

Registered Disability Savings Plan:

Implications for Children-in-care

Pilot Research Project

August 2011



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Summary of Recommendations

Transition Planning

Full implementation of the Cross-Ministry Transition Planning Protocol would result in better transitional outcomes; however, additional changes would further improve the future outcomes for these youth-in-care in adulthood:

1. That preparation for adulthood be an explicit element of care during the youth's teenage years, including:
 - ❖ financial literacy training, experience and support
 - ❖ building financial assets
 - ❖ developing informal (unpaid) relationships that will continue beyond the transition period.
2. That social workers receive training on the benefits of opening an RDSP and the process and criterion for qualifying for the Disability Tax Credit so that RDSPs are opened for children as early as possible.
3. That the Public Guardian and Trustee assure the opening of RDSP accounts as soon as children are eligible.
4. That communication among the Public Guardian and Trustee, MCFD, children and foster caregivers be improved to optimize the use of the RDSPs to promote the financial security of children-in-care with special needs.
5. That the Ministry of Children and Family Development and Delegated Aboriginal Child and Family Service Agencies promote the future financial security of children-in-care with special needs by contributing to their RDSPs.
6. That the service system be required to fulfill specific goals prior to being discharged from the responsibility of supporting any youth-in-care with special needs. This would require extending responsibilities for support beyond the age of 19, and could include goals such as:
 - ❖ Identifying at least 2 unpaid people to act as Representatives in a Representation Agreement
 - ❖ Ensuring that youth have the ability to manage their finances or have a Representative(s) in place who can manage their finances with or for them

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- ❖ Ensuring that youth have a social support system and individual skills to allow them to live safely in their community
 - ❖ Passing on information (e.g. the details about assets) to the youth, a legal Representative or caregiver as appropriate
 - ❖ That the Public Guardian and Trustee be responsible for managing assets until the appropriate supports are in place to do so.
7. That the federal government enable authorized entities, such as the Public Guardian and Trustee to act as account holder of RDSPs until the age of 25 to facilitate transition planning.

Financial Literacy

1. That children, foster families and social workers receive information and resources about the RDSP as soon as an RDSP is opened. This information contains account details and permission from the holder (Public Guardian and Trustee) for foster families and community members to contribute to the child's RDSP.
2. That the responsibility for provision of financial literacy education be clarified: Ministry of Children and Family Development, the Public Guardian and Trustee or Ministry of Education.
3. That children, foster families and social workers are provided a plain language financial literacy resource that includes information about planning for financial security, basic budgeting and saving techniques, opening savings accounts, managing and maintaining an RDSP, filing taxes, utilizing trusts, interacting with financial institutions, creating Representation Agreements, government benefits regulations and the future role of various Ministries, among other financial literacy topics. These materials must be in plain language.
4. That youth are actively supported to gain the skills outlined in the financial literacy resource by their foster parents and/or social workers.
5. That youth are connected to their financial institution and supported to build a relationship with a designated financial planner to assist in managing their RDSP and outlining investment options.

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6. That the Public Guardian and Trustee may transfer the RDSP account to the financial institution of the youth or legal representative's choice, so that it is the most convenient, accessible financial institution.
7. That financial institutions play a role in providing financial literacy and financial planning support to youth who are able to manage their own financial affairs.

Supportive Informal Relationships

1. That social isolation be prioritized as an issue to be addressed during care and in transitions to adulthood and be added to any policies governing the care and management of children-in-care (e.g. the Cross- Ministry Transition Planning Protocol for Youth with Special Needs).
2. That at age 14, children-in-care with special needs begin to have an intentional network built around them that includes informal relationships.
3. That by age 17, youth will have identified legal Representatives to assist them in managing their RDSP when required.
4. That foster caregivers and social workers are educated in how to build networks.
5. That foster caregivers understand the structure of a Representation Agreement and assist in identifying potential Representatives, including themselves if they become unpaid caregivers.
6. That the role of the foster caregiver's informal network be encouraged and recognized in the care of the child.
7. That foster families be exposed to other families caring for children with special needs both for support and the learning about the "possibilities" for the children that they are caring for.
8. That networks are educated in the specific role that they may play in assisting to manage and maintain a youth's finances in later years.

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Background

In 2009, the Public Guardian and Trustee of British Columbia approached Planned Lifetime Advocacy Network (PLAN) with an issue that was emerging as a result of opening Registered Disability Savings Plans (RDSPs) on behalf of children¹ in the care of the Ministry of Children and Family Development. In short, the issue is that as youth become adults, the Public Guardian and Trustee ceases to have legal authority to act as account holders for their RDSPs. Only a young adult, as the beneficiary, or a legally authorized representative may act as account holders. While the Public Guardian and Trustee can seek to be appointed as a Committee under the *Patients Property Act* or could be appointed as a Representative by the youth under the *Representation Agreement Act*, neither of these seemed to provide uniformly satisfactory solution to the issue.

After preliminary discussions, it was agreed that the participation of the Ministry of Children and Family Development, the Ministry of Social Development and Community Living BC were critical to the successful identification and implementation of solutions. Planned Lifetime Advocacy Network (PLAN) and the RDSP Resource Centre, in partnership with Public Guardian and Trustee, Ministry of Children and Family Development, Ministry of Social Development, and Community Living BC, created a working group to ensure all stakeholders were represented.

The working group agreed that the issue was complex and that further investigation was warranted to provide a deeper understanding of the issues faced by the youth and young adults, their caregivers, MCFD Social Workers and representatives of the Public Guardian and Trustee.

PLAN agreed to take the lead and successfully sought approval to utilize some of the resources of its RDSP Outreach project funded by the federal Ministry of Human Resources and Social Development to assist in conducting interviews. The pilot research project was designed and implemented in collaboration with the following partners/participants:

- ❖ Planned Lifetime Advocacy Network
 - Kristi Fairholm-Mader, Director of Future Planning

¹ Child or children is used to represent children and youth. Youth is used in instances where younger children are not included in the group and we want to be more precise.

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- Helene Eschbach, Primary Researcher
- ❖ Public Guardian and Trustee of British Columbia
 - Sara Maloney, Director, Child and Youth Services
 - Kimberly Azyan, Director, Services to Adults
 - Trudie Manoloudis, Manager, Child and Youth Services
- ❖ Ministry of Children and Family Development
 - Shirley Meaning, CYSN Therapy Manager, Children and Youth with Special Needs Policy
- ❖ Ministry of Social Development
 - Odette Dantzer, Director, Disability Services Branch
- ❖ Community Living BC
 - Tamara Kulusic, Manager of Policy and Program Development
- ❖ RDSP Resource Centre
 - Jack Styan, Managing Director

Representatives of PLAN and the RDSP Resource Centre interviewed 13 youth and/or their caregivers and social workers to identify issues and explore solutions related to ongoing management of the RDSPs. Analysis of the issues and solutions informs policy reform that would eliminate these issues in future cohorts of youth.

