

The Peel Children and Youth Initiative's Enrolled By Six: Peel Postsecondary Strategy

A collective impact approach to the Canada Learning Bond in Peel

In 2011, the Peel Children and Youth Initiative (PCYI) adopted three strategic priorities to guide our collective, measurable work helping all children and youth to thrive in Peel. One of these priorities is our Enrolled By Six: Peel Postsecondary Strategy, encouraging families with eligible children to enrol them in the Canada Learning Bond (CLB) Registered Education Savings Plan (RESP).

This strategy did not take a 'programs for problems' approach, where a single agency hires staff to advance a project. Instead, PCYI took a systems level approach where partners from all sectors adopt practices and policies to support the enrolment of eligible children.

This example of true "[collective impact](#)" enabled Peel region to make a measurable change in the numbers and percentages of families that enrolled in the program. Not only are more children collecting

savings for their education through government grants, there has been a widespread adoption of practices and system-level changes among partners that will sustain the enrolment of children in Peel.

This report is intended for leaders and communities that are engaged in, or are considering, a strategy to enrol low income families in the CLB RESP program in the hope that some of what we learned can support the development of effective strategies across the country.

We are indebted to our colleagues at SmartSaver in Toronto who provided many of the materials and multi-lingual resources needed to undertake this work and supported us throughout the process.

Peel region is comprised of the Cities of Mississauga and Brampton, and the Town of Caledon, in Ontario, Canada.

About the Canada Learning Bond (CLB) Registered Education Savings Plan (RESP)

The [Canada Learning Bond \(CLB\)](#) is a grant from the Government of Canada for a child's Registered Education Savings Plan (RESP). To qualify for the CLB, a child must be born in 2004 or after, and live in a family receiving the National Child Benefit Supplement. In 2014, the National Child Benefit Supplement was provided to families with a household income of less than \$43,561 net (after tax) annual income.

Eligible children receive \$500 upon enrolment, plus \$100 each year they are eligible, up to a maximum of \$2,000. The contributions are retroactive to 2004 and the bond earns interest over time. The funds may be used for any type of postsecondary education (college, university, trade school or international studies – full or part time) up to the age of 36.

To apply for the CLB, a child must first have a Social Insurance Number (SIN), attainable at no charge from a Service Canada office. An RESP can be opened at a financial institution of the family's choice (e.g. bank, credit union, etc.). The financial institution will apply for the CLB on the family's behalf and the family does not need to contribute *any* funds. If the family decides to contribute their own money, 40% of their contribution will be matched by the government through the Canada Education Savings Grant (CESG). Remarkably, over 95% of low income families are able to make contributions and take advantage of this matching grant.

The CLB offers a no-strings-attached option for families to start saving for their children's postsecondary education.

Why do we need a region-wide strategy?

The [Peel Children and Youth Initiative \(PCYI\)](#) is a backbone organization that focuses on collective impact and working collaboratively with community partners to facilitate change. PCYI's mandate is to ensure that all of Peel's children and youth (ages 0-24) are able to reach their full potential.

During the community consultations that shaped PCYI, one of the top priorities for youth and parents was improving their access to postsecondary education.

Research shows that even modest savings for children's future education makes them more likely to attend postsecondary schooling¹ and youth who have these sorts of savings are much more likely to stay "on track" during their adolescence.²

Local data also helped to clarify the size of the opportunity and the difficulties many families face trying to save for postsecondary education. Peel region in Ontario, Canada, is comprised of the cities of Brampton and Mississauga and the town of Caledon, and has a population of nearly 1.3 million. Immigrants comprise 50% of all residents. Brampton and Mississauga have some of the highest rates of immigration by municipality in Canada and newcomer families are disproportionately represented among those living below the poverty line. With one of the highest rates of newborns in Ontario, nearly 20% of all children Peel under the age of five live in low income households.

