



Ottawa ON K1A 0J9

Mr. John Williamson, M.P.
Chair
Standing Committee on Public Accounts
House of Commons
Ottawa ON K1A 0A6

Dear Mr. Williamson:

As committed in a previous letter of November 19, 2023, I am pleased to provide the House of Commons Standing Committee on Public Accounts with an update on the Canada Learning Bond (CLB) take-up rate for Indigenous children.

Using the 2021 Census data, the 2021 CLB overall annual take-up rate (defined as the percentage of children eligible for and receiving the CLB in 2021) was 22.1%, a decrease compared to 24.7% in 2016. This overall decrease in the take-up rate can be explained in part by the COVID-19 pandemic which impacted the number of children receiving the CLB due to limited access to financial institutions to open a Registered Education Savings Plan (RESP), reduced targeted mail outs, CLB sign up events, as well as outreach activities to provide access to apply for a social insurance number.

Table 1: 2016 versus 2021 CLB take-up rate for Indigenous and non-Indigenous children

Year	Overall Population	Indigenous	Non-Indigenous
2016 Census Data	24.7%	6.8%	27.7%
2021 Census Data	22.1%	6.8%	24.7%

A breakdown by Indigenous status shows that 6.8% of Indigenous children received the CLB in 2021, unchanged since 2016. In contrast, the CLB take-up among non-Indigenous children decreased from 27.7% to 24.7% over the period.

Overall, the CLB take-up rate continues to be low due to the following persistent barriers:

- lack of awareness and understanding of the CLB and RESPs;
- complex application process, including the need for a social insurance number for both the primary caregiver and the child beneficiary to open an RESP; and

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- financial and time constraints for families.

These barriers are more profound for Indigenous peoples, those living in rural, remote, or isolated communities as they have reduced access to government services and RESP promoters.

Multiple and varied factors may have contributed to a stable CLB take up among Indigenous children between 2016 and 2021, including efforts to support access to benefits among Indigenous communities undertaken by Service Canada and the Canada Revenue Agency.

Employment and Social Development Canada is continuing its efforts to promote awareness and take up of the CLB:

- by partnering with community organizations to connect with eligible caregivers through mailings;
- by developing a package of tools and supports, through consultation with Indigenous organizations and Indigenous-serving organizations to facilitate supported enrolment for marginalized groups and populations in remote areas; and
- by exploring ways to simplify the application and enrolment processes in ways that would benefit eligible children not receiving the CLB, including Indigenous children.

I hope this information proves helpful.

Yours sincerely,



Paul Thompson
Deputy Minister of Employment and Social Development