Three themes emerged during the interviews:

1. Preparation for adulthood and transition out of care
2. Financial literacy, and
3. Social isolation.

This report discusses each theme in more detail and provides both individual specific and policy recommendations. While this research focused on youth with special needs, it should be noted that issues of preparation for adulthood, transition to adulthood and isolation from unpaid responsible adults are issues faced by most children in care.

The RDSP

The Registered Disability Savings Plan provides a powerful tool with which people with disabilities and their families can assure their future financial well-being. It is a federal registered savings program and combines personal contributions with matching grants and bonds. Through the Canada Disability Savings Program, up

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to \$1000 per year, to a \$20,000 lifetime maximum, is available for the RDSPs of eligible beneficiaries, without the requirement to make private contributions.

In BC, RDSPs and income received from RDSPs are exempted for the purposes of determining eligibility for provincial disability assistance benefits from the Ministry of Social Development. This means it is a supplement to the income of those who are primarily dependent on BC Disability Benefits for income.

Eligibility to open an RDSP is based on:

- ❖ Eligibility for the Disability Tax Credit
- ❖ Residency in Canada
- ❖ Age 59 years or younger
- ❖ Possession of a social insurance number.

People who have a prolonged (one year or more), significant restriction in the ability to carry out the activities of daily life are eligible for the Disability Tax Credit. Eligibility is determined by Canada Revenue Agency upon receipt of the T2201 form, which must be completed by a qualified medical practitioner.

Under typical circumstances, family income plays a role in determining the eligibility for the Canada Disability Savings Bond and the amount of matching funds that contributions garner under the Canada Disability Savings Grant. Parents must file their income tax and apply for the Canada Child Tax Benefit to establish their eligibility.

In addition, a qualifying person must act as account holder of the RDSP. The account holder is responsible for coordinating contributions, making investment decisions and eventually controlling withdrawals. In the case of children, this can be a parent, guardian or the Public Guardian and Trustee. In the case of adults this can be the beneficiary of the RDSP or a legal representative of the beneficiary, which in British Columbia may be a Power of Attorney, a Representative appointed under the *Representation Agreement Act*, or a Committee.

Overview of Issues

Administrative Challenges

Utilization of the RDSP by children with special needs who are also children-in-care, however, is complex.

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MCFD social workers must identify children who may qualify for the Disability Tax Credit and subsequently the RDSP. This is but one of many responsibilities shouldered by social workers and as a result both knowledge and resources may play a role in determining whether this responsibility is adequately fulfilled.

Children in the care of the Ministry of Children and Family Development have their financial matters managed by the Public Guardian and Trustee of BC (Guardian of Estate). The income of foster parents is not relevant to determining eligibility for the bond or grant but the Public Guardian and Trustee of BC and the co-guardian, Ministry of Children and Family Development or the Delegated Aboriginal Child & Family Service Agency are required to file their business numbers with Canada Revenue Agency in order to set up RDSPs on behalf of the child in care.

While MCFD provides the Public Guardian and Trustee with a monthly list of the children in care for whom the DTC status has already been established, this list does not include all the children in care who are served by a Delegated Aboriginal Child & Family Agencies (DAA). There are 19 agencies that the Public Guardian and Trustee shares guardianship with and this means developing individual business processes with each agency. At present, arrangements are in place with approximately 6 of those agencies.

For each child for whom DTC status is established, three tasks must be completed by the Public Guardian and Trustee to set up the RDSP. Each of these tasks and the related administrative issues are outlined below:

- ❖ Public Guardian and Trustee must order a birth certificate from Vital Statistics. A letter of understanding was developed between the two agencies to allow the Public Guardian and Trustee to apply and receive “declaration of particulars” (birth certificates). The Public Guardian and Trustee must cover the cost of obtaining these documents from its existing budget.
- ❖ Public Guardian and Trustee must also order a Social Insurance Number card if one does not already exist. Significant relationship building was required in order to develop a business process that was satisfactory for both Services Canada and the Public Guardian and Trustee. The process was first

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negotiated in Ottawa; subsequently a Regional partnership was established and is now working well.

- ❖ Due to the RDSP requirements, the Public Guardian and Trustee must also file tax returns for all youth with RDSPs who are 16 years of age or older. This work has not been funded and the cost of filing the returns must be completed within the Public Guardian and Trustee's existing budget.

Although we believe that only a small proportion of the children in care who might qualify have been properly identified as DTC eligible, the workload arising from administering RDSPs has been significant for the Public Guardian and Trustee. There has been no increase to FTEs in recognition of the additional workload and related costs.

Issues have also arisen in the process of opening RDSPs and applying for the Canada Disability Savings Program. On numerous occasions, applications have been rejected and/or have required special attention. The Public Guardian and Trustee have encountered the following issues in this process:

- ❖ Occasionally, names on the RDSP application do not exactly match names at the SIN registry. For example, if a middle name is included on the RDSP application that is not on the SIN Card, the application will be rejected. Information provided to the financial institution must exactly match what is on the child's SIN card.
- ❖ It took two years for the Public Guardian and Trustee to identify a contact in Ottawa to call to help resolve rejection issues. Heightened awareness and concern for maintaining client confidentiality and privacy has made sharing information more challenging.
- ❖ Sometimes the SIN number doesn't match CRA records but no specific information about what doesn't match with CRA records is forthcoming.
- ❖ When a youth turns 18, the current rules require that a new application be completed which is administratively burdensome.
- ❖ If the child is transferred from MCFD's care to a Delegated Aboriginal Agency (DAA), the Public Guardian and Trustee must contact the DAA to obtain their business number as the information provided to CRA/Services Canada must include the business number of the agency receiving the DTC associated Child Disability Benefit. If the Public Guardian and Trustee already has an agreement with a particular DAA, then it's simply a matter of

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updating CRA's records, however, in the case of a new agency, the process can take much longer and can be more complicated to resolve.

- ❖ Sometimes the Public Guardian and Trustee is told that a child is an ineligible beneficiary but explanations are not provided OR the refusal reason is that the child is no longer designated to attract the bond. Again, follow up is required in each of these cases.
- ❖ Finally, the Public Guardian and Trustee has reported some situations where the beneficiaries are rejected for multiple reasons. For example, the name doesn't match beneficiary information on file with CRA and the beneficiary has been deemed ineligible for reasons unknown.