¹ Lynn Barr-Telford et al., "Access, persistence and financing: First results from the Postsecondary Education Participation Survey (PEPS)." Statistics Canada. Ottawa. 2003: Table A-1: 17 www.dsp-psd.pwgsc.gc.ca/

² Elliott, William III., "Why policy makers should care about children's savings." New America Foundation and Centre for Social Development. 2012: http://assets.newamerica.net/sites/newamerica.net/files/policydocs/Elliott_1_final1.4.12.pdf

Given the sizable percentage of eligible families that would continue to grow with newborns and newcomers in Peel, the Canada Learning Bond has the potential to make a big impact. Before our strategy began, in late 2011, only 31% of all eligible children in Peel were enrolled in the Canada Learning Bond. That meant that 69% of eligible kids were not claiming the free funds – up to \$130 million left unclaimed.

In 2011, the PCYI [Board of Directors](#), a collection of the top decision makers in the child and youth sector in Peel, endorsed three strategic priorities for PCYI – a newly formed organization. The *Enrolled By Six: Peel Postsecondary Strategy* was seen as an opportunity to demonstrate the power of working together on an important, common (and measurable) priority with outcomes to benefit all of our sectors.

Part of the challenge of adopting a 'collective impact' approach is finding a goal that aligns with, or at least complements, the organizational goals of many partners. The beauty of the CLB RESP strategy, and the idea of supporting children from low income families to access postsecondary education, was how well it 'fit' with the mandates of many organizations from different sectors.

PCYI's Board of Directors recognized that the size of the challenge – and the potential of the opportunity – would require partners from all sectors to participate and support the strategy if we were to measurably succeed. Part of this commitment included Board members working to engage their own organizations and their networks to include other significant and important organizations in the strategy.

Phase One: Promotion and Building Awareness

February 2012 – September
2014

Extensive outreach and cross-sector engagement:

Phase one of this project focused on raising awareness of the CLB in Peel among partners, service providers, parents and communities. Efforts included:

- Educating agency partners, training their staff and engaging them in distributing materials and talking about the CLB to the clients and families they serve
- Securing in kind advertisements from partner organizations, such as in recreation guides and on road signs
- Conducting media outreach
- Utilizing social media
- Creating customized materials, such as postcards, web banners and videos

Given that families intersect with a wide range of organizations, the strategy needed to include groups from every sector of the community. In Peel this meant including education, child welfare, healthcare, settlement, and housing/financial assistance, violence against women, justice, faith/ethnic groups, child care, children's mental health, recreation, collaboratives, politicians and counselling/support services, among others.

Special Events: Enrolment events involved a partnership between PCYI, a community agency, RBC Royal Bank and Service Canada. An agency

with a strong connection to parents of young children in the community would host and advertise the event and PCYI would organize a one-stop-shop where families could come and enrol their children in the CLB – obtaining their SIN and opening their RESP on the spot. The events enrolled hundreds of children in the CLB. While not a particularly cost effective method, the real impact of these events came from the media coverage and the ability to raise awareness about the grant in local communities. Strong partnerships with Service Canada and RBC were absolutely critical to this work. To support others in hosting these types of events, PCYI created an enrolment event toolkit which is available online (<http://www.pcyi.org/enrolled-by-six-resources>).

Information Line: Through a partnership with Child Development Resource Connection Peel (CDRCP), we were able to establish an information line about the CLB with a dedicated local, toll-free and TTY phone number as an alternative call to action for those who wanted to speak to someone for more information. The information line has access to interpreters speaking over 200 languages.

Some of the total tracked efforts of PCYI to date include the following outreach results:

- Hosted 8 community enrolment events with 312 kids enrolled on the spot
- Distributed 46,000 flyers (in multiple languages)
- 627 presentations were delivered to approximately 17,000 people
- Information line was accessed 1,146 times
- Over 30 media articles
- Over 9,600 webpage visits to the Enrolled By Six page on pcyi.org
- Helped several organizations implement an RESP payroll deduction benefit for their staff
- Meaningful engagement with at least 75 individual organizations in Peel

Relationship with HRSDC: PCYI has developed a strong relationship with Human Resources and Skills Development Canada (HRSDC), the department of the federal government that oversees the Canada Learning Bond grant. PCYI requested access to regular (quarterly) data to measure and report on our success. This data was important to keep partners engaged but also allowed us to identify where the most eligible children and lowest enrolment rates could be found in the region, based on FSA (postal code) data, and target our efforts more effectively. Some communities also received small amounts of seed funding from the federal government for their strategies.

