
'Not so Easy to Navigate'

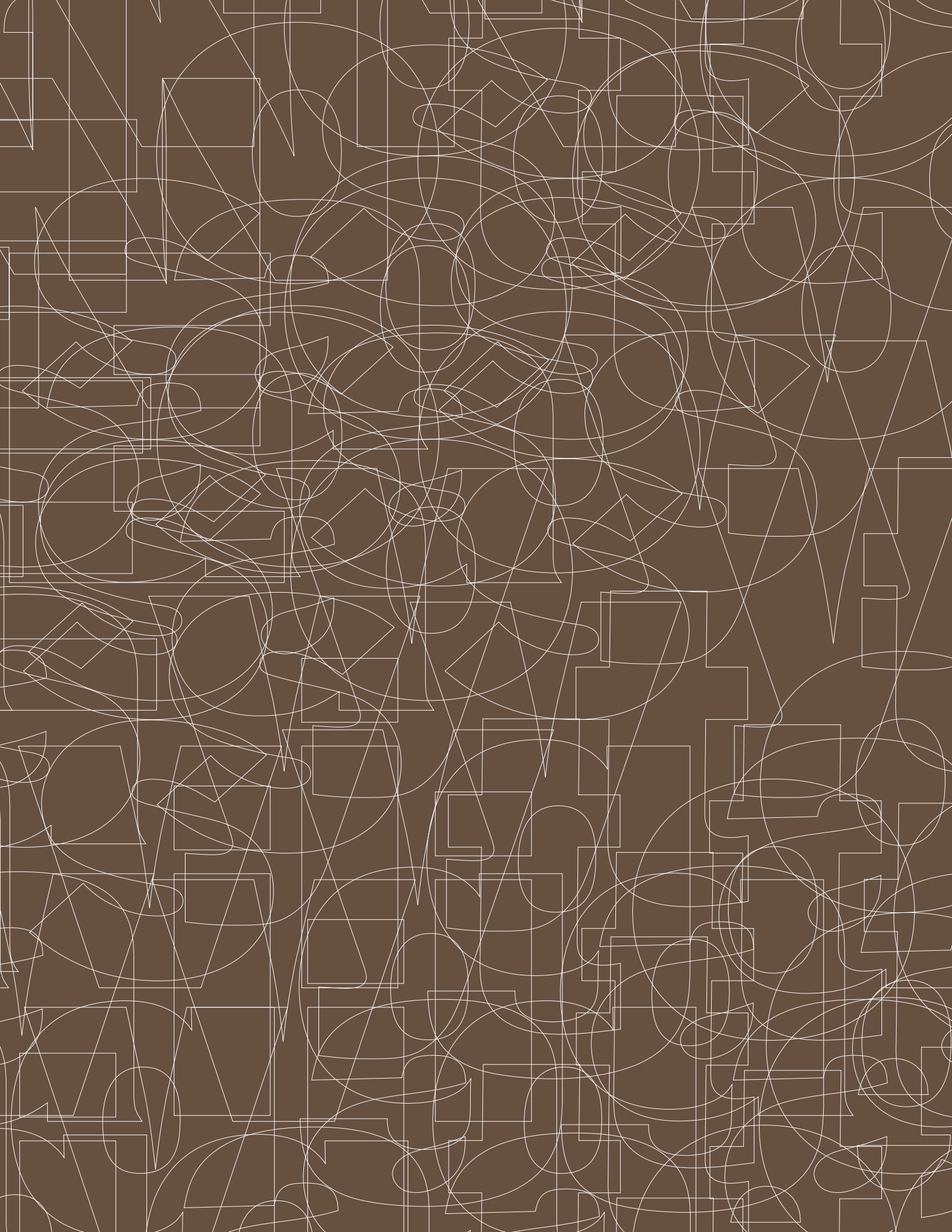
A Report on the Complex Array of Income Security Programs and Educational Planning for Children in Care in Ontario

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Not so Easy to Navigate



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Executive Summary

Young people who have been taken into state care report that the most difficult issue they faced when leaving care was the lack of emotional, financial, and educational support. This paper describes the major financial supports currently available in Ontario and proposes ways to improve the financial and educational well-being of youth once they leave care.

There are almost three million children in Ontario. Most of them live with their families, who receive federal and provincial child benefits until the child reaches 18. Many families save for their child's post-secondary education through Registered Education Savings Plans. The system of child-based benefits is complicated and often difficult to navigate. Nor is the system of education-based benefits well understood.

Nearly 18,000 children in Ontario are in the care of Children's Aid Societies. These children must navigate a different set of income security programs. Most of these children do not simply go into care and stay there. Often, they move back and forth – in and out of care. This means that two complex sets of programs must be navigated during times when the parent may either be absent or having difficulty. We cannot expect any child to understand the range of benefits available, let alone apply for any of them. The onus falls on the child's parents and support system, if there is one.

The programs described in the report may be looked at through a "life course" lens. Child benefits help with the cost of raising a child. Additional benefits help offset the costs of caring for a child with a disability. Educational benefits provide the opportunity to pursue post-secondary education. Once children reach 18, they move towards self-reliance. For young people leaving care, this last stage can be the most challenging as they struggle to make ends meet. For most, the prospect of a higher education is simply not feasible.

In 2004, the federal government introduced measures to encourage low-income families to contribute to RESPs. The new Canada Learning Bond provides up to \$2,000 for each child. All the family has to do is open an RESP; no deposit is needed. The Canada Education Savings Grant was enhanced to provide additional benefits for lower income families. The grant matches parental contributions, to a maximum lifetime grant of \$7,200. Children in care were not initially able to benefit from these changes.

Since July 2006, children in care under six in Ontario have the amount of the federal Universal Child Care Benefit put in an RESP. They benefit from both the Canada Learning Bond and the Canada Education Savings Grant. However, once they turn 6, they are no longer eligible for further Canada Education Savings Grants, since no further deposits are made to their RESP.

Children in care are therefore at a double disadvantage. Not only are they facing the challenges associated with being in care, they do not benefit from programs the same way that children living with their families do.