The Public Guardian and Trustee must also track and reconcile all of the RDSP accounts, to ensure that the financial institution has made all the necessary applications and that each client receives the correct amount in their account.

For all of these reasons, administering RDSPs has been challenging and the associated work is taxing on resources that are already limited.

Current Situation

There were 8,384 children in the care of either the Ministry of Children and Family Development or a Designated Aboriginal Authority at December 31, 2010 (children-in-care). Within this group, 4,894 were in care under continuing custody orders and 3,490 under alternative care arrangements.

The number of children-in-care who have special needs is difficult to gauge. For the majority, the circumstances which bring them into care means that they are extremely vulnerable ("at risk") and could therefore be defined as having special needs. For the purpose of this research, however, we are interested in children and youth who qualify to open an RDSP.

As of March 2010, there were approximately 4,800 children in care of the Ministry of Children and Family Development (MCFD) through a continuing custody order. MCFD collected the federal Canada Child Disability Benefit for 371 of these children. The ministry also collected the benefit for an additional 274 children in care, making the total 645. (Collection of the Canada Child Disability Benefit is dependent on eligibility for the Disability Tax Credit.) These numbers do not include children in the care of Delegated Aboriginal Agencies. The Public Guardian and Trustee has initiated RDSP accounts for approximately 500 children

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in care, a move highly commended for its potential impact on the future security of these children and youth. There are, however, nearly 200 exceptions/rejections that have not yet been resolved. In June 2011, CRA provided assistance to the PGT to help resolve those issues and a project to correct these rejections will be initiated by the PGT.

The number of all children in care through a continuing custody order who may meet the criteria for the Canada Child Disability Benefit is unknown.

Transition to Adulthood

While parents may continue as the account holder when their sons and daughters reach adulthood, guardians and other legal entities acting as account holders for children may not. Thus when youth become adults, the Public Guardian and Trustee can no longer act as account holder.

If a young adult is not capable of making a Representation Agreement and has significant assets that require ongoing management, the Public Guardian and Trustee of BC may continue acting for the young adult as Committee of Estate. Legally, the Public Guardian and Trustee may be appointed to any of the roles of Power of Attorney, Representative or Committee of Estate, however, has questioned this appointment if the only reason is to manage an RDSP.

In 2010, the first youth with RDSPs transitioned out of care. Some issues have emerged that need to be addressed for these children to:

- ❖ Understand the value of their RDSP
- ❖ Manage and continue to build their RDSPs
- ❖ Receive assistance in making financial decisions as needed
- ❖ Reduce their vulnerability to unscrupulous people who may want to access their RDSP.

In relation to the RDSP, youth-in-care with special needs can be broadly clustered into one of three groups:

1. Youth who will be able to manage their financial affairs once they become adults (a subcategory of this would be adults who might have legal capacity but would be at risk with a significant asset).

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2. Youth who will not be able to manage their financial affairs once they become adults but are able to appoint a Representative under the *Representation Agreement Act* (meaning they have the capacity to grant a Section 7 Representation Agreement and they have a suitable person to appoint).
3. Youth who will not be able to manage their financial affairs when they become adults and have nobody in their life that would be willing or able to act as a Representative.

In addition to the challenges outlined above, several additional matters make the transfer of the RDSP at age 19 more difficult. At times, the youth have refused or otherwise failed to complete the necessary paperwork with the financial institution to arrange for the RDSP to be transferred into their name as holder. On occasion, the financial institution has transferred the account holder at the direction of the Public Guardian and Trustee but, ideally, the young adult should meet with personnel at the financial institution to establish a relationship. In addition, the now young adult may also wish to choose a different financial provider.

Research Design

Our objective was to interview the youth themselves, social workers and/or foster parents to determine:

- ❖ Awareness and understanding of the RDSP: are people aware of the plan and how it works?
- ❖ The barriers to appointment of an account holder once the youth becomes an adult
- ❖ The challenges in managing the RDSP in adulthood
- ❖ The financial literacy capacity of the youth: will the youth have the capacity with or without support or with or without financial literacy training to manage their RDSPs?
- ❖ Existing solutions: who is managing the RDSP?
- ❖ Potential solutions: if not the youth alone, who might be available, appropriate and willing to act as a support or legal representative?

The interview format was standardized; the following questions were asked:

- ❖ *Have you heard about the RDSP?*
- ❖ *What do you know about it?*

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- ❖ *Have you heard about the Canada Disability Savings Grant and Bond? What do you know about how they work? [If their knowledge was limited, we provided them with information about the RDSP.]*
- ❖ *How might an RDSP help you with your future goals?*
- ❖ *If you continue to contribute, over 20 years, you may have as much as \$_____ in your RDSP. What will that mean to you?*
- ❖ *The RDSP means making financial and investment decisions. How comfortable are you making these decisions on your own?*
- ❖ *When making financial decisions, like how to budget, how much rent to pay, bank accounts etc, who helps you with this?*
- ❖ *Who are some other people in your life that you trust? Would any of them be able to help with your finances- who?*
- ❖ *Explained about having a Representative to assist.... Is there anyone who might be a good representative for you if you needed assistance?*
- ❖ *Do you have questions or concerns that you would like to share with me?*

To seek participants, the Public Guardian and Trustee sent out letters to 24 youth 17 to 21 years old and 14 letters to youth over 19 years. Representatives of the Public Guardian and Trustee spoke with 9 foster parents or social workers in advance of the letter being sent and called 25 people to follow up on the letter as the initial response rate was low.

The letter (see Appendix D) provided some basic information about the RDSP, introduced the project and requested permission for PLAN to contact the youth. One letter was returned in the mail and one respondent outright refused to participate. Thirteen responded and agreed to participate; the remainder responded to neither the letter nor follow up phone calls.

Helene Eschbach of PLAN and Jack Styan of RDSP Resource Centre talked with 13 youth between ages 17-21 and/or their social workers and foster parents. For most of the youth, their RDSP asset was a bit more than \$1,000, one year of bond and investment income.

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Research Findings

The responses from the interviews are summarized below:

1. Have you heard about the RDSP?

- ❖ All but two of the youth (or their social worker/foster parent) had heard about the RDSP program.

2. What do you know about it?

- ❖ Three of the youth did not know they had an RDSP
- ❖ Nine of the respondents learned about the RDSP from letter introducing the project, which was sent out by the Public Guardian and Trustee
- ❖ Eleven had low knowledge about the RDSP. After receiving the letter, respondents either conducted online research or, in the case of one person, picked up *Safe & Secure* to learn more about the RDSP
- ❖ All had additional questions about the RDSP, eligibility, representation agreements, holders and accessing the account.