In order to share resources and learning from different communities, HRSDC established the CLB Champions Network. This brought together dedicated professionals from across the country each of whom was working to support enrolment in the CLB in their local communities. Over the past year, this group has supported the work of HRSDC's promotion of the CLB and CESG Programs and have actively facilitated the sharing of best practices and promising strategies to reduce barriers to participation.

In January 2014, the Honourable Candice Bergen, Minister of State (Social Development), who is the federal "Champion" of the CLB RESP, visited the area and provided an opportunity for PCYI to host a community event and highlight the work – and the results – from Peel region.

Phase Two: Impacting Systems

April 2013 – present

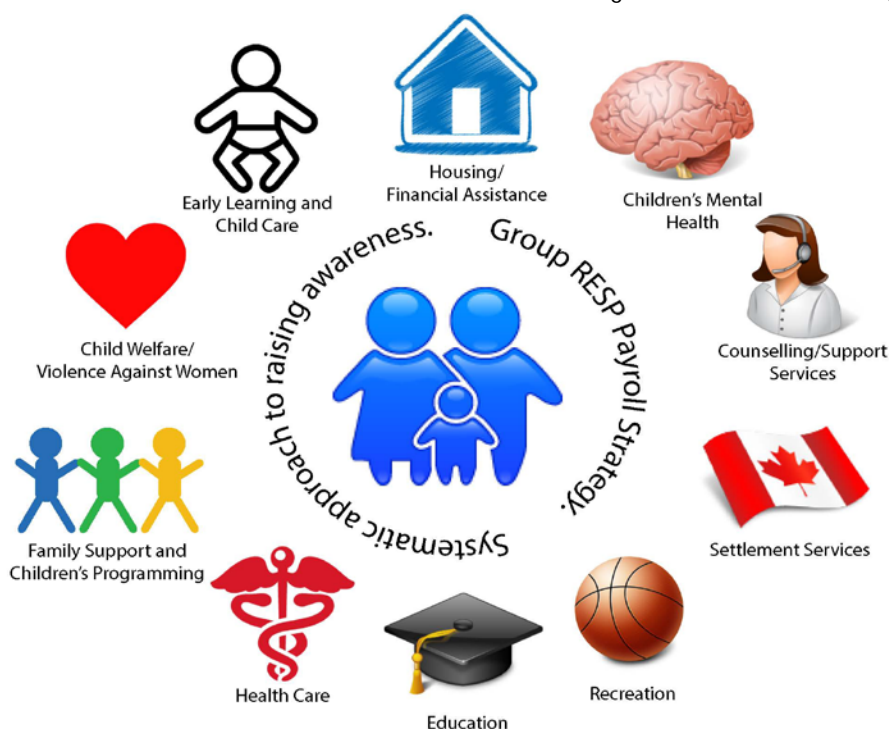
The second phase of this work, which overlapped with the first, involved embedding the CLB into systems, policies and practices. This phase is intended to ensure that the promotion of the CLB becomes regular practice across the child and youth sectors so that educating families about the free funding becomes a normal way that organizations do business.

PCYI's Board members play a big role in this part of the strategy as they were able to influence practices and policies in their respective organizations and systems. Specific strategies were developed, usually by front line staff, based on how and when these organizations were most likely to be speaking to parents of eligible children.

Some examples of this work include:

- **Peel Children's Aid:** Enhanced policy so that all eligible children in care will automatically collect the CLB; once children are discharged from care, the funds are transferred to their caregiver
- **School Boards:** Include CLB information systematically in all kindergarten packages
- **Trillium Health Partners – Credit Valley Hospital:** Include CLB information systematically in Birth Registration and part of Prenatal Education Program
- **Associated Youth Services Peel –** Exit interviews with families include mention of the CLB
- **City of Mississauga –** Include CLB information on subsidy application for recreation programs
- **Sheridan College –** ECE students receive CLB information in field placement packages

Many additional activities related to system change are being conducted across the region.



