government-sponsored (20 percent) or private insurance (8 percent).
- The following groups of Durham Region adults were less likely to have dental insurance:
  - Lower income group adults compared to middle and higher income groups; and
  - Seniors aged 65 years and older compared to other age groups.
- Men were slightly more likely than women to report having dental insurance (data not shown).
- By Municipality, Clarington, Whitby, Pickering, Oshawa, Ajax adults were more likely than North Durham adults to report having dental insurance.



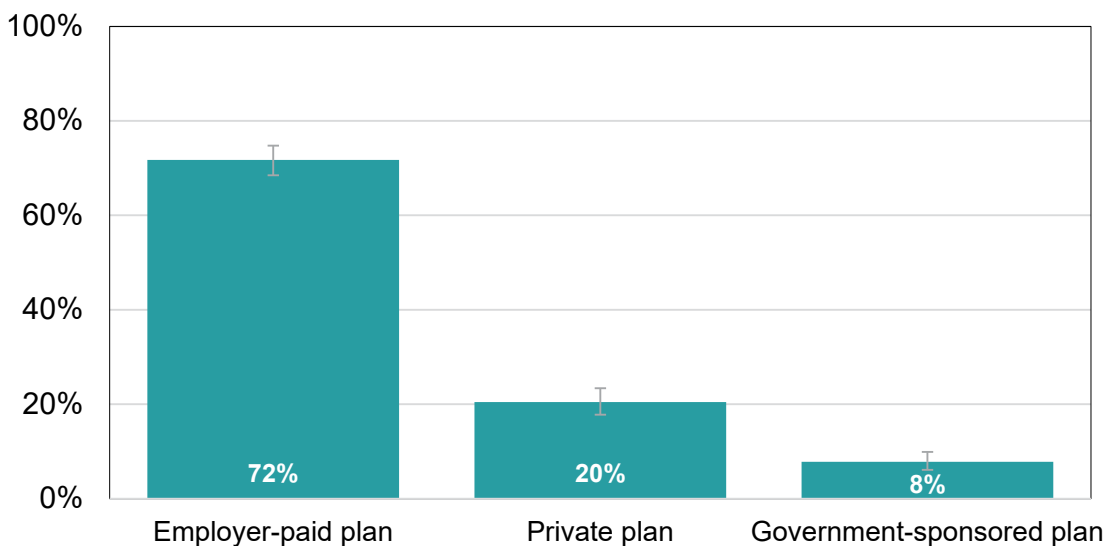
Dental care is an essential component of health and having dental insurance is an important indicator of dental care<sup>1</sup>. In 2023, seventy percent of Durham Region adults had dental insurance that covered all or part of the dental expenses. The proportion of adults with dental insurance has been stable through 2021 to 2023.

### Proportion of adults (aged 18 and over) who have dental insurance, Durham Region, 2021 to 2023



A large majority of Durham Region adults have employer-sponsored dental insurance, as opposed to government-sponsored or private insurance.

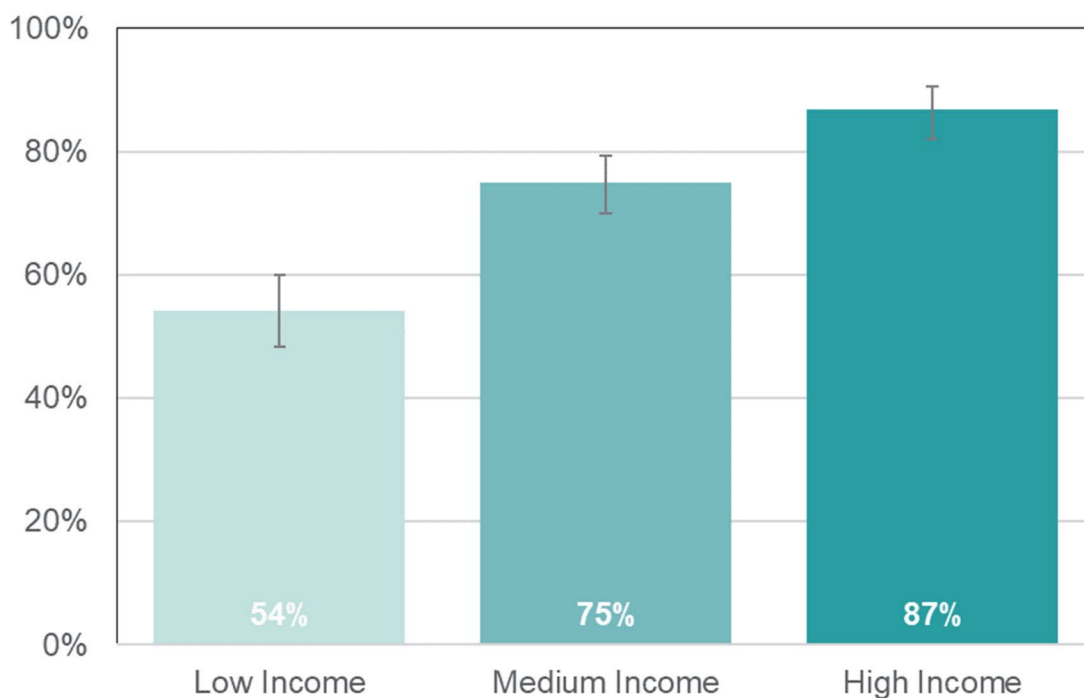
### Type of insurance plan, among adults (aged 18 and over) who have dental insurance, Durham Region, 2023