3. How might the RDSP help you with your future goals?

- ❖ The answers below are interesting - they indicate the future dreams and worries people have for themselves or the children they care for. Their aspirations are no different than those of typical youth, in spite of having been children-in-care and having special needs.
- ❖ Not all of their goals can be answered by an RDSP (some are short-term) but they are a good indication of a basic understanding of how the RDSP can assist people to become more self-sufficient and to fulfill their aspirations.

<i>Future Goal/ Dream</i>	<i>Number of times identified</i>
I would like to have a home of my own/ a better home	9
I would like to travel	3
I will worry less about money	5
I can buy things I need (better food, more clothes)	2
I can have a family and help my family	3
I can become educated	2

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I can do things I like (sports, publish a book, learn to use the computer)	3
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4. The RDSP means making financial and investment decisions. How comfortable are you making these decisions on your own?

- ❖ Ten of the thirteen youth did not understand investing concepts and will need direct assistance in managing their finances. Three of the youth had a lack of knowledge but, with guidance and education will most likely be able to become more knowledgeable and make their own decisions. All but one of the youth identified the need to have someone in their lives to assist them with budgeting, money management and the RDSP.
- ❖ None of the youth aged 19 and older have formal agreements in place to assist with managing their RDSP.

5. How connected are you to unpaid supportive people?

- ❖ One youth identified a connection to a school teacher and family. Three youth said that their original family could be involved, but 2 of those families may or may not be supportive. Ten youth said they have no unpaid people in their lives.

6. Who could assist you in helping you manage your RDSP?

- ❖ Two individuals identified unpaid, trustworthy people with whom they had relationships that could assist in managing their RDSP. Most identified foster parents or members of the foster family (sibling, aunts). One person thought their social worker could be of assistance. Two youth said they had no one to assist them.
- ❖ There were lots of questions about how foster parents could assist. Most did not know that they could contribute to the youth's RDSP, but would if they had the opportunity. They also were unsure if foster parents could help make financial decisions while the children were in their care, and as they leave their care, if foster parents could act as co-holders or as representatives.

While there was significant awareness of the RDSP among the interviewed group, the question remains whether children-in-care who might qualify for the RDSP are fully utilizing the opportunity. Full utilization requires awareness and knowledge among social workers about the importance of identifying children and youth in

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care who may be eligible for the Disability Tax Credit Status with CRA and its potential direct benefit to children-in-care. More specifically, there appears to be a potential knowledge gap among social workers and foster parents about options for legal representation in adulthood.

Analysis and Recommendations

Our investigation revealed three reoccurring themes:

1. Preparation for adulthood and transition out of care: When youth-in-care reach adulthood, they depart a formal system of care and move on to one of three situations: independent living; independent living with some support or a formal care system. There are formalized, comprehensive policies governing the transition of youth in care, however, we identified shortcomings in both the policy and implementation of the policy.
2. Financial illiteracy among the youth: Adults require a basic level of financial literacy to be able to function independently in life. This is a specialized group of youth: with appropriate education and support some will be able to manage their financial affairs independently. Others will require support over the short term and still others will require lifelong support.
3. Lack of informal relationships: All youth need support and advice as they learn to manage their finances independently; some youth require ongoing advice in managing their finances (supported decision-making); still other youth will always require people to manage their finances. All of these situations require unpaid, trustworthy people – in lives of the vast majority of people we encountered, these supports were absent.

Preparation for Adulthood and Transition Out of Care

At the back of every parent's mind are two facts: our children will not be children forever and we will not care for them for all of their lives. Consequently, at the same time as we are providing care for our children, we are preparing them for their life as adults. Concurrently, our children are also preparing for their independence but remain connected to the family structure and support. This process towards independence is different for each youth.

The limited nature of this research project did not include a thorough evaluation of the success of the service system (social workers, foster parents, Public Guardian

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and Trustee, and education system) in preparing children-in-care with special needs for adulthood. Our limited contact with the system, however, suggested that the over-riding priority was in meeting the basic needs of the children and that preparation of the youth for adulthood was lower priority.

Youth-in-care with special needs are faced with a transition conundrum – often their need for support remains but the relationships and support structure are subject to change when they reach the age of majority. This happens whether they are able to live independently or not.

Conversations with youth, foster parents and social workers, all highlighted the stress that ensues from the process of transition.

Over the past couple of years, the Cross Ministry Transition Planning Protocol for Youth with Special Needs (see attached) has outlined the various steps for transition and assigned responsibility to various Ministries. We refer to this document in our recommendations.

Legislation and policy are poor substitutes for the roles that parents play in guiding children to adulthood and yet, in the case of youth in care, a defined process creates clarity. As it currently reads, a child leaves the care of the Ministry for Children and Family Development when they turn 19. They either move into an adult service world or into independence, frequently without formal (paid) supports. Legally, they achieve the status of adulthood at 19 and become responsible for handling their own affairs. At 19, the Public Guardian and Trustee no longer has authority to manage their financial affairs, including the right to act as account holder of an RDSP.

Three documents outline the commitments, roles and responsibilities for transition planning for youth in care:

1. *Protocol Agreement: In respect of roles and responsibilities of the Public Guardian and Trustee, the Ministry of Children and Family Development and Community Living British Columbia* (dated January 22, 2008 and expired January 22, 2011). This document continues to be followed until the new protocol agreement is completed.
2. *Cross-Ministry Transition Planning Protocol for Youth with Special Needs*, signed by the Ministry of Advanced Education and Labour Market Development,

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- Ministry of Children and Family Development, Ministry of Education, Ministry of Health, Ministry of Social Development, Ministry of Public Safety and Solicitor General, Public Guardian and Trustee of BC, Community Living BC and BC Housing in October, 2009.
3. *Transition Planning for Youth with Special Needs: A Community Support Guide*, Ministry of Children and Family Development.

These documents are comprehensive; however, appear not to have been fully implemented. There are also some gaps in terms of the RDSP, financial literacy and support to build informal networks.