We propose a new approach: deemed RESP contributions for children in care. Currently, when a child is taken into care in Ontario, the Canada Child Tax Benefit is paid to the Children's Aid Society. This benefit is known as the Children's Special Allowance (CSA) and becomes part of the Society's operating budget. We propose that the CSA be considered as a "deemed RESP contribution". The money would continue to go to the Children's Aid Society, but it would be considered as an RESP contribution, even though no deposit would be made. This change in policy would mean that children in care would be eligible to receive matching Canada Education Savings Grants and, where eligible, the Canada Learning Bond. This new option would be more equitable, ensuring that all children and youth in care would benefit from matching federal education grants. For children in care for most of their young life, it would provide them with the maximum amount of \$7,200.

We know that youth in care have more difficulty in completing high school than their peers. Just over 20% of those in permanent care access post-secondary education. Savings policies that automatically include children in care can go some way to putting these children on an equal footing with their peers.

We propose the following recommendations:

Extend benefits

The government of Ontario should explore with the federal government the possibility of making the Children's Special Allowance a "deemed contribution" to an RESP.

The government of Ontario should explore the option of having a portion of the benefits paid under the Ontario Assistance for Children with Severe Disabilities program paid in trust while the child remains in care.

Navigating the system

Our income security system for children is complicated and poorly understood. Most child protection work is crisis-driven, with little time to consider the financial well-being of youth once they leave care. The Ontario Ministry of Children and Youth Services should:

- Create a road map of programs, supports, and contacts for those concerned with the financial welfare of children and youth in care, and
- Develop and deliver a course for child welfare workers on the range of supports and financial benefits available to the children they work with.

Supporting youth leaving care

The age of eligibility for Extended Care and Maintenance should be increased to 25 years from 21.

The province should increase and standardize the Extended Care Allowance to reflect current living costs and ensure it increases with the cost of living.

Further research

All provinces and territories should undertake a similar study of benefits for children and youth in care in their jurisdictions.

Introduction & Overview

Introduction

This paper explains the various income security programs and plans available to children in care in Ontario. At first, the task seems straightforward – simply document them all. The problem is the complexity. Even when children live at home with their families, it is hard to navigate the maze of child-based programs. When children live in care, there is a different set of income programs, making the maze all the more difficult to navigate, at a time when the family is destabilized.

We explain the two sets of programs and the issues related to navigating between them, especially for children who move in and out of care one or more times during their childhood. There is a stark difference in monetary outcomes for children at home and children in care.

Few people are experts on the ins and outs of these programs. We have three goals for this paper:

1. Shed light on these programs in the hope that staff, friends, advocates, and family will be able to do a better job.
2. Provide the basis for government to do a better job of explaining and delivering these programs.
3. Recommend changes to improve the financial situation of youth leaving care.

Overview

There are almost three million children in Ontario. Nearly 18,000 of them are in the care of Children's Aid Societies (CASs), where the province has assumed the role of the parent. These children account for **1 out of every 167 children** in the province, the second lowest percentage of children in care in Canada.

CASs have the exclusive mandate to provide child protection services in Ontario. There are 53 societies throughout the province, each operating autonomously under the provisions of the *Child and Family Services Act*. The Ontario Ministry of Children and Youth Services funds and monitors CASs, develops policy, and licenses group and foster homes for children.

On March 31, 2009, there were 17,844 children in the care of Children's Aid Societies.¹ Of these:

- 9,215 (51.6%) were Crown wards
- 2,443 (13.7%) were former youth in care between the ages of 18 and 21 who had signed Extended Care and Maintenance agreements
- 1,431 (8.0%) were society wards – cases that required review every 12 months
- 4,031 (22.6%) were in the temporary care of a society
- 611 (3.4%) were in customary care in a First Nations community
- 101 (0.6%) were placed for adoption
- 12 (0.1%) were in care under a Special Needs Agreement.

Nearly two-thirds of these children and youth were current or former Crown wards, meaning they were in the permanent care of Children's Aid Societies. The CAS was their parent. The remaining children were in care on a temporary basis; they might move in and out of care several times before reaching adulthood.²

We know that children in care have more special needs than their peers. The 2007 Crown Ward Review³ looked at the files of 5,548 children – about 60% of those in the permanent care of CASs. Of these, 82% (4,564) were identified as having special needs. The most prevalent special needs were:

- ADD/ADHD – 29%
- Psychiatric diagnosis – 20%
- Developmental disability – 10%
- Learning disability – 9%

Furthermore, 49% of the cases reviewed (2,719) were identified as having behavioural support needs (that is, they presented a risk to themselves or others). Of these, aggressive or assaultive behavior was by far the most prevalent problem, at 76% of the subgroup.

In 2006, the Ontario Association of Children's Aid Societies released its Youth Leaving Care Survey. The survey asked 300 youth who were on Extended Care and Maintenance (ECM) Agreements about the issues they faced when leaving the child welfare system. The youth identified three top issues: emotional, financial, and educational support.⁴ They wanted a supportive adult during the transition from care to independence. They needed adequate financial support for daily living. And they needed educational support – bursaries, grants, and scholarships – to complete their education.

A fourth item raised by the youth is also worth noting: the need to extend the age of eligibility for ECM from 21 to 25.

There are approximately 5,400 youth aged 16 to 20 receiving CAS services in Ontario.⁵ This segment of the child welfare population faces the challenges associated with leaving care without what most youth take for granted: family support, both emotional and financial.

1 Children in Care Fact Sheets as at March 2009, received from Virginia Rowden, OACAS, November 17, 2009.

2 A child cannot be taken into care again after reaching the age of 16, but a child already in care might remain so up to the age of 18, and even to the age of 21 through an Extended Care and Maintenance Agreement.

3 Crown Ward Review 2007, received from Virginia Rowden, OACAS, April 22, 2009.

4 Youth Leaving Care Survey, 2006, page 2. <http://www.oacas.org/about/programs/youthcan/07conference/youthleavingcare07oct25.pdf>

5 Children in Care Fact Sheets as at March 31, 2009, received from Virginia Rowden, OACAS, November 17, 2009.

Part 1:

Income Benefits for Children in Ontario

The basics of income security benefits for children at home and in care

The chart below describes the programs available for children living at home with their parents or guardians and the parallel set of programs for children in care.⁶ Some of the programs for children in care are special versions of a mainstream program. Some are

similar programs, but paid for differently. Some are especially designed for children in care, entirely replacing programs for children living with their families.