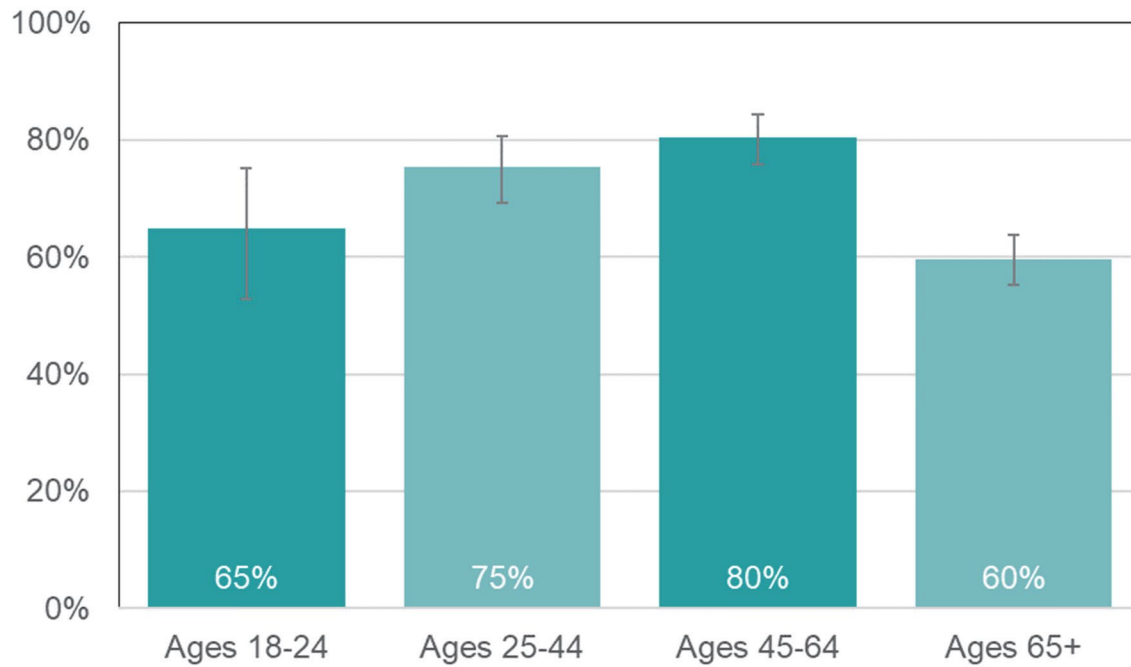
The percentage of adults who reported having dental insurance increased as income increased. The difference was significant when comparing adults in the lowest income group to adults in the middle- and high-income group.

**Proportion of adults (aged 18 and over) who have dental insurance by income level, Durham Region, 2023**



Adults aged 65+ were less likely than younger adults to report having dental insurance. The difference was significant when comparing adults aged 65+ to all other age groups.