Recommendations

Full implementation of the Cross-Ministry Transition Planning Protocol would result in better transitional outcomes; however, additional changes would further improve the future outcomes for these youth-in-care in adulthood:

1. That preparation for adulthood be an explicit element of care during the youth's teenage years, including:
 - ❖ financial literacy training, experience and support
 - ❖ building financial assets
 - ❖ developing informal (unpaid) relationships that will continue beyond the transition period.
2. That social workers receive training on the benefits of opening an RDSP and the process and criterion for qualifying for the Disability Tax Credit so that RDSPs are opened for children as early as possible.
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4. That communication among the Public Guardian and Trustee, MCFD, children and foster caregivers be improved to optimize the use of the RDSPs to promote the financial security of children-in-care with special needs.
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6. That the service system be required to fulfill specific goals prior to being discharged from the responsibility of supporting any youth-in-care with special needs. This would require extending responsibilities for support beyond the age of 19, and could include goals such as:
 - ❖ Identifying at least 2 unpaid people to act as Representatives in a Representation Agreement
 - ❖ Ensuring that youth have the ability to manage their finances or have a Representative(s) in place who can manage their finances with or for them
 - ❖ Ensuring that youth have a social support system and individual skills to allow them to live safely in their community
 - ❖ Passing on information (e.g. the details about assets) to the youth, a legal Representative or caregiver as appropriate
 - ❖ That the Public Guardian and Trustee be responsible for managing assets until the appropriate supports are in place to do so.

7. That the federal government enable authorized entities, such as the Public Guardian and Trustee to act as account holder of RDSPs until the age of 25.

Financial Literacy

Financial literacy is gaining prominence as a key knowledge base and life skill. BC has an abundance of tools, resources and organizations that are educating vulnerable populations on basic financial matters: budgeting, saving, debt management, income, expenses and banking basics. There is a strong base of financial literacy best practices that can be drawn upon.

Financial literacy for individuals with disabilities has some additional components that are not included in basic financial literacy programs. Many people with disabilities have a closer relationship with government supports and services and the various policies that govern those services, as well as legal considerations regarding capacity and decision making. In addition, financial tools such as trusts, the RDSP and savings accounts need to be explained – each with different roles and rules. Finally, plain language and accessible communication is essential in the design of any resources or education.

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Currently, the references to financial planning in the Cross Ministry Transition Planning Protocol for Youth with Special Needs are:

- ❖ Age 14
 - Youth, parents and foster parents are to learn about long term financial planning; and learn about the RDSP, trusts, etc.
 - Public Guardian and Trustee (Public Guardian and Trustee) are to work closely with MCFD and Delegated Aboriginal Child and Family Services Agencies (DAAs) to provide information on financial /personal planning and ongoing legal matters.
- ❖ Age 17-18
 - Youth, parents and foster parents are to learn about legal agreements and tools to be in place when youth turns 19 (e.g. representation agreements).
- ❖ Age 19 and older
 - Provide information about financial support and assistance and role of the Public Guardian and Trustee
 - Public Guardian and Trustee are to support long term financial and legal planning needs (e.g. Will & Estate planning, transferring responsibility of a legal claim from the Public Guardian and Trustee to the adult or his/her legal representative).

The Cross- Ministry Transition Planning Protocol for Youth with Special Needs does not identify financial literacy as a specific life skill. There may be basic financial planning and budgeting, but as the financial tools, legal considerations and ongoing relationship with government policies, supports and services for youth with disabilities is most likely, a specific reference and designated Ministry ownership of this is important.

Our interviews highlighted the need for specific steps to be taken. The letter about the project from the Public Guardian and Trustee was effective in that almost all the individuals still in care learned about the RDSP and that they had one from the letter. Their social workers or foster parents conducted independent research to find out more information, but they still had many questions about the RDSP. Their questions were both about the RDSP, and about how it fit within a larger future financial planning framework.

However, the letter from the Public Guardian and Trustee was often the first indication to the youth and/or the foster parents that the youth had an RDSP.

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Several foster parents had questions about the specifics of the RDSP, the status of it and how foster families could contribute.

The youth who had exited care were the least knowledgeable about the RDSP and its status - two had neither heard about the RDSP nor knew that they had one. One individual conducted his own research and had some basic knowledge about the RDSP. The youth that have exited care seem to have inadequate basic financial management skills - one young woman was already one month behind in rent and said she was overwhelmed by day-to-day budgeting.

Recommendations:

1. That children, foster families and social workers receive information and resources about the RDSP as soon as an RDSP is opened. This information contains account details and permission from the holder (Public Guardian and Trustee) for foster families and community members to contribute to the child's RDSP.
2. That the responsibility for provision of financial literacy education be clarified: Ministry of Children and Family Development, the Public Guardian and Trustee or Ministry of Education.
3. That children, foster families and social workers are provided a plain language financial literacy resource that includes information about planning for financial security, basic budgeting and saving techniques, opening savings accounts, managing and maintaining an RDSP, filing taxes, utilizing trusts, interacting with financial institutions, creating Representation Agreements, government benefits regulations and the future role of various Ministries, among other financial literacy topics. These materials must be in plain language.
4. That youth are actively supported to gain the skills outlined in the financial literacy resource by their foster parents and/or social workers.
5. That youth are connected to their financial institution and supported to build a relationship with a designated financial planner to assist in managing their RDSP and outlining investment options.

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6. That the Public Guardian and Trustee may transfer the RDSP account to the financial institution of the youth or legal representative's choice, so that it is the most convenient, accessible financial institution.
7. That financial institutions play a role in providing financial literacy and financial planning support to youth who are able to manage their own financial affairs.

Supportive Informal Relationships

In June 2009, the Jim Casey Youth Opportunities Fund reported out on a project to build assets for youth aging out of foster care. The project and research is US-based, but their learning is informative and relevant. Most related to our research is the following:

- ❖ Young people aging out of foster care do not often have the typical development experience of learning how to manage money, and leave care without even the basic financial and asset development skills that enable people to achieve economic success;
- ❖ The 'assets' that young people transitioning from an intact family accumulate are primarily their education, their early work experience and their ability to live independently... they often receive help with post-secondary education expenses, help purchasing a car and help with the deposit on their first apartment;
- ❖ 58% of the youth in the Building Assets project had no permanent adult connection;
- ❖ 'However, what the data is also beginning to suggest – and what the participants have told us and common sense dictates – is that what young people need more than anything is a family. Early trends show that those participants who report having a permanent adult in their life are more likely to do better across outcome areas, in particular related to housing... and personal and community engagement'

The combination of the RDSP, contractual competency and structure of representation agreements highlights an issue that exists for many people with disabilities: social isolation. For adults who are not deemed contractually competent, or who need assistance in managing their finances, financial institutions require a legal authority to assist in making those decisions. In BC, we

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have a good option in the Representation Agreement – people can receive assistance in financial management and still maintain their decision-making rights. However, the Representation Agreement to provide support in the area of financial management requires two unpaid people to be named: a Representative and a Monitor.

Of the youth we talked to, 10 had only paid people in their lives. Combined with the fact that the majority of youth we interviewed will require assistance with managing their finances, this demonstrates the vulnerability of these youth to:

- a) unscrupulous people;
- b) loss of their RDSP as an asset; and/or
- c) inability to plan for a secure financial future.

