



Health Equity Series – Improve Health Through Financial Empowerment #3

Health Care Providers have a unique opportunity to address the social determinants of health during client interactions. Health status improves at each level of the income hierarchy.

According to Prosper Canada, Financial Empowerment is an upstream poverty reduction approach focused on improving the financial security of residents living with low income through interventions aimed at building financial literacy, enhancing access to income supports and benefits, growing savings, reducing barriers within the financial system, and more. Please visit prospercanada.org for more information.

Canada Learning Bond

Eligible families in Durham Region can receive up to \$2,000 from the Government of Canada deposited into a Registered Education Savings Plan (RESP) for their child to save for post-secondary school. They do not need to put any of their own money into the RESP to get the benefit.

To qualify for the Canada Learning Bond:

- The child must be born in 2004 or later.
- The child must be a resident of Canada.
- The net family income must be modest. A modest net family income is up to \$55,867 for families with one to three children. Any year of a modest income may meet the criteria.
- Qualifying details are found at canada.ca/canada-learning-bond.

Did you know?

Lower educational attainment is linked to poorer health and social outcomes, such as higher prevalence of working poverty, household food insecurity, and chronic diseases. Almost one-third (29%) of Durham residents have no higher education beyond a high school diploma or equivalent.

Even small amounts of education savings can have a big impact. Children with education savings of up to \$500 are three times more likely to enroll in post-secondary and four times more likely to graduate.

More than one-half of eligible children in Durham are not receiving Canada Learning Bond. Only 45% of children who are eligible locally are beneficiaries of the Canada Learning Bond. *over...*



Recommended actions for clinicians

Encourage clients to attend a Canada Learning Bond sign-up event (now called Mobile ID and Benefits Access Hub) this November. At the events, clients will also be able to access:

- A Social Insurance Number
- Tax filing assistance
- Assistance signing up for the new Canada Dental Care Plan
- Information on over 40 benefits in Ontario that can help boost income

For more information, visit: durham.ca/MobileBenefitsHub.

Post the attached flyer in your office, advertising upcoming Canada Learning Bond sign up events.

Tell clients how to access the Canada Learning Bond if unable to attend a sign-up event:

- Social Insurance Numbers (SINs) are required for both the parent/caregiver and the child. Information about applying for SINs can be found at: canada.ca/social-insurance-number.
- Contact a bank or financial organization that offers RESPs and book an appointment to open a no-fee RESP and get the Canada Learning Bond.

Order income support resources through the Health Care Provider website (durham.ca/HCP, see “Order resources” icon at top of webpage) and place them in your client waiting rooms.

More information on living with low income supports can be found on durham.ca/LivingWithLowIncome.

For more information about Health Department programs and to order resources visit the Health Care Provider website at durham.ca/HCP or call the Durham Health Connection Line 1-800-841-2729.

If you have any feedback about Fax Abouts or want to recommend a topic for distribution, please email Faxabout@durham.ca.

September 23, 2024





Mobile ID and Benefits Access Hub

Attend a hub, and get help accessing benefits that may put money in your pocket.

We can help you:



Open a Registered Education Savings Plan (RESP) and apply for the Canada Learning Bond – free money for post-secondary school!

- Eligible children may get up to \$2,000 deposited into a RESP to save for school through the Canada Learning Bond.
- Each hub offers help to open a free RESP (no deposit needed).



Get Social Insurance Numbers (SIN) and other identification (ID)

- ID is needed to apply for benefits like the Canada Learning Bond.
- Each hub will help with ID.



Get your taxes filed

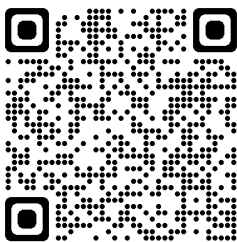
- Filing your taxes each year unlocks benefits you may be eligible to receive.
- Have a modest income and simple tax situation? Get free tax help at select hubs.

Learn about the new Canadian Dental Care Plan and other benefits you may be eligible for



- There are more than 40 benefits in Ontario that can help boost incomes.
- Learn about benefits and how to sign up at the hubs.

Important! Learn what to bring to a Mobile ID & Benefits Access Hub:



Visit durham.ca/MobileBenefitsHub

Scan the QR code

Email LivingWithLowIncome@durham.ca

Hub locations	Dates and times
Nourish and Develop, 16 York Street, Cannington	October 18, 12 to 5 p.m.
Clarington Public Library, 163 Church Street, Bowmanville	October 28, 1 to 4:30 p.m.
Scugog Memorial Public Library, 231 Water Street, Port Perry	November 13, 12:30 to 5:30 p.m.
Ajax Public Library, 55 Harwood Avenue South, Ajax	November 16, 11 a.m. to 4 p.m.
Whitby Public Library, 405 Dundas Street West, Whitby	November 18, 12:30 to 6 p.m.
Pickering Public Library, 1 The Esplanade, Pickering	November 22, 1 to 6 p.m.
Oshawa Public Library, 250 Beatrice Street East, Oshawa	November 26, 1 to 6 p.m.

If this information is required in an accessible format, please contact 1-800-372-1102, ext. 2760.