Chart 1: The complex array of programs and plans

Type of Program or Plan	For children living with family	For children living in care
Child Benefits		
Basic child benefits	Canada Child Tax Benefit (CCTB) – Basic Benefit	Children's Special Allowance (CSA) (CAS receives to offset costs)
Income-tested benefits	National Child Benefit Supplement (NCBS)	
Ontario child benefits	Ontario Child Benefit (OCB)	OCB Equivalent
Child care benefits	Universal Child Care Benefit (UCCB)	UCCB for children in care (RESP)
Contributory benefit	CPP child benefit	Paid to CAS
Educational Assistance		
Education Grants	Canada Education Savings Grant (CESG)	CESG (special RESP)
Learning Bonds	Canada Learning Bond (CLB)	CLB (special RESP)
Registered Plans	Registered Education Savings Plan (RESP)	Special RESP
Access grants	Ontario Access Grant plus federal grants ⁷	Ontario Access Grants for Crown Wards
Fees	No comparable program	Ontario Crown Ward Postsecondary Application Fee Reimbursement
Disability Benefits		
Income-tested benefits	Child Disability Benefit (CDB)	Included in Children's Special Allowance
	Assistance for Children with Severe Disabilities (ASCD)	Not paid to children while in care
Special programs		
Temporary and transitional care	Temporary Care under Ontario Works paid to relatives and others not at arm's length	Extended Care & Maintenance Agreements (ECMs)

⁶ This does not include all programs. For example, disabled children may benefit from a Registered Disability Savings Plan. Children in care who have been abused may receive compensation through Criminal Injuries Compensation Board of Ontario.

⁷ Ontario Student Assistance Plan applicants are automatically considered for a number of federal and Ontario grants. These are not described in this report. See https://osap.gov.on.ca/eng/not_secure/plan_grants_fulltime_123.htm

Chart 2 shows the maximum monthly benefits paid when children live with their families, and the comparable amounts paid on their behalf when they live in care. It is notable that much of the government money a lower-income family might choose to put away as savings for a child's future is no longer available for that purpose when the child is living in care.

Chart 2: Maximum monthly benefit levels (January 2010)

Program or Plan	Living with family	Living in care
Child Benefits*		
Basic child benefits	CCTB – Basic Benefit: \$111.66	CSA \$284.66
Income-tested benefits	NCBS – \$173.00 first child	
Ontario child benefits	OCB – \$91.67	OCBE \$91.67**
Child care benefits	UCCB – \$100.00	UCCB for children in care (RESP) – \$100
Contributory benefit	CPP child benefit – \$214.85	Paid to CAS – \$214.85
Educational Assistance		
Education Grants	CESG – maximum \$7,200 lifetime	CESG (special RESP)
Learning Bonds	CLB – maximum \$2,000 lifetime	CLB (special RESP)
Registered Plans	RESP – maximum \$50,000 per child (individual or family contributions)	Special RESP
Access grants	Ontario Access Grant – \$3,000/year maximum – plus federal grants	Ontario Access Grants for Crown Wards – \$3,000/year maximum
Fees	No comparable program	Ontario Crown Ward Postsecondary Application Fee Reimbursement – \$296/ first year
Disability Benefits		
Income-tested benefits	Child Disability Benefit (CDB) – \$204.58	Added to CSA (\$284.66 + \$204.58)
	Assistance for Children with Severe Disabilities (ASCD) – \$440	Not paid
Special programs		
Temporary and transitional care	Temporary care under Ontario Works – \$241.00	Extended Care & Maintenance – average \$830.00

* Amounts that are shaded are available to youth when they leave care.

• Foster families receive additional financial support to care for children and youth living with them.

** OCBE for youth aged 15 to 17 is kept in a CAS pooled account and paid out when the youth leaves care.

A brief history of the diversion of child benefits

Since 1945, families have received federal benefits to help with the costs of raising their children. Provisions existed to ensure that child welfare agencies received the equivalent benefit for children in their care.

A major change to the landscape of federal child benefits occurred in 1998, when the National Child Benefit (NCB) was introduced. The NCB was a joint initiative of the federal and provincial or territorial governments. The federal role was to provide financial benefits to families with children, while the provinces and territories provided benefits and services to low-income families with children. The federal government introduced the Canada Child Tax Benefit (CCTB), which had two components: a basic benefit for middle-income families with children and the National Child Benefit Supplement (NCBS) for low-income families with children. Most provinces and territories “clawed back” (offset) the NCBS by reducing social assistance payments to low income families by the amount of the supplement.

Child welfare agencies receive a benefit equivalent to the CCTB for children in their care. The Children’s Aid Society must apply to have the federal CCTB redirected; once this is done the benefit is known as the Children’s Special Allowance. The funds become part of the CAS’s operating budget and are used toward the care of the child.

With the introduction of the NCBS in 1998, provinces and territories had the option of clawing back the NCBS from the Children’s Special Allowance that went to child welfare agencies.⁸ About half of them chose to do so. Ontario chose not to claw back the CSA, and Children’s Aid Societies have continued to receive the **full** amount of both the basic benefit and the NCBS to maintain children in their care.

Matching parental savings in RESPs – A change in course that did not include children in care

The landscape changed further in the 2004 federal budget, when the Canada Education Savings Grant was enhanced to benefit low-income families and the Canada Learning Bond was announced.⁹ Prior to this time, RESP savings among low- and middle-income families were modest. These new initiatives were designed to encourage low-income families to save towards their child’s post-secondary education by increasing federal contributions to existing RESPs.

When children live with their families, they can benefit from the additional federal funds if parents are putting money, such as the Canada Child Tax Benefit, into an RESP for them. However, this does not happen when children are in care. The benefit, now called the Children’s Special Allowance, becomes part of the Children’s Aid Society’s operating budget and is used for the care of child. In hindsight, had Ontario chosen to claw back the Children’s Special Allowance, it could have used the funds to establish RESPs for children in care. The RESPs would in turn have generated additional federal contributions.

Since Ontario did not choose that course, the need remains to put children and youth in care on the same footing as children who grow up in their family home.

8 2006 National Child Benefit Report. See http://www.nationalchildbenefit.ca/eng/pdf/ncb_progress_report_2006.pdf

9 See <http://www.fin.gc.ca/budget04/pamph/palea-eng.asp>

Moving in and out of care – not so easy to navigate

Most children do not simply go into care and stay there. Often, they move back and forth – in and out of care. This means that two complex sets of programs must be navigated during times when the parent may either be absent or having difficulty. This leaves the navigation to a loose amalgam of relatives, CAS staff, friends, advocates, and institutions such as banks.