The Transition Planning Protocol (2009) invites informal relationships into the transition planning team around each youth – a good step. However, the experience of these youth indicates that they may not have such relationships to invite in. Currently, several foster parents indicated that their commitment to the children in their care extends beyond their formal relationships with the Ministry. However, this is an exception and cannot be depended on as a safety net for these children.

The link between social well-being and financial security is strong and emphasis must be placed on building a supportive network of unpaid people around these children in order ensure their future financial security. Of the children who had only paid people in their lives, 5 are youth who foster families are committed to continuing to live with and support these youth after age 19. When compared to the youth exiting care with no or little informal supports, the increased need for services and subsequent cost to government was evident. Even though this was a small cohort and more inquiry needs to be done, building social networks could both create better lives for children and youth with special needs in care **and** potentially lower the service delivery cost to government.

In reference to the building assets project above, a family might be impossible to re-create. However, PLAN has 20 years of experience in building networks of care around individuals with the intent of providing loving relationships, care and oversight beyond the lifetime of parents. In addition, www.tyze.com builds on the PLAN model to develop, support and bridge informal and formal networks of

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support. These models and tools could be effective in reducing social isolation and building financial security for children in care.

Reducing social isolation has impacts far beyond financial security, and will benefit individuals in their emotional and physical health, their ability to contribute to society and ultimately reduce the level of future supports and services needed to care for these individuals.

Recommendations

1. That social isolation be prioritized as an issue to be addressed during care and in transitions to adulthood and be added to any policies governing the care and management of children-in-care (e.g.the Cross- Ministry Transition Planning Protocol for Youth with Special Needs).
2. That at age 14, children-in-care with special needs begin to have an intentional network built around them that includes informal relationships.
3. That by age 17, youth will have identified legal Representatives to assist them in managing their RDSP when required.
4. That foster caregivers and social workers are educated in how to build networks.
5. That foster caregivers understand the structure of a Representation Agreement and assist in identifying potential Representatives, including themselves if they become unpaid caregivers.
6. That the role of the foster caregiver’s informal network be encouraged and recognized in the care of the child.
7. That foster families be exposed to other families caring for children with special needs both for support and the learning about the “possibilities” for the children that they are caring for
8. That networks are educated in the specific role that they may play in assisting to manage and maintain a youth’s finances in later years.

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Conclusion

BC's Public Guardian and Trustee demonstrated best practices when they opened RDSP accounts for the children-in-care. The practice, however, presented the challenge of future stewardship of these young people's RDSPs.

In response, this research project, including interviews with 13 youth and/or their caregivers and social workers, has deepened our understanding of the issues faced when children-in-care with special needs have assets, specifically RDSPs, and provided a snapshot of how youth transitioning out of care might best manage their RDSPs.

Our interviews identified three arenas in which changes need to be implemented to enable effective future stewardship of children-in-care's RDSPs: transition planning, informal relationships and financial literacy. More detail is provided in the Summary of Recommendations, pages 2 – 4.

More than anything, this pilot made evident the link between social and financial well-being, and the need for early careful planning. The RDSP provides a tremendous opportunity for children-in-care to have more secure futures. It also underlines the fact that people who are vulnerable become even more vulnerable without caring family or friends in their lives to provide support, mentorship, advocacy and an extra set of watchful eyes. Ensuring that children-in-care had unpaid, caring adults in their lives when they reach adulthood would improve stewardship of RDSPs immeasurably.

The authors further believe that caring support networks would also improve their quality of life and life outcomes. A literature review conducted by PLAN Institute for Caring Citizenship (Social Networks Annotated Bibliography, Brian Smith, 2003) supports this perspective. Many authors have documented the benefits of having an unpaid, caring network of people.

The results of our study are based on a small cohort of children in care with disabilities. Further study, in particular with children who leave the care of the Ministry to live independently, is warranted.

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Appendix A. Individual Recommendations

Note: names and other identifying information have been altered and/or stripped from the following individual situations. Any similarity to actual situations is purely coincidental.

Our committee had extensive discussion regarding the merit of leaving these examples in the report. In the end, we (Kristi and Jack) decided to keep them in the report for several reasons. First, to respect the valuable personal contributions made by the youth, second, because they add a level of richness to the paper that we thought would be lost without them, and finally because they provide some rudimentary direction for planning and supporting youth in care with RDSPs.

Kelly, age 18

Kelly will be turning 19 soon and leaving foster care. She has a poor understanding of money matters; for example, she is unable to make change for the bus. Kelly's foster family knew very little about the RDSP and will probably not be a future support for her. Kelly has a trusting relationship with her grandfather, whom she regularly spends time with.

Recommendations:

- ❖ Contact Kelly's grandfather to provide information about the RDSP and to explore his interest in acting as a Representative, under the *Representation Agreement Act*, to assist in the financial management of her RDSP.
- ❖ Provide financial literacy education to Kelly so that she can become more independent when handling money. Give her a basic understanding of her asset.
- ❖ Ensure that Kelly's future supports know about the RDSP and how to maintain it.

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Jagrup, age 19

Jagrup's foster mother mom, Lahkvir, is keenly interested in his future and wants all the information that she can get about the RDSP. Lahkvir has already established a savings account, with a modest amount of savings in place, for Jagrup. Jagrup is currently going to college and will continue to live with Lahkvir. Although elderly, Lahkvir has indicated that one of her daughters is a professional and might be willing to act as a holder of Jagrup's RDSP.

Recommendations:

- ❖ Provide detailed information about the RDSP to this family, including how they can contribute to Jagrup's account
- ❖ Provide information about Representation Agreements. Determine whether Lahkvir's daughter could become a Representative. Provide information and assist in creating a Representation Agreement.
- ❖ Explore the transfer of some or all of Jagrup's savings to his RDSP.
- ❖ Provide information about transferring the RDSP to the family's local bank. There is no BMO locally and the family would like to be able to go into the bank, make deposits, and speak with an investment adviser.

Su-laine, age 18

Su-laine lives in a foster home with Peggy and Joe, her foster parents. She will continue to live with them after she turns 19. Su-laine understands some of the basics of the RDSP and was the key informant in our interview and Peggy was present. Su-laine understands that the RDSP will help her save for the future. Peggy expressed that Su-laine has difficulty holding on to money and will need someone to help her manage her assets. Additionally, she is the beneficiary of a trust fund, which is managed at her bank.

Recommendations:

- ❖ Provide detailed information about the RDSP to this family, including account details, grant and bond, and payments.
- ❖ Provide information about Representation Agreement to Su-laine, her older brother and her aunt, who may be a potential Representative with Su-laine's aunt as the monitor.
- ❖ Provide financial literacy education for Su-laine so that she may feel more confident about handling money and gain enough skills and knowledge to manage her RDSP.