**Proportion of adults (aged 18 and over) who have dental insurance by age group, Durham Region, 2023**

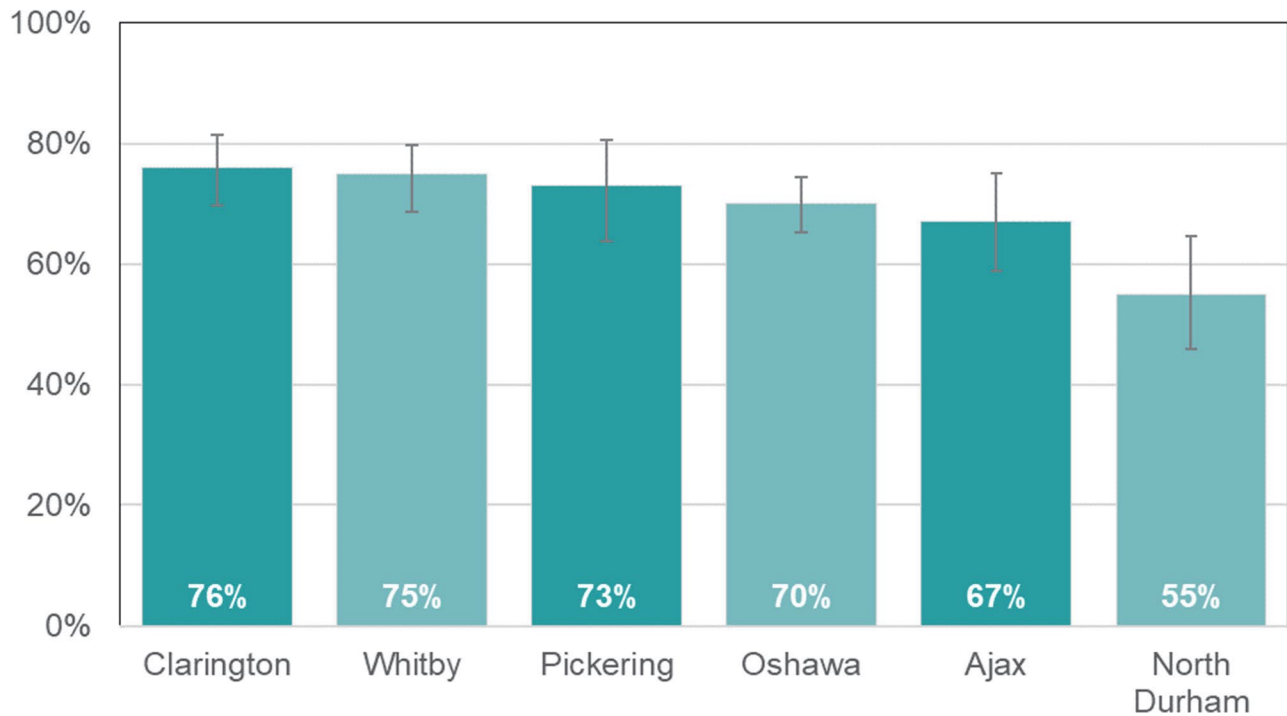


Adults in the three North Durham municipalities (Brock, Scugog and Uxbridge), have the lowest dental insurance rates compared to other municipalities. This difference is likely related to demographic differences between municipalities, including:

- Income levels: the northern three municipalities have lower median after-tax household incomes, and higher proportion of residents living in low income households.
- Age trends: the northern three municipalities have higher proportion of residents aged 65 and older.

These findings and trends are consistent with Durham Health Neighborhoods data and other socio-demographic indicators; please see the [Health Neighbourhoods](#) resources.

### Proportion of adults (aged 18 and over) who have dental insurance by municipality, Durham Region, 2023



# DATA NOTES

## Definitions:

**Having dental insurance means** that having coverage for all or part of your dental expenses by insurance including private, employer-paid, or government sponsored plans.

**North Durham** consists of three northern municipalities: Scugog, Brock and Uxbridge. These three municipalities do not have a large enough survey sample size to run separate analyses and have been combined into an analysis group.

**Income Groups** are determined through the following steps:

1. Calculate a respondent's adjusted household income (household income divided by the square root of their household size) to reflect the fact that a household's needs increase as the number of members increase.
2. Durham Region respondents' adjusted household incomes are then divided into 10 equal deciles.
3. The equal deciles are grouped into three categories:
  - Low-income (deciles 1-3),
  - Middle-income (deciles 4-7), and
  - High-income (deciles 8-10)

## Data Source:

Rapid Risk Factor Surveillance System (RRFSS), Durham Region Health Department and Institute for Social Research, York University, 2021 – 2023.

- The Rapid Risk Factor Surveillance System (RRFSS) is an ongoing telephone survey, conducted via landline and cell phone, to gather information on health-related attitudes, behaviors, knowledge, and awareness in Durham. Managed by the Institute of Social Research and York University
- RRFSS surveys around 1,500 randomly selected adults aged 18 and over each year in Durham Region.
- For more information, visit [www.rrfss.ca](http://www.rrfss.ca).

## Reference:

<sup>1</sup> Bhatti, T., Rana, Z., & Grootendorst, P. (2007). Dental insurance, income and the use of dental care in Canada. *J Can Dent Assoc*, 73(1), 57.