When a child goes into care, the event can financially destabilize a low-income family in a number of ways. For example, many families rely on social assistance and subsidized housing. A change in family size will result in a decrease in welfare benefits. It can change the type of subsidized housing a family is eligible for. Losing the Canada Child Tax Benefit is an additional financial blow.

For their part, the diversion of the Canada Child Tax Benefit puts Children's Aid Societies in such a moral quandary that many opt not to apply to have the funds redirected to the society's operating costs. Many societies delay applying for the Children's Special Allowance, in the hopes that they are providing only temporary care.

Children with severe disabilities

Families with a severely disabled child at home may receive financial assistance to help offset some of the costs related to the child's disability. They can receive up to \$440 per month, depending on their income and the severity of the child's disability, from Ontario's Assistance for Children with Severe Disabilities (ACSD) Program. If the disabled child is taken into care for an extended period, ACSD is cancelled.

Ontario pays for the costs of specialized foster care for a disabled child in care. However, it would be helpful to have a special fund – a portion of ACSD funds held in trust – to smooth the transition for disabled children when they leave care.

Part 2:

Financial Resources Available to Children and Youth in and out of Care – The Top Ten

In this section, we give a more detailed overview of the various income benefits and supports for children living in and out of care. Please see Annex 1 for more details.

1. The Canada Child Tax Benefit (CCTB) and the Children's Special Allowance

The federal government's *Canada Child Tax Benefit* (CCTB) provides monthly, tax-free benefits to low- and moderate-income families with children. There is a basic benefit, plus the National Child Benefit Supplement (NCBS), which is paid to low-income families. The NCBS varies according to the number of children in a family. For the period July 2009 to June 2010, the maximum combined monthly benefit for a low-income family with one child is \$284.66, or just over \$3,400 per year.

In the case of children in care, CASs receive an equivalent benefit, known as the *Children's Special Allowance* (CSA). The federal government transfers the benefit to the CAS, which uses it for the care and maintenance of each child in its care. For the period July 2009 to June 2010 the monthly CSA is flat rate of \$284.66 per child.

The CCTB may also provide an additional benefit for disabled children. This is described in section 9.

2. The Ontario Child Benefit (OCB) and the Ontario Child Benefit Equivalent (OCBE)

The *Ontario Child Benefit* (OCB) was introduced in July 2007. This new, income-tested benefit is administered and delivered by the federal government on behalf of the province. The OCB is combined with the federal child tax benefit. As of July 2009, the maximum monthly benefit is \$91.67 per child. This is slated to increase to \$109.17 per child over a five-year period as announced in Ontario's Poverty Reduction Strategy.¹⁰

In June 2008, the province announced the *OCB Equivalent* (OCBE) for children in care. An amount equivalent to the maximum OCB is paid to Children's Aid Societies. It supports two program streams: the Activities Program and the Savings Program.

The Activities Program provides increased recreational, educational, cultural, and social opportunities for all children and youth in care. The Savings Program is targeted to youth in care aged 15 to 17. The youth get help with developing the financial skills needed to transition to independent living.

Under the Savings Program, the societies hold the funds on behalf of the youths and release them, with accumulated interest, when they leave care. The funds may be released in one of three ways:

- directly to the youth
- to the youth and a third party
- to a third party on behalf of the youth.

At the current maximum OCBE level, a youth who remained in care from age 15 to 17 would receive \$3,300 plus any accumulated interest upon leaving care.¹¹

3. The Universal Child Care Benefit

The federal government introduced the *Universal Child Care Benefit* (UCCB) in January 2006 and the first payments were made in July 2006. It provides a monthly benefit of \$100 for each child under the age of six. The benefit is paid to eligible families, regardless of their income. Unlike other child benefits, the UCCB is taxable.¹²

¹⁰ See <http://www.fin.gov.on.ca/en/budget/ontariobudgets/2009/sectors/povertysh.html>

¹¹ A child must be in care for 12 months before this program applies.

¹² The UCCB paid in respect of wards of the state is not taxable.

Children in care benefit directly from the UCCB. Provincial policy requires that an amount equivalent to UCCB payments be deposited in a Registered Education Savings Plan (RESP) in each eligible child's name. The child must have been in care for six months and be either a Crown ward, a Society ward, or in formal customary care.¹³ Having an RESP triggers additional federal contributions from the Canada Learning Bond and RESP deposits attract the matching Canada Education Savings Grant.

Each CAS holds the RESP until the youth accesses post-secondary studies or reaches age 25. An eligible child in care could have a maximum of \$2,040 deposited in his RESP in the first year. In each subsequent year until the child turns six, the amount would be \$1,640.

4. Registered Education Savings Plans (RESPs)

A *Registered Education Savings Plan* (RESP) helps individuals save toward the costs of a child's education. A maximum of \$50,000 may be deposited in each child's RESP. Interest earned in RESPs is tax-free provided the child enrolls in studies after high school. RESP accounts may remain open for up to 36 years.

Most children in care under the age of six have an RESP in their name (see UCCB above). There is no requirement for children in care age six and over to have RESPs, though some Crown wards have RESPs that were set up in their name.

5. The Canada Education Savings Grant (CESG)

As incentives to establish or contribute to an RESP, the government of Canada provides additional contributions through the Canada Education Savings Grant and the Canada Learning Bond.

Through the *Canada Education Savings Grant* (CESG), the federal government tops up the amount contributed to an RESP. The CESG is paid at the rate of 20% on the first \$2,500 of annual contributions. Low- and middle-income families receive a higher rate on the first \$500 of contributions.¹⁴ Thus, a maximum of \$500 to \$600 per year may be granted and automatically deposited into the RESP. The maximum lifetime CESG is \$7,200. Anyone who opens an RESP is eligible, regardless of income.

Children in care are eligible for a CESG of 40% on the first \$500 deposit. Children in care under the age of six have a maximum annual RESP contribution of \$1,200 (from the UCCB), which triggers an additional \$340 in CESG for the full year.

6. The Canada Learning Bond (CLB)

Through the *Canada Learning Bond* (CLB), the federal government makes annual contributions to RESPs held by families in receipt of the National Child Benefit Supplement. Only children born after December 31, 2003 are eligible. Contributions cease once the child reaches age 15. The bond is paid automatically into any existing RESP, whether a contribution has been made or not. The initial payment is \$500, with subsequent payments of \$100 per year. The maximum CLB is \$2,000.