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Jon, age 18

Jon lives with his foster mom, Betty, who will continue to provide care after he turns 19. Jon has a part time job at Save-on Foods, but he often runs out of money. Jon's extended foster family is large and includes aunts, uncles and grandparents. Jon trusts his "foster aunt" and would like her to be his Representative. Jon's foster "foster aunt" is well informed and eager to help him in any way that she can.

Recommendations:

- ❖ Provide detailed information about the RDSP to this foster family, including account details, grant and bond, and payments
- ❖ Provide information and support as Jon and his family work on a Representation Agreement – "foster aunt" to be his representative with another member of the extended family to act as a monitor.
- ❖ Provide financial literacy support for Jon, including information on will & estate planning. Show him how to create and live on a budget. He may be able to manage his RDSP independently in the future.

Tariq, age 18

This interview was conducted with the social worker. We also met with the foster family and CLBC to provide information regarding Tariq's RDSP.

Tariq is living with his foster mother and will continue to live there, paying room and board, after he turns 19. Tariq has no knowledge of his assets. Tariq never handles money and will need a holder for his RDSP at least for the foreseeable future. Currently Tariq's foster mother handles all of his financial matters.

Recommendations:

- ❖ Provide detailed information about the RDSP to this foster family, including account details, grant and bond, and payments
- ❖ Based on our interviews, we were unable to identify a potential representative. Continue to work with the foster family to determine if there is an appropriate person to act as holder for Tariq's RDSP. If not, begin to assist Tariq to develop unpaid relationships.
- ❖ Work with CLBC to be sure that Tariq will continue to have a good place to live, learn how to handle money, and understand the basic information about his RDSP.

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Cam, age 18

Cam lives with his foster mother. Cam's foster mother received the letter from PGT and helped Cam understand the information. Cam says that he has no idea about finances but that his foster mother helps him with money. Cam trusts his foster mother and his foster siblings, who are adults. One of them might be able to act as the holder of his RDSP. Cam is well supported by his foster family and will continue to live with them.

Recommendations:

- ❖ Provide more information about the RDSP and make it accessible so that Cam and his foster family can easily make deposits. The family plans to contribute \$1500 into his RDSP each year.
- ❖ Provide information and help Cam make a representation agreement with his foster sibling.
- ❖ Provide financial literacy support for Cam so that he can learn to handle money.

Ted, age 17

Ted lives with his foster parents and will continue to live with them when he reaches 19. Ted's foster dad says that Ted will most likely struggle to obtain and maintain employment. Ted is not currently able to make sound decisions around money; he cannot count coins. Ted's foster parents handle all of his finances. They have made contact with the PGT in an effort to better understand Ted's RDSP and have already made inquiries about Representation Agreements with NIDUS. Ted's foster dad says that Ted trusts his foster parents and siblings and that they will help to manage his asset. Ted has siblings living with another foster family who might also qualify for RDSPs – it's not clear if applications for the DTC have been made on their behalf.

Recommendations:

- ❖ Provide information about the RDSP to the foster family of Ted's siblings.
- ❖ Provide detailed information about the RDSP to this foster family, including account details, grant and bond, and contributions. The family would like to be able to go to their local branch of BMO and make deposits.
- ❖ Provide support to Ted and his foster family to learn about and enact a Representation Agreement appointing one of his siblings as his Representative.

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Bill and Gord, age 18 and 20

Gord will soon be moving into his own apartment. Both boys are receiving Disability Assistance benefits. They have some basic information about the RDSP. Their foster parents are aging and, while supportive, are not interested in the ongoing involvement that would be required of a Representative. Both young men need help in managing their expenses. Bill will likely require support after he becomes an adult. No one was identified as a potential representative.

Recommendations:

- ❖ PGT continue to hold the RDSP for Bill and Gord in a transitional role.
- ❖ Provide detailed information to CLBC regarding the RDSP along with transition to adult services.
- ❖ Focus on building informal relationships with a view to identifying Representatives for each of the boys.
- ❖ Provide financial literacy information and skills for Bill and Gord so that they can learn to manage their finances.

Camille, age 20

Camille lives completely on her own since she left foster care. She did not know that she had an RDSP. She is living on PWD, but sometimes does not have enough money and has already missed a rent payment. So far she has made all of her own decisions about money. She trusts a teacher from her high school as well as the teacher's husband. She thinks they could be her Representatives to assist her in managing her money. She would like more information from NIDUS about the process. Camille doesn't know who files her income taxes but she knows how to use the internet.

Recommendations:

- ❖ Provide detailed, plain language RDSP information to Camille- she may or may not require a Representative to help manage her RDSP.
- ❖ Connect Camille to a financial planner that she can work with. If her current financial institution cannot provide this service, transfer the RDSP account to a financial institution that can.
- ❖ Contact the teacher and her husband to see if they are willing to provide some oversight and assistance to J regarding her financial matters.
- ❖ Help Camille complete a representation agreement.
- ❖ Camille is isolated and vulnerable - connect her to local community supports and services.

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Rahim, age 19

Rahim attended the interview with his CLBC worker. He had heard about the RDSP and had spent time reading PLAN's book - *Safe and Secure*. He had a basic understanding of his asset, as well as the grant and bond. Rahim knows how to save money but he will require help making decisions regarding investments. He knows how to make a budget and can use Quicken. He is interested in learning about the stock market. He knows how to manage his day to day finances.

Rahim stated, "I am an orphan. I live in a group home and my finances are handled for me." He made statements that indicated that he does not have a very positive self-image. He has moved around a lot and would like some stability in his life. He does not have anyone in his life that is not a paid worker. He is most likely able to act as holder on his own account, but may need some support. Rahim is isolated. When asked "who do you think could assist you with your finances and your RDSP?", Rahim pointed to the interviewer and said "how about you?" The CLBC worker indicated that there is no one available to act as Rahim's Representative.

Recommendations:

- ❖ Connect Rahim to a financial planner at his bank to assist him in managing the RDSP
- ❖ Provide detailed RDSP information to CLBC well in advance of the transition from child to adult services. Be certain that the social worker knows about the asset.
- ❖ An immediate focus to be placed on building informal relationships with a view to identifying a Representative.

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Appendix B: Questions and Roles

1. Establishing Eligibility

Who is responsible for identifying children who might qualify to open an RDSP and for establishing eligibility?

Options:

- ❖ MCFD/DAA Social Worker (DTC)
- ❖ Public Guardian and Trustee (SIN)
- ❖ Foster Parents Communications and staff training

2. Opening an RDSP and acting as Account Holder

Who is responsible for opening an RDSP on behalf of a child-in-care and for acting as the Account Holder while he/she is a minor?