RESP Payroll deduction strategy:

A significant part of the second phase of this strategy is our work with organizations to introduce a Group RESP benefit to employees so that they can save for their children's education through easy payroll deductions facilitated by their employer.

Staff who qualify for the CLB will be automatically enrolled to receive the free funds. While many employees would not qualify, their contributions matched by the Government of Canada by 20, 30 or 40% (depending on their income level) through the Canada Education Savings Grant, and the RESP will earn interest over time. PCYI has worked with the City of Brampton and Peel Children's Aid to fully implement a payroll strategy. We are currently working with other potential partners and have reached out to our local boards of trade in an effort to link with private sector employers.

When we first introduced the idea of payroll deduction for agency staff, we quickly realized that we would need some expert help to respond to the many specific questions that were raised by HR and payroll staff about implementation. To help, we recruited [Canadian Scholarship Trust Plan \(CST\)](#) Consultants and they helped to provide direction on how various systems could include the CLB as a payroll deduction strategy.

We have found that some organizations are concerned about the liability of choosing an RESP provider. Though, some organizations that have not implemented a Group RESP benefit for this reason have still encouraged staff to visit a financial institution of their choice to set up regular deductions for their children's RESP.

Bridgeable and Prosper Canada partnership:

In 2014, PCYI was approached by [Bridgeable Research and Design](#) to help families register for the CLB through a pro bono project, alongside [Prosper Canada](#). Through interviews with families and community organizations, critical barriers to enrolment were identified (e.g. negative experiences with banking institutions; difficulty travelling to Service Canada offices; complex language and jargon, etc.).

The resulting product is an online resource that parents and caregivers can access on their own or that could be introduced to them through a community agency or service provider. This tool walks the parent or caregiver through each step in detail and explores the outcome of several 'what if' scenarios. This kind of tool better enables parents to know what they can expect and how to come prepared to enrol in the Canada Learning Bond.

A second tool, for financial institutions, responds to the challenges faced by families at the bank. By guiding both the adviser and the applicant through each step in the process, the tool saves time for the bank employee and ensures that the options and benefits available to families are not overlooked. Attractive visuals and a customizable savings calculator offer encouragement through what can be a daunting experience for families.

Both of these tools are now being tested in the field and should soon be available to communities across the country through Prosper Canada.

Resources

Funding

While this strategy is built to be sustainable by the community, there were costs associated with staff time, materials and resources to get things started. PCYI contributed the staff time of our Director, Success By 6 Peel (@ 0.75 FTE), and secured external funding as follows:

- **Ontario Trillium Foundation (OTF):** A one-time grant (\$78k) was awarded in 2012 to hire an Outreach and Volunteer Coordinator, support printing costs and events
- **Mississauga Community Foundation (MCF):** A one-time grant (\$30k) allowed us to hire an additional part time Outreach Worker

Work on the CLB provides a unique opportunity to report a “return on investment” (ROI). In Mississauga, for example, PCYI was able to demonstrate a ROI of 270:1 a ratio that contrasts the amount of funding that would be provided to newly enrolled families vs. the investment made. Done well, a comprehensive CLB strategy maximizes ROI to funders.

Staffing

PCYI has a fairly small staff group with an average of 7 FTE's. The Director, Success By 6 Peel was the lead staff person, supported by research and communications staff and the Executive Director as needed. However, additional resources were required to manage the enormous amount of outreach required in a region as large as Peel:

- **Outreach Workers:** The outreach staff (1.5 FTEs) were imperative to the strategy. In order to disseminate information to the community, we needed passionate staff with good communications skills to raise

awareness. These staff worked closely with the Director, Success By 6 Peel to identify new opportunities and relied on the data from HRSDC that showed areas (by forward postal sorting code) where enrolment was low and eligibility numbers were high to target specific areas in the region.

