

## INFORMATION REPORT

TO:	Chair and Members Emergency & Community Services Committee
COMMITTEE DATE:	June 9, 2014
SUBJECT/REPORT NO:	Canada Learning Bond Initiative (CES14030) (City Wide)
WARD(S) AFFECTED:	City Wide
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## **Council Direction:**

Not applicable.

## Information:

In 2011, the Hamilton Best Start Network developed a five year strategic framework to guide its work. Collaboratively, the following six (6) strategic priorities were identified by the more than fifty (50) Best Start Network members:

- We will provide leadership in times of change;
- We will remain committed to our vision;
- We will be leaders in creating environments that improve child outcomes;
- We will be leaders in providing parents with a pathway to information;
- We will be leaders in developing an integrated early years' system; and,
- We will be leaders in building a children's agenda in Hamilton.

This framework has been driving the work of the Best Start Network and has been instrumental in helping the Network move closer to the achievement of its bold vision of a comprehensive system of services and supports for children and families in Hamilton.

Since this framework was introduced in 2011, three new strategic priority work groups were formed to complement the existing committees and help further the work of the Network over the five year period.

One of these new strategic priority work groups, the Basic Needs work group, was tasked with addressing improved child outcomes. Recognizing that financial stability

allows one's basic needs to be met and is fundamentally required to improve child outcomes, this work group took a holistic approach in determining how families could more easily access financial supports. Access and availability of services in neighbourhoods was reviewed. Consideration was also given to how parents and caregivers could be empowered to become more engaged in making decisions that result in positive changes for their families.

At the same time that the Basic Needs work group was focusing on improving child outcomes, a Canada Learning Bond work group, spearheaded by the Hamilton Community Foundation and the Neighbourhood Action Strategy was created. The members of this work group came together after learning that the Canada Learning Bond was being underutilized by eligible Hamilton families and that steps needed to be taken to increase the uptake of this free Federal benefit.

The Canada Learning Bond benefit provides an initial sum of \$500 to parents and caregivers to enable them to start saving for their child's post-secondary education. In addition, the child is eligible to receive an additional \$100 each year until he or she turns 15 (up to a maximum of \$2,000). In order to qualify for this benefit, the child must have been born after December 31, 2003 and the parent or caregiver must be receiving the National Child Benefit Supplement under the Canada Child Tax Benefit on behalf of the child. In addition, in order to access these monies, a Registered Education Savings Plan (RESP) must be established for the child.

Given the considerable evidence that indicates higher levels of education result in improved health and well-being, it was recognized that the work of the Canada Learning Bond work group aligned itself directly with the work of the Basic Needs work group. In addition, as a result of the duplication of membership between these two work groups, it was decided that the work of the Canada Learning Bond work group would be absorbed by the Basic Needs work group.

In Hamilton, on average, 24% of eligible families have accessed a Canada Learning Bond on behalf of their child; however, this access rate was considerably lower in some neighbourhoods. Because the access rate in the Gibson and Landsdale Association (GALA) neighbourhood was one of the lowest in the city at 16%, and because the action plan for that neighbourhood identified education as a goal, it was determined that a pilot project would be offered in this neighbourhood with the hopes that more families would apply for the free benefit.

On April 8 and 10, 2014, community partners from various sectors as well as several departments/divisions within the City of Hamilton came together at Mission Services in the GALA neighbourhood to help families apply for the Canada Learning Bond. The following highlights the successes of this pilot:

• 32 families and 45 children registered for the Canada Learning Bond;

- The Royal Bank of Canada and Scotiabank, whose mobile teams were on site to set up RESP accounts, were enthusiastic participants at the pilot;
- 21 children received their SIN card as the Service Canada mobile team was on site;
- 3 parents completed birth certificate applications for their children with the assistance of an Ontario Works case manager;
- The City of Hamilton's Learning Earning and Parenting (LEAP) workers welcomed and oriented each family to the event and made sure the residents felt at ease;
- A City of Hamilton Recreation Division business consultant engaged with and explained to each family the recreation programs and services being offered at the Norman Pinky Lewis Recreation Centre (in the GALA neighbourhood) and registered eligible families for fee subsidies;
- A community development worker from the GALA planning team spoke with each family about the GALA action plan and encouraged them to participate on the neighbourhood action planning team;
- In addition to providing the space at no charge for this pilot, Mission Services assisted with the marketing/communication of the event; and,
- This project was jointly led by the Public Health Services Department, and staff of the Neighbourhood and Community Initiatives and Children's and Home Management Services Divisions of the Community and Emergency Services Department.

It is recognized that this pilot was only successful as a result of the willingness of our community partners to make a difference in our children's and families' lives. This pilot also embodies the vision of horizontal integration of services across the City. Bringing together the Public Health Services Department, and Neighbourhood and Community Initiatives, Recreation, Employment and Income Support and Children's and Home Management Services Divisions, in addition to our community and federal partners, is an example of how we can all work together to create change in our neighbourhoods.

As a result of the success of this pilot, plans are underway to host additional Canada Learning Bond sessions in two other neighbourhoods.