



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

For Health Care Professionals



## **Canada Learning Bond and ID & Benefits Access Hubs**

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](https://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 to save toward post-secondary education in a Registered Education Savings Plan (RESP). 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 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 \$58,523 for families with one to three children.
- Family income only needs to be below the modest income amount once for the child to become eligible. This often happens in the year a child is born, when family income may drop due to parental leave.
- Qualifying details are found at [canada.ca/canada-learning-bond](https://canada.ca/canada-learning-bond).
- For additional information visit [durham.ca/canadalearningbond](https://durham.ca/canadalearningbond).

**More than half of eligible children in Durham are not receiving the Canada Learning Bond.** Only 46% of eligible children in Durham Region are receiving the Canada Learning Bond 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.

... over

905-668-2020 or 1-800-841-2729 | [durham.ca/health](https://durham.ca/health)

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



# Recommended actions for clinicians

## Tell clients how to access the Canada Learning Bond:

- 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](https://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. A list of RESP providers and the government grants and bonds they offer can be found at: [List of RESP Promoters - Canada.ca](#).

## Encourage clients to attend an [ID and Benefits Access Hub](#) to learn about the CLB and other benefits they may be eligible for.

At the Hub events, clients will also be able to:

- Apply for government benefits such as the Canada Pension Plan, Canadian Dental Care Plan, Canada Disability Benefit and more.
- Get identification, such as a social insurance number, photo ID, health card or birth certificate
- File taxes. Must book appointment; visit [durham.ca/IDandBenefitsHubs](https://durham.ca/IDandBenefitsHubs).
- Connect with Ontario Works (OW) and the Ontario Disability Support Program (ODSP).
- Learn about programs such as housing, employment, food, transit, health, social services and more.

Fall 2026 ID and Benefits Access Hub events:

- Whitby Public Library (Central Branch), 405 Dundas St W, Whitby  
Monday, October 19, from 11:30 am to 5:30 pm
- Ajax Public Library (Main Branch), 55 Harwood Ave South, Ajax  
Tuesday, October 20, from 11:30 am to 4:00 pm
- Clarington Library, Museums & Archives, 163 Church St, Bowmanville  
Thursday, October 22, from 11:30 am to 5:30 pm

For more information, visit: [durham.ca/IDandBenefitsHubs](https://durham.ca/IDandBenefitsHubs)

## Post the attached poster in your office, advertising upcoming ID and Benefits Access Hub events.

Order free resources through the Health Care Professionals website and place them in your client waiting rooms. Visit [durham.ca/HCP](https://durham.ca/HCP), click “Order Resources” and select “Income Support” or call the Durham Health Connection Line 1-800-841-2729.

More information on living with low income supports can be found on [durham.ca/LivingWithLowIncome](https://durham.ca/LivingWithLowIncome).

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

October 7, 2026

905-668-2020 or 1-800-841-2729 | [durham.ca/health](https://durham.ca/health)

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# ID and Benefits Access Hub

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

## At the Hubs, you can:

Meet one-on-one with staff and get assistance with forms, applications and service navigation.



Apply for government benefits such as the Canada Pension Plan, Canadian Dental Care Plan, Canada Disability Benefit and more.



Get identification, such as a Social Insurance Number, photo ID, health card or birth certificate.



File taxes. Must book an appointment; visit [durham.ca/IDandBenefitsHubs](https://durham.ca/IDandBenefitsHubs).



Connect with Ontario Works (OW) and the Ontario Disability Support Program (ODSP).



Learn about programs such as housing, employment, food, transit, health, social services and more.

| Location                                                                 | Date                    | Time                       |
|--------------------------------------------------------------------------|-------------------------|----------------------------|
| Whitby Public Library<br>405 Dundas Street West, Whitby                  | Monday,<br>October 19   | 11:30 a.m. to<br>5:30 p.m. |
| Ajax Public Library<br>55 Harwood Avenue South, Ajax                     | Tuesday,<br>October 20  | 11:30 a.m. to 4<br>p.m.    |
| Clarington Library, Museums & Archives<br>163 Church Street, Bowmanville | Thursday,<br>October 22 | 11:30 a.m. to<br>5:30 p.m. |

## Learn what to bring to an ID & Benefits Access Hub:



Visit [durham.ca/IDandBenefitsHubs](https://durham.ca/IDandBenefitsHubs)

Scan the QR code

Email [LivingWithLowIncome@durham.ca](mailto:LivingWithLowIncome@durham.ca)

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