Children in care who have RESPs receive the Canada Learning Bond.¹⁵

7. Scholarships and bursaries for youth in care

There are a number of scholarships and bursaries available to current or former youth in care. Amounts range from \$1,000 to \$4,500 per year. Current or former youth in care may apply for the Ken Dryden Scholarship. The Ontario Association of Children's Aid Societies administers the Clark Bursary Award, the Clark Grant Award, and the RONA Scholarship. Children's Aid Societies nominate current or former youth in care for these awards and scholarships.

¹³ The UCCB is treated differently for children in care in other provinces.

¹⁴ Low-income parents receive 40%, or up to \$200. Middle-income families receive 30% or up to \$150.

¹⁵ The CLB may be paid retroactively to beneficiaries who do not have RESPs opened for them the year they were born, provided they meet other CLB eligibility criteria.

8. Ontario Student Assistance Program (OSAP)

The *Ontario Student Assistance Program* (OSAP) provides loans, grants, scholarships, and bursaries to eligible youth to help pay for tuition, books, school fees, living costs and transportation. It is an integrated student loan made up of both federal and provincial funding. It is needs-based, taking into account:

- expected family contributions
- the applicant's own income and assets
- educational costs.

The maximum amount for a single person is \$350 a week or \$11,900 a school year. The maximum for a sole support parent or a married person is \$575/week or \$19,550 a school year.

The new *Ontario Access Grant for Crown Wards* is administered by OSAP. A maximum of \$3,000 per year is available to current and former Crown wards, dependent on their financial assessment.

In the past, OSAP fully deducted most financial resources available to current and former youth in care when determining OSAP entitlement. Recent changes allow them to retain the following before there is any reduction in student loans:

- up to \$3,500 in scholarships and bursaries
- the full value of RESPs, but only if they were established by Children's Aid Societies
- all OCBE funds.

9. Disability Benefits

The federal government provides financial assistance with the educational costs of permanently disabled students through the *Canada Study Grant for the Accommodation of Students with Permanent Disabilities* and the *Canada Access Grant for Students with Permanent Disabilities*.

Children with a severe disability may be eligible for the *Child Disability Benefit*. This is for low-income families whose child meets the criteria for the federal Disability Tax Credit. The monthly maximum from July 2009 to June 2010 is \$204.58. This benefit is included with

the Children's Special Allowance that is paid to Children's Aid Societies.

Ontario's *Assistance for Children with Severe Disabilities* (ACSD) helps parents with the costs of caring for a child with severe disabilities. The maximum monthly benefit per child is \$440. Entitlement is based on the costs associated with the disability and the family's gross income. As noted before, if a disabled child is taken into care, ACSD is discontinued.

10. Special Programs: Extended Care and Maintenance (ECM) and additional assistance

Eligible youth in care¹⁶ nearing the age of 18 may enter into an *Extended Care and Maintenance Agreement* with their CAS. ECM provides youths with supports and/or a monthly living allowance until they reach the age of 21.¹⁷ The Ministry of Children and Youth Services pays an ECM amount of \$663/month to Children's Aid Societies for each youth. This rate has been in effect since 1994. Most CASs, however, pay a higher ECM rate to youth. The average is just over \$830/month, with actual amounts ranging from \$700 to \$1,000 month.¹⁸

Youth may have their ECM decreased if their earnings exceed certain levels.

Many CASs also provide *additional assistance* to youth leaving care.¹⁹ This assistance may include, for example:

- transportation allowance
- annual clothing allowance (average of \$575 where available)
- post-secondary scholarships and bursaries (\$2,260 per year average, where available)
- books
- travel costs back and forth to university
- first month's rent
- last month's rent
- one-time set up costs
- health and dental coverage to age 21.

Several CASs now extend coverage to age 24.

¹⁶ Includes Crown wards, youth in formal customary care and those in legal custody under Section 65.2 of the *Child and Family Services Act*.

¹⁷ <http://www.youtube.com/watch?v=nVtlo-h4vA0> This is a link to a video about youth in care on ECM. The main thrust of Scott Campbell's presentation is the need for subsidized housing for youth leaving care. He lived on ECM, and finished grade 11 at age 18 but found it extremely difficult. Over 90% of his ECM was going towards rent. He also spoke of the connections that he found at age 19 that helped him. He had no idea that these organizations existed.

¹⁸ Virginia Rowden, OACAS, telephone conversation April 22, 2009 and November 17, 2009 e-mail.

¹⁹ Virginia Rowden, OACAS, telephone conversation April 22, 2009.

Part 3:

What Happens to Children When They Move In and Out of Care?

In this section, we look at several scenarios to illustrate the types of financial support available to children and youth in care. In developing the scenarios, we made the following assumptions:

- The child's Canada Child Tax Benefit was transferred to the CAS as a Children's Special Allowance the month after the child came into care.
- The Universal Child Care Benefit equivalent was paid after the child was in care for six months.
- The Ontario Child Benefit Equivalent was paid in full to the youth when leaving care.
- The youth will pursue post-secondary education at age 18.
- Additional assistance for post-secondary education from OSAP or any of the special scholarships and bursaries available to current or former youth in care is not taken into account.

In most instances, we used program benefit levels as of January 2010 for future years. Actual amounts would be higher if we had factored in indexation, increases to benefits, and interest earned on RESPs. While we recognize that the assumptions may not reflect the actual experiences of youth leaving care or the practices of all CASs, they do serve to illustrate the range of income that may be available to youth once they leave care.

Scenario #1: Shelagh – Crown ward since age 2

Shelagh was taken into care as a Crown ward in January 2009 at the age of 2. She will have just over \$11,000 available in 2025, when she turns 18. Just over \$7,400 comes from her RESP, which was automatically set up after she came into care. Nearly \$4,000 is from the Ontario Child Benefit Equivalent, which was paid into a CAS pooled account from age 15 to 17. Shelagh will be able to use the OCBE money as she chooses.

If she decides to pursue a four-year, post-secondary program and draws Extended Care Maintenance, she will receive between \$12,000 and \$13,000 a year through a combination of ECM (\$9,000 - \$10,000) and Access Grants for Crown Wards (\$3,000). At this time she will also cash in her RESP of \$7,400.

