

## The cost of dental care

By Laura Campbell

Friends and acquaintances know me as 'the busiest person in this town.' I don't feel great about having to acknowledge that it might be true. I am classically overcommitted. Which is why when Mike Pickford offered me a fortnightly column here at the Citizen, of course I said yes!

Indeed: my husband and I own a little restaurant in town, I'm a PhD student at the University of Toronto, and I'm a Mom of two busy little kids. Adding to that, many of you reading this may remember me as the Green Party of Ontario candidate in the recent provincial election.

Oh, that election. The day after Doug Ford was elected, I vowed to remain engaged and vocal about the things I believe in, but life crept up almost instantly and my best efforts at activism have been put on hold. My kids needed me.

One night in mid-June, I pulled an all-nighter at Headwaters Emergency with my daughter and her dislocated arm. And only a week later, another all-nighter as my son had golf-ball sized lumps on his cheeks?. the dreaded tooth infection. Poor little kiddos.

But nothing in my life is ever apolitical. Most interactions I have with the world send my mind down a rabbit-hole of inquiry and rumination about how crucial good public policy is. For instance, the hospital trip made me wonder a lot about how our new government intends to fund our medium-sized hospitals. Since there was no costed platform, we are all collectively in the dark about how much the Headwaters Health Care Foundation will have to come up with in the upcoming years to keep things running smoothly.

More pressing for my own family at this very moment, of course, is the question of dental care. Our son will need dental surgery in August and the cost is staggering. Since we are self-employed, we don't have insurance. My small dental coverage at the University doesn't apply to my dependents. And we are not alone. Many Ontarians do not have dental insurance, and yet, as all parties acknowledged in the last election: dental care is as important as any other type of publicly provided care. Dental issues lead to emergency room visits- which puts more strain on our hospitals. Ford Nation promised more dental coverage for seniors, but so far all we've seen is cuts to existing legislation.

Luckily, there is near-consensus among all parties that we need some kind of provincially funded help for dental care. The question is: how can they possibly pay for it and what would it look like? In my mind, there are two BIG issues tied up with how we care for our teeth in 2018. And they're related to our greater global economy.

The first is, how did dental care become so expensive in the first place? This is no doubt complex, but one short answer provided by my dentist (who is nearing retirement now), is that the cost of being a dentist has skyrocketed. After he graduated from Harvard University, he had less than \$30,000 in debt (that was 40 years ago). He was able to invest in a practice very quickly after graduation, for less than \$150k. So his overall debt was under \$200k. In 2018, the average debt of a dentistry student is well over \$300k. And it could cost up to \$1 million to open up a practice. Those costs are directly passed off onto patients. The majority of dentists bill patients without insurance differently (because they have souls!). So if they're billing people less, then how will dentists pay off their loans? Dentists may spend their entire lives paying debt?. unless they invest wisely in stocks and bonds, which of course is just the type of behaviour our economy requires middle and upper-middle class people to engage in.

As the prolific economist Thomas Piketty argued in 2014, so much of our economic growth happens in finance capital (returns on profits, dividends, and/or interest) as opposed to productive output (building cars).

Which brings me to the second issue: Ontario manufacturing has stagnated overall, meaning most people are no longer working in long-term stable positions where they are fully insured. This is particularly true for millennials, many of whom either work several part-time jobs or are self-employed.

The solution for our dental care conundrum may require rebuilding our economy: to push investments in clean tech manufacturing, so that we have robust economic productive output once again.

The costs of dental care and our government's response to it is in many ways a microcosm of what's happening across our society. How we respond to the structural problems in our economy will determine just what kind of Ontario we want to build: one where people have meaningful work, and where our government recognizes that oral health care is as essential as anything else.