- **Volunteers:** To support the outreach work we recruited and trained 18 volunteers. Volunteers participated at enrolment events, staffed display tables and accompanied staff to community presentations.
- **Partnership with Region of Peel (ROP):** As we approached the end of the OTF and MCF grants, we realized we still required staff resources to manage outreach and attend community events. PCYI approached the Region of Peel about a mutually beneficial partnership opportunity. We designed two work placements for recipients of Ontario Works who were required to go through a standard recruitment process in order to secure full time employment for one year as an Outreach Worker with PCYI. This help was timely as it allowed us to sustain the momentum of the first team of outreach workers and to continue to lay the foundation for the second phase of the strategy. These individuals both proved to be highly skilled, professional and enthusiastic team members of PCYI.
- **Sheridan College Student Placement:** Although we are now focussed on the second phase of the work, a number of outreach and engagement activities still require support. This year, a co-op student was brought in to continue to promote the CLB RESP and engage (or reinvigorate) groups in the community.

Results

Table 1: Canada Learning Bond Uptake in Peel

	Where we began Late 2011	Where we are now Late 2014	% Change
# Eligible children	95,200	135,142	+42%
\$ Eligible (up to)	190 million	270 million	
# Children actually enrolled	29,783	54,328	+82%
\$ actually collected (up to)	59.6 million	108.7 million	
Uptake Rate	31%	40%	+29%

The uptake rate of those enrolled in the Canada Learning Bond grew from 31% in late 2011 before our strategy began, to 40% in late 2014. Now, 24,545 *more* children in Peel are enrolled in the Canada Learning Bond, representing up to \$49 million *more* being collected from the federal government for postsecondary education. For methodological reasons, we cannot attribute this increase directly to the strategy led by PCYI and its community partners as there may be other factors that led to this increase in enrolment.

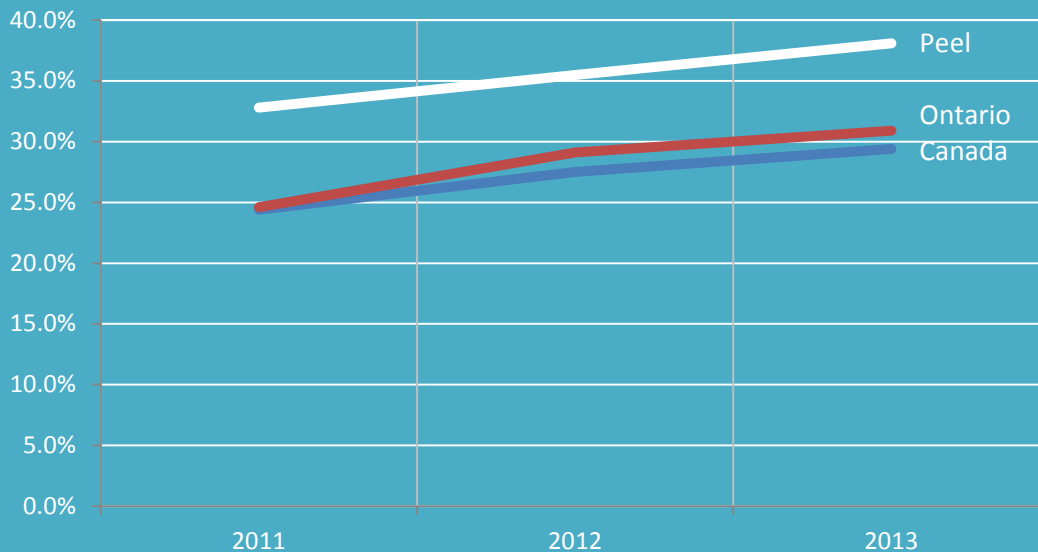
In Peel the numbers of eligible children continued to grow steadily throughout the work so that even as progress was being made, we found the percentage of eligible children that were enrolled was an indicator that was difficult to move. As one supporter remarked, “it’s like running up a steep sandy hill!”

It is important to note that the numbers (e.g. the denominator) of eligible children in Peel keeps growing, impacting the uptake rate. This steady increase in eligibility may be driven by the high rate of newborns and births, the income status of recent immigrants and families that newly find themselves in the eligible income bracket. While the uptake rate increased by nine percentage points, which is a growth rate of 29% since our strategy began, the number of children actually enrolled in the CLB increased by a rate of 82%. In fact, if the number of eligible children had remained constant, the participation rate would now stand at a rate of 57%.

View the increase in uptake rates in Peel by year, by postal code using this interactive online map:

<https://public.tableau.com/profile/publish/CanadaLearningBondinPeel/Story1#!/publish-confirm>

Table 2: The take-up rates for the CLB within Peel, Ontario and Canada



Critical success factors

Access to large organizations through board membership: PCYI's board is made up of senior leaders of the community who have the unique ability to provide support within their own organizations and systems. Having a board of this calibre to act as the driver of this strategy helped to obtain buy-in from partners and allowed us to focus on building capacity and affecting sustainable system changes.

Data and measurement: A critical part of any "collective impact" strategy is the ability to move – and measure – outcomes at a population level. The regular quarterly data from HRSDC not only allowed us to report on progress but to target our outreach work more effectively and concentrate on areas where eligibility was high, and enrolment was low. The size of the results in terms of money accessed and children engaged are enormously important and are prominently featured in presentations to politicians and funders (even without attributing causality).

*The approach in Peel has largely been successful, due in part to support from partners like SmartSaver and HRSDC. As such, we have also shared our best practices (and challenges) with other communities. This included a presentation to the Hamilton Best Start Network, consultations with the Halton Region and the City of Sudbury, and sharing the work on RESP payroll deduction with SmartSaver. The approach undertaken in Peel has been featured at HRSDC's federal network of champions and was recently reviewed by researchers from the University of Kansas who included it in their report *Examining the Canada Education Savings Program and its Implications for U.S. Child Savings Account Policy* (<https://aedi.ku.edu/sites/aedi.ku.edu/files/docs/Canada%20College%20Savings%20-%20Final.pdf>).*

Significant challenges

Outreach capacity: PCYI does not have the resources required to sustain ongoing presentations and training. While the effort to embed practice change has been largely successful, we know the eligibility of children in the region continues to grow and with staff turnover and other agency changes, there is likely to be an ongoing need for awareness building and training opportunities. Web-based resources are still available and some selected presentations will be made, but the future outreach work will be limited. Data will show us how this change affects enrolment over time.

Sustainability and practice change: Keeping partners excited about this work and embedding it into their systematic practice is difficult. Partners are focussed on their own mandates and busy. Large organizations and systems are difficult to penetrate despite the fact they have a significant ability to reach many families with small changes to policy and practices.

Awareness and resistance: The CLB is not well known, even among local representatives of the federal government. Parents are sceptical that there actually is 'free money' for their children's postsecondary education, provided by the government, without any kind of strings attached. This scepticism seems to be more prevalent among low income parents who have often had difficult experiences in the past dealing with both government and financial institutions.

Engagement of financial institutions: In Peel, we struggled to engage financial institutions despite a number of significant efforts, and this challenge has

been identified by organizations across the country. There are several practical difficulties parents face when they do approach financial institutions about enrolling their children in the CLB including: a lack of front line awareness at bank branch level, inaccurate information given to parents, institutions that require a deposit to open an RESP, and the fact there is little financial incentive for these institutions to support low income families to access a free product.

That said, we received exceptional support from the regional RBC Royal Bank and there are now a number of local credit unions and specific bank branches who are aware of and actively support community members to enrol their children in the CLB.

We have tried to address the challenge of engaging financial institutions using a three pronged approach:

1. **National Strategy:** Through the Champions Network through HRSDC, we have requested Minister of State, Candice Bergen – the Federal CLB Champion – to advocate at a national level with financial institutions to benefit the uptake of the CLB nation-wide.
2. **Regional Strategy:** We met with senior executives from financial institutions in our region to educate them on our strategy and alert them to the increase in CLB requests that will be coming to their branches.
3. **Neighbourhood Strategy:** We targeted over 150 local banks and financial institutions in communities where eligibility was high. We made the local managers aware of our efforts and encouraged them to be prepared for an increasing number of requests for CLB.