Because Shelagh was orphaned prior to coming into care, she is also eligible for CPP Children's benefits of \$2,600 per year. This will be paid to her from age 18 to 25, provided she remains in school.

In total, Shelagh will have received nearly \$58,200 when she reaches 21, with most of it contingent on her staying in school.

Scenario #2: Royson – Crown ward since age 14

Royson became a Crown ward when he was taken into care in January 2009 at age 14. In 2013, when Royson turns 18, he will have \$3,300 available to him from his OCBE. By age 21, he will receive \$39,100 from the combined ECM and Access Grants for Crown Wards.

Royson had an RESP of \$5,000 prior to coming into care. Unlike Shelagh, the CAS does not open an RESP for him once he comes into care because he is too old. At 18 he will cash in his RESP, but because it was not set up by a CAS, the proceeds may affect any OSAP entitlement.

Scenario #3: Cheyenne – Society ward in care twice

The first time five-year-old Cheyenne was taken into care was in January 2009. She will remain in care until she turns 7. She will be returned to care again in June 2014 at age 10, and go home once more in June 2016. Cheyenne will have \$2,485 available to her at age 18, all from the RESP that the CAS set up when she originally came into care. This amount includes only amounts derived from the Universal Child Care Benefit and matching federal grants.

Cheyenne would not receive any Ontario Child Benefit Equivalent since she will have returned home before turning 15. And because she is in a temporary care arrangement, the only educational assistance available would be from scholarships or bursaries offered to former youth in care.

What these scenarios show

The bulk of financial assistance for youth leaving care hinges on two important considerations:

- their legal status in the child welfare system; and
- pursuing further education.

Most assistance is available only to current and former Crown wards – those for whom the CAS is or was their “parent”. Children and youth who pass through the system on a temporary basis are still reliant on their families, regardless of the precariousness of the relationship. The scenarios also emphasize the importance of establishing RESPs for children, particularly those in lower income families, to enable them to be topped up with federal contributions.

Part 4:

A New Vision: Deemed RESP Contributions for Children in Care

In Part 1, we spoke of the decision by the Ontario government not to claw back the National Child Benefit Supplement going to Children’s Aid Societies. At the time, this policy was a plus for the children, because more money flowed to societies caring for them. No one knew that in 2004 the federal government would introduce incentive plans for post-secondary education geared towards low-income families.

If the provincial government had known that the federal government was going to match RESP contributions with grants, perhaps it might not have passed on the Children’s Special Allowance to CASs. Instead, it could have used the money to establish RESPs for children and youth in care, thus triggering matching federal funds.

It was only when Children’s Aid Societies started earmarking the federal Universal Child Care Benefit for RESPs for children in care that these children started to benefit from the federal government’s matching grants. Even so, they benefit far less than children in families that use the National Child Benefit Supplement for educational savings since contributions are only made until the child in care turns 6.

There is a way to correct this accident of history. The federal government could consider Children’s Special Allowances a “deemed contribution” to RESPs. This would not involve any changes to the CSA. Children’s Aid Societies would continue to receive the CSA for all children in their care. What would change is that the CSA would be considered as an RESP contribution – a “deemed contribution” – even

though no actual deposit would be made. This deemed RESP contribution would in turn make the Canada Education Savings Grant and, where applicable, the Canada Learning Bond, available to children and youth in care. This would require a change in federal government policy.

Right now, Children’s Aid Societies only set up RESPs for children in care under six, because the money comes from the Universal Child Care Benefit, which stops at the age of six. Once it stops, there are no further federal contributions other than the Canada Learning Bond (for children born in January 2004 or later).

This new option would be more equitable, ensuring all children and youth in care, regardless of their age, can benefit from matching federal education grants. It would also ensure that the amount of money available to all youth leaving care, regardless of their legal status, would be considerably higher. In all cases, treating the CSA as a “deemed contribution” would trigger the maximum annual federal contribution of \$600 in Canada Education Savings Grants. For children in care for most of their lives, this would provide them with the maximum amount of \$7,200.

The chart below looks again at the three youth from our scenarios, comparing the total amount currently available to them at age 18 to the amount they would receive under our proposal.

Just as with children who have been raised at home, if a youth chooses not to pursue post-secondary studies, all grants are returned to the federal government.

Chart 3: Total money available to a youth leaving care at age 18

Child’s Involvement with CAS	Current RESP Provisions	Proposed Deemed RESP Contribution	Difference
Shelagh – Crown ward since age 2	11,335	17,255	+5,920
Royson – Crown ward since age 14	3,300	5,814	+2,514
Cheyenne – Society ward in care twice	2,485	4,851	+2,366

A reality check

Children's Aid Societies are now required to establish Registered Education Savings Plans for children under 6 in their care. CASs must deposit an amount equal to the federal Universal Child Care Benefit in each child's RESP. Although it will be some time before these children will benefit from these investments, it is hoped that the availability of RESPs will encourage them to pursue post-secondary studies.

We know that youth in care have more difficulty completing high school than their peers. The OACAS reported in its Gateway to Success report that only 42% of Crown wards aged 19-20 were expected to successfully complete high school.²⁰ The provincial high school graduation rate is 75%.

Of those Crown wards 18 or older, only 21% accessed post-secondary education. For most youth leaving care, post-secondary education is not feasible.

The pressing issue is how we ensure that children in care who do persevere in their education have access to all of the income and support incentives that other children do. The existence of other barriers to education in their lives does not justify the existence of the barriers we discuss in this paper.

We cannot expect any child to understand the range of benefits available, let alone apply for any of them. The onus falls on the child's support system, if there is one. Savings policies that automatically include children in care can go some way to putting these children on an equal footing with their peers.

²⁰ Gateway to Success, OACAS Survey of the Educational Status of Crown Wards and Former Crown Wards, Age 16 to 21, March 2008.

Part 5:

Recommendations

The Ministry of Children and Youth Services' new policy on the Ontario Child Benefit Equivalent is a good starting point in ensuring that all children and youth benefit from this program. We now need to start a conversation about how to make sure that children and youth in care benefit to the fullest from existing programs and services.

The following recommendations propose ways to accumulate additional funds on behalf of children and youth in care. We also propose ways to raise professional awareness of the available resources in people who work with children and youth in care.