Options:

- ❖ Public Guardian and Trustee

3. Contributions

What sources of funding might we be able to access to make contributions on behalf of a child-in-care so that the RDSP takes full advantage of federal government contributions?

Options:

- ❖ Ministry for Children and Family Development
- ❖ Delegated Aboriginal Child and Family Service Agencies
- ❖ Ministry of Social Development;
- ❖ BC Endowment 150 Fund;
- ❖ Foundations (Canucks Foundation; CKNW Orphans Fund; Variety Club)
- ❖ Birth families
- ❖ Foster caregivers and their extended family

4. Children who become Vulnerable Adults

While many children will become adults who have legal or contractual competency, they may be particularly vulnerable with a significant asset because:

- ❖ They have poor financial literacy skills
- ❖ Their disability (e.g. fetal alcohol syndrome, bipolar, brain injury) predisposes them towards impulsive behaviour

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- ❖ They are isolated.

“How can we ensure that the RDSP is well managed once these children become adults?” is a key question for potential contributors to their plan.

Options:

- ❖ Financial literacy training
- ❖ Development of social networks to provide support throughout their lives
- ❖ Creation of a Pooled – RDSP Plan that has restrictive terms on withdrawals (only lifetime disability assistance payments)

5. Children becoming Adults who appoint a Section 7 Representative

Other children might not have legal or contractual competency but might have the capacity to appoint a Representative under Section 7 of the Representation Agreement Act.

The same question as above, “How can we ensure that the RDSP is well managed once these children become adults?” applies to these children.

Options:

- ❖ Development of social networks to provide support throughout their lives
- ❖ Creation of a Pooled – RDSP Plan that has restrictive terms on withdrawals (only lifetime disability assistance payments)
- ❖ Committeeship; Public Guardian and Trustee or other person

6. Children becoming Adults without capacity or suitable people to appoint a Section 7 Representative

Who will be the account holder of RDSPs of children who cannot manage their financial affairs when they become adults and have nobody in their life that would be suitable to act as a Representative?

This question requires an expedient response as the Public Guardian and Trustee is currently in the position of determining how RDSPs of children-in-care will be managed once they become adults.

Options:

- ❖ Section 7 Representative - development of social networks to provide support throughout their lives and potential to appoint a suitable Representative

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- ❖ Creation of a Pooled – RDSP Plan that has restrictive terms on withdrawals (only lifetime disability assistance payments)
- ❖ Committee, Public Guardian and Trustee or other person.

Appendix C. Registered Disability Savings Plan

The Registered Disability Savings Plan is a savings plan designed specifically for people with disabilities in Canada. The first of its kind in the world, this new tax-deferred savings vehicle will assist families in planning for the long - term financial security of their relatives with disabilities.

Launched on December 1st, 2008, the Registered Disability Savings Plan will allow families an opportunity to contribute up to \$200,000 into a family member's plan, while leveraging generous federal contributions of up to \$90,000 through the Canada Disability Savings Grant and Canada Disability Saving Bond. For low-income individuals, the Canadian Disability Savings Bond will contribute up to \$20,000 into their plan, no contributions necessary.

The Government of Canada has led the way in enabling Canadians with a disability to save for their future by becoming the first country in the world to design and implement a Registered Savings Plan specifically designed for people with disabilities.

Our research indicates that as many as 500,000 Canadian families could benefit from the plan, which would result in billions of dollars of family contributions being leveraged, enhancing the future financial security of people with disabilities across the country.

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Appendix D. Letters of invitation from Public Guardian and Trustee

1. *Under 19 Letter*

January 27, 2011

Dear

I am writing to invite you to be a part of a project about the Registered Disability Savings Plan. The PGT, as your Guardian of Estate, established a RDSP for you and so far, you have received XXXXX in bond money from the Federal Government.

Soon you will be 19 and legally an adult and we will need to transfer the responsibility of managing your RDSP to you. This will mean that you will have responsibility for managing the XXXX in bond money when you turn 19. Even if you do not participate in this project, the RDSP can be transferred to you through other arrangements in the future. You are not required to participate in this project in order to take over managing your RDSP at age 19.

If you would like to participate in this project we can meet with you and give you information about how to manage and use the money in the RDSP. A representative from PLAN will contact you and arrange a meeting.

If you do not wish to participate in the project but would still like to receive information about the RDSP, please contact your Guardianship and Trust Officer at the PGT at 604-775-3480.

If you want more information before you decide to participate in this project or if you think you might need some assistance to participate please call or email me at 604-775-3484/smaloney@trustee.bc.ca.

If you wish to participate in this project, please sign the letter below and return it to me at 700-808 W. Hastings, Vancouver, BC V6C 3L3 or by fax at 604-775-3479 or you can call or email me at 604-775-3484/smaloney@trustee.bc.ca.

Yours truly,

Sara Maloney
Director, Child & Youth Services

Registered Disability Saving Plan
Implications for Children-in-care

RDSP Project
604-775-3484
smaloney@trustee.bc.ca

Yes, I would like to participate.

Date

Over 19 Letter

January 7, 2011

Dear

I am writing to invite you to be a part of a project about the Registered Disability Savings Plan. The PGT, as your Guardian of Estate, established a RDSP for you and so far, you have received _____ in bond money from the Federal Government.

Now that you are over 19 and legally an adult, we would like to transfer the responsibility of managing your RDSP to you. This will mean that you will have responsibility for the _____\$ in bond money. Even if you do not participate in this project, the RDSP can be transferred to you through other arrangements in the future. You are not required to participate in this project in order to take over managing your RDSP.

If you would like to participate in this project we can meet with you and give you information about how to manage and use the money in the RDSP. A representative from PLAN will contact you and arrange a meeting.

If you do not wish to participate in the project but would still like to receive information about the RDSP, please contact your Guardianship and Trust Officer at the PGT at 604-775-3480.

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If you want more information before you decide to participate in this project or if you think you might need some assistance to participate please call or email me at [604-775-3484](tel:604-775-3484)/smaloney@trustee.bc.ca.

If you wish to participate in this project, please sign the letter below and return it to me at

700-808 W. Hastings, Vancouver, BC V6C 3L3 or by fax at 604-775-3479 or you can call or email me at [604-775-3484](tel:604-775-3484)/smaloney@trustee.bc.ca.

Yours truly,

Sara Maloney
Director, Child & Youth Services
RDSP Project
604-775-3484
smaloney@trustee.bc.ca

Yes, I would like to participate.

Date

Appendix E. Cross Ministry Transition Protocol for Children in Care with Special Needs