So, what did we learn?

The method and approach used in Peel region for the *Enrolled By Six Peel Postsecondary Strategy* is a straightforward example of “collective impact” – an important shared priority, supported across different sectors that can measurably move an important population health outcome. The important outcomes – better graduation rates, access to postsecondary education, young people who make better choices through adolescence, and a better educated workforce – are substantial benefits that align well with the mandates of many partners who already support families. It’s not hard to describe or ‘sell’ the obvious benefits of a CLB RESP strategy.

While local configurations will vary, leadership level engagement (CEO’s) of the major child, youth and family services is important to any strategy as it significantly supports the ability to engage front line staff, and assists with the effort to incorporate the CLB RESP into existing services – the key to sustainability. One or two agencies working alone, no matter how industrious, will not move the bar on enrolment numbers for low income families. In practice, many different systems engage and support families and these relationships are critical: parents need encouragement and a trustworthy source to actually proceed with an application.

The ability to access data and support from HRSDC allows communities to measure their success (or failure), identify their challenges, and target outreach efforts to parents and financial institutions. Other local data can be used to learn where and how best to reach more isolated parents (e.g. community centers, libraries, parks and playgrounds). Assuming collective efforts are successful, the data provides a powerful

There’s a great deal of scepticism about the government giving “free money” to families for their children’s education so it’s not enough to have agencies add the CLB information to their brochure stands. To really be effective, agency staff – who are already trusted - need to speak about the CLB and encourage families to enrol and let them know “yes, it really does work”.

tool to sustain commitment, engage new partners, and the return on investment calculations resonate with politicians and other important constituents. Thanks to SmartSaver, any local strategy has immediate and free access to multilingual information and resources.

The amount of effort and time involved in working with organizations from many different sectors to engage them and sell the concept, arrange time to orient and train front line staff, help them think about creative ways they might effectively embed the CLB into their work with parents (e.g. at intake) and encouraging them to speak reassuringly about the benefit takes considerable effort and some significant resources. It is also fair to anticipate that many organizations will not consider the CLB an important priority, feel it does not align with their mandate, are simply ‘too busy’ to participate or offer more passive forms of resistance.

The ability to engage financial institutions is an issue that has challenged groups across the country and requires a thoughtful strategy. This is not an issue for the charitable arm of the financial institutions as the actual challenges are operational, including training and awareness at the branch level.

There may be some significant benefits in a payroll deduction strategy for the CLB RESP, although some expert assistance is required to manage the implementation questions from potential employers. As a universal program (e.g. all income brackets are eligible) that can be offered as a low/no cost benefit, incorporating the CLB RESP into payroll plans is a sustainable and long term strategy. In Peel, the effort so far has focused on public and charitable sector organizations and while work continues to engage private sector employers, few large organizations with suitable workforces (e.g. lower wages) make local decisions about payrolls and benefits. In practice, amending payroll systems takes some time and communities considering this approach should get started early in their outreach efforts.

While the multiple and longer term outcomes of a successful CLB RESP strategy are really quite significant, one of the key benefits is the ability to measurably demonstrate to those systems and organizations that work with children, youth and families that yes, there is real power that comes from working collaboratively across sectors and by working together we can make a real difference.

A comprehensive approach to the Canada Learning Bond at a local level takes a true collective impact strategy. Critical players at a senior level in the child and family serving sector, who are in a position to make decisions, are a key success factor in initiating a strategy of this kind. An initiative that demonstrates such strong shared, tangible benefits across all of our work can truly motivate collaboration and commitment among partners.

We do hope that our successes and challenges help to inform the work of other communities interested in promoting the Canada Learning Bond to local families. For more information about PCYI's strategy and our work, visit www.pcyi.org. Shelina Jeshani, Director, Success By 6 Peel, can be reached at sjeshani@pcyi.org or 289-628-1646 ext. 402.

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