Extending benefits

1. The government of Ontario should explore with the federal government the possibility of making the Children's Special Allowance a "deemed contribution" to an RESP. This would trigger additional federal funds via the Canada Education Savings Grant and the Canada Learning Bond.
2. Explore the option of having a portion of the benefits under Ontario's Assistance for Children with Severe Disabilities program paid in trust while children remain in care.

Navigating the system

3. We have a complicated and poorly understood income security system for children. For our most vulnerable children, maintaining an educational savings plan is much more complex than it is for other children. To ensure that all children and youth have nest eggs in place when they leave care, the Ontario Ministry of Children and Youth Services should:
 - a. create a succinct road map of programs, supports, and contacts to help those who are concerned for the financial welfare of children and youth in care; and
 - b. develop and deliver a course to child welfare workers in the full range of supports and financial benefits available to the children they work with.

Supporting youth who are leaving care

4. Youth who are leaving care need more time to successfully transition to adulthood. The age of eligibility for Extended Care and Maintenance should be increased to 25 years from the current age of 21.
5. The province should increase and standardize the Extended Care and Maintenance allowance to reflect current living costs, and ensure it keeps up to date with inflation. The provincial average is currently \$830 per month, with actual amounts ranging from \$700 to \$1,000.
6. All provinces and territories should undertake a similar study of benefits for the children and youth who are in care in their jurisdictions.

Annex 1:

Financial Resources for Families with Children and Provisions for Children in the Care of Child Welfare Agencies

Ontario Financial Resources for Families With Children and Provisions for Children in Care of Child Welfare Agencies

Program	Description	Eligibility	Maximum Monthly Benefits	Provisions For Children In Care
Child Benefits				
Canada Child Tax Benefit (CCTB)	The Canada Child Tax Benefit is a tax-free, monthly payment made to eligible families to help them with the cost of raising children under age 18. It has three components: <ul style="list-style-type: none"> the basic benefit the National Child Benefit Supplement (NCBS) the Child Disability Benefit. 	<ul style="list-style-type: none"> Applicant must be a resident of Canada. Child must be under 18 years of age. Applicant must be primary caregiver. Applicant must have a social insurance number (SIN). Entitlement is based on the family's taxable income as reported on their income tax form.		<p>Under the federal <i>Children's Special Allowances Act</i>, the federal government pays child welfare agencies or foster parents the maximum amount of the base CCTB benefit and the NCBS.</p> <p>Section 3(2) of the Act states "A special allowance shall be applied exclusively toward the care, maintenance, education, training, or advancement of the child in respect of whom it is paid."</p>
	<i>The Basic Benefit</i>	For the period July 2009 to June 2010, the maximum basic benefit is paid to families who had a net income of \$40,726 or less in 2008.	(July 2009 to June 2010) Basic benefit: \$111.66	In Ontario, the <i>Children's Special Allowance (CSA)</i> is paid directly to the Children's Aid Societies and is used to cover the costs of maintaining children in their care. Children in care do not receive any of these funds themselves.
	<i>The National Child Benefit Supplement (NCBS)</i> is paid to low-income families with children under 18 years of age. The NCBS is added to the family's <i>Basic Benefit</i> .	Families whose taxable income was \$23,710 or less in 2008 are entitled to the maximum NCBS.	(July 2009 to June 2010) <ul style="list-style-type: none"> \$173.00 first child \$153.08 second child \$145.58 third and additional children 	The CSA for the period July 2009 to June 2010 is \$284.66 per month per child.
	<i>The Child Disability Benefit (CDB)</i> is a tax-free benefit for families who care for a disabled child under age 18. The CDB is added to the family's CCTB cheque.	The child must have a severe and prolonged impairment in mental or physical functions. The child must qualify for the federal Disability Tax Credit to be eligible. The maximum CDB is paid to families with a net income of \$40,726 or less in 2008.	(July 2009 to June 2010) \$204.58 for each eligible child	If a child in care is eligible for the Child Disability Benefit, this would result in a payment of \$489.24 per month per child.

cont'd. >

Ontario Financial Resources for Families With Children and Provisions for Children in Care of Child Welfare Agencies cont'd.

Program	Description	Eligibility	Maximum Monthly Benefits	Provisions For Children In Care
Child Benefits cont'd.				
Universal Child Care Benefit (UCCB)	<p>The Universal Child Care Benefit is a taxable benefit paid to <u>all</u> families for each child under the age of six to help cover the cost of child care. Family income is not taken into account. Families are not required to submit a tax return to receive the benefit.</p> <p>The UCCB came into effect in July 2006.</p> <p>The UCCB is paid separately from the Canada Child Tax Benefit.</p>	<ul style="list-style-type: none"> • Applicant must be a resident of Canada. • Child must be under 6 years of age. • Applicant must be the primary caregiver. • Applicant must have a social insurance number (SIN). <p>Entitlement is automatic for families receiving CCTB benefits. Families not in receipt of CCTB must apply for benefits.</p>	\$100 per child	<p>From July 2006 until April 2008, the UCCB was included in the Children's Special Allowance. Children's Aid Societies were required to keep the funds in a separate account until they received further direction from government.</p> <p>The provincial government released a policy directive on RESPs in April 2008 that required societies to deposit UCCB payments in an RESP in each eligible child's name. A child must have been in care for at least six consecutive months and be a Crown ward, Society ward, or in formal customary care. This provides access to additional federal funds via the Canada Education Savings Grant and the Canada Learning Bond.</p> <p>The society remains in charge of the RESP accounts until the youth access the funds for post-secondary education or until they turn 25. If a youth has not begun post-secondary studies by age 25, the money plus all interest accrued is released to the youth minus any federal grants, which go back to Ottawa. If the youth can't be located, the remaining money and interest is distributed across all active RESPs for which the CAS is the subscriber.</p>

cont'd. >

Ontario Financial Resources for Families With Children and Provisions for Children in Care of Child Welfare Agencies cont'd.

