



Durham Region Health Department **FAX about...**

For Health Care Professionals



Health Equity Series – Improve Health Through Financial Empowerment #5

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

The Canada Learning Bond (CLB) is money that is available from the Government of Canada for eligible children in Durham Region to save toward post-secondary education. It provides an initial payment of \$500 for the first year the child is eligible, plus \$100 for each additional year of eligibility, up to age 15, for a maximum of \$2,000.

Families **do not** need to put any of their own money into the RESP to get the benefit.

To qualify for the CLB:

- 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.

More than half of eligible children in Durham are not receiving the CLB. Only 46% of eligible children in Durham Region are receiving the CLB benefit.

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.

... over

905-668-2020 or 1-800-841-2729 | durham.ca/health

If you require this information in an accessible format, contact 1-800-841-2729.



Recommended actions for clinicians

Encourage clients to attend a CLB sign-up event (now called Mobile ID and Benefits Access Hub)

- Oshawa Public Library (Northview Branch) 250 Beatrice St E, Oshawa
Tues. October 7, from 1 to 6 pm
- Bowmanville Public Library 163 Church St, Bowmanville
Wed. October 8, from 1 pm to 6 pm
- Whitby Public Library (Central Library) 405 Dundas St W, Whitby
Tues. November 4, from 12 pm to 6 pm
- Ajax Public Library 55 Harwood Ave S, Ajax
Wed. November 5, from 1 pm to 6 pm

At the events, clients will be able to access:

- Assistance applying for the CLB
- A Social Insurance Number (SIN)
- A birth certificate
- Tax filing information and assistance
- Assistance signing up for the new Canadian 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 Mobile ID and Benefits Access Hub events.

Tell clients how to access the CLB if unable to attend a sign-up event:

- 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 CLB.

Order free resources through the Health Care Professionals website and place them in your client waiting rooms. Visit durham.ca/HCP to order.

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 Professionals 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.

August 27, 2025

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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.



Get information about free tax filing

- Filing your taxes each year unlocks benefits you may be eligible to receive.
- Have a modest income and simple tax situation? Get help booking an appointment for free tax filing.



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

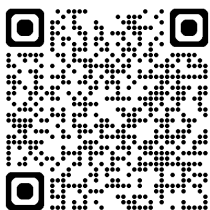
- There are more than 40 benefits in Ontario that can help boost incomes.
- Learn about benefits and how to sign up at the hubs.



Learn about Durham Transit (DRT) programs

- Learn about DRT programs and some of their free services.
- Receive guidance on the Specialized Services application and in-person support on how to get the application completed.

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
Oshawa Public Library, 250 Beatrice Street East, Oshawa	October 7, 2025, 1 to 6 p.m.
Bowmanville Public Library, 163 Church Street, Bowmanville	October 8, 2025, 1 to 6 p.m.
Whitby Public Library, Central Library, 405 Dundas St. W., Whitby	November 4, 2025, 12 to 6 p.m.
Ajax Public Library, 55 Harwood Avenue South, Ajax *Tax filing available at this location: call 905-683-4000 x8809 or email Julia.Campbell@ajaxlibrary.ca for a tax filing appointment	November 5, 2025, 1 to 6 p.m.

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