Program	Description	Eligibility	Maximum Monthly Benefits	Provisions For Children In Care
Child Benefits cont'd.				
Ontario Child Benefit (OCB)	<p>The Ontario Child Benefit was announced in July 2007. It is a new, non-taxable benefit that goes to low-income families with children under 18.</p> <p>Benefits are combined with the federal Canada Child Tax Benefit.</p>	<p>To be eligible, the family must:</p> <ul style="list-style-type: none"> • have one or more children under the age of 18 • be their primary caregiver • file their taxes each year • register each child for the Canada Child Tax Benefit. 	<p>In 2007: Initial one time lump sum payment of up to \$250 per child</p> <p>July 2008 to June 2009: up to \$50 per child</p> <p>July 2009: up to \$91.67 per child</p> <p>The Ontario government has promised to increase the benefit to \$109.17 per child by December 2013 at the latest.</p> <p>The amount of the benefit is based on family income. Families with an adjusted family net income of \$20,000 or less get the maximum benefit.</p>	<p>In June 2008 the Ontario government announced the <i>Ontario Child Benefit Equivalent</i>. This pays the maximum Ontario Child Benefit to Children's Aid Societies for children in their care. The funds support an Activities Program and a Savings Program. The Activities Program includes learning and recreation based on individual needs.</p> <p>The Savings Program is for eligible youth aged 15 to 17 when they are leaving care. They must have been in care for at least 12 consecutive months. They must meet certain requirements (e.g., acquire financial skills, have a bank account) in order for the funds to be released to them. If these requirements are not met, the funds may be released in part to the youth and a third party, or in full to a third party on behalf of the youth. Funds are to be released within 6 months of the youth leaving care.</p> <p>At the current benefit level, a youth could receive \$3,300 upon leaving care. Money received through the Savings Program will not reduce OSAP loans.</p>
Canada Pension Plan (CPP) Children's Benefits	Benefits are paid to the child or children of disabled or deceased CPP contributors.	<ul style="list-style-type: none"> • The disabled or deceased parent(s) must have made sufficient contributions to the Canada Pension Plan. • Each child who receives benefits must be under 18. • After turning 18, youth can continue to receive benefits up until they turn 25, if they are attending school full time at a recognized institution. 	<p>January to December 2010: \$214.85 for the year</p> <p>Benefits are indexed annually.</p>	<p>Payments are issued to the Children's Aid Society for children up to age 18.</p> <p>Children 18 to 25 who are still in school full-time receive the benefits directly.</p>

cont'd. >

Ontario Financial Resources for Families With Children and Provisions for Children in Care of Child Welfare Agencies cont'd.

Program	Description	Eligibility	Maximum Monthly Benefits	Provisions For Children In Care
Educational Assistance				
Registered Education Savings Plan (RESP)	<p>A Registered Education Savings Plan is a special account to help save for a child's education after high school.</p> <p>RESPs are registered by the Government of Canada so that savings for education can grow tax-free until the person named in the RESP enrolls in studies after high school.</p> <p>Three types of RESPs are available: family, individual, or group plan. Funds can be put in savings accounts, GICs, mutual funds, or stocks.</p> <p>Contributions to an RESP are not tax deductible in the way that contributions to an RRSP are. Interest and dividends earned on investments in an RESP are taxed in the hands of the student when funds are withdrawn.</p>	Each child must have a Social Insurance Number so that an account can be opened in their name.	Up to \$50,000 may be deposited for each child named in an RESP. There is no annual maximum contribution.	<p>Children's Aid Societies are required to set up an RESP for all children in care who:</p> <ul style="list-style-type: none"> • are under age 6 • have been in care for six months or more • are Crown wards or Society wards. <p>Societies must also deposit an amount equivalent to the monthly Universal Child Care Benefit into the RESP.</p> <p>Societies do not have to set up RESPs for older children. However, some Crown Wards do have RESPs that were set up in their name, for example, by foundations or through fundraisers.</p> <p>Withdrawals from Registered Education Savings Plans established by Children's Aid Societies on behalf of Crown wards are not considered as income when applying for Ontario student loans (OSAP).</p>
Canada Education Savings Grant (CESG)	This federal program helps families save by adding to the amount of money accumulated in a child's Registered Education Savings Plan. The government deposits the grant directly into the RESP.	<p>All children are eligible if they:</p> <ul style="list-style-type: none"> • are 17 or younger • are Canadian residents • have an RESP account. <p>Canada Education Savings Grants will stop at the end of the year a child turns 15 unless:</p> <ul style="list-style-type: none"> • the plan is holding at least \$2,000, or • family or friends have contributed at least \$100 a year in any 4 previous years in which case the grants will continue for another two years. 	<p>The grant is 20% of the first \$2,500 (or less) of annual contributions made to an RESP.</p> <p>On the first \$500 (or less) of annual contributions:</p> <ul style="list-style-type: none"> • families with income below \$39,065 receive an additional 20% grant • families with income between \$39,065 and \$78,130 receive an additional 10% grant. <p>The maximum lifetime federal grant is \$7,200.</p>	<p>Children in care are eligible provided an RESP is open in their name.</p> <p>A child in care is eligible for an additional grant of 20% applied on the first \$500 (or less) of annual contributions made in 2005 or later.</p> <p>Therefore, the maximum annual CESG for a child in care is \$600. For children in care receiving the UCCB <u>only</u>, the maximum is \$340.</p>
Canada Learning Bond (CLB)	<p>This program was created to help save for a child's post-secondary education. The Canada Learning Bond program contributes to RESPs opened by families that receive the National Child Benefit Supplement under the Canada Child Tax Benefit program.</p> <p>Bonds are paid annually up to the age of 15.</p>	<ul style="list-style-type: none"> • The children must be born after December 31, 2003. • The family must be receiving the NCBS. • The child must have an RESP account. <p>The Government of Canada automatically deposits the Canada Learning Bond into the child's RESP, regardless of whether any RESP contribution is made.</p>	<p>The Government of Canada will make an initial payment of \$500 into a child's RESP. Extra payments of \$100 a year will be made automatically for children up to age 15, as long as the caregiver continues to receive the NCBS.</p> <p>The maximum Canada Learning Bond available for each child is \$2,000.</p> <p>An additional \$25 is paid into the RESP with the first \$500 bond to help cover the cost of opening a RESP.</p>	Payments are automatic for children in care who are six and under (that is, children receiving the Universal Child Care Benefit). A child who came into care as an infant would receive the maximum \$2,000 contribution.

cont'd. >

Ontario Financial Resources for Families With Children and Provisions for Children in Care of Child Welfare Agencies cont'd.

Program	Description	Eligibility	Maximum Monthly Benefits	Provisions For Children In Care
Educational Assistance cont'd.				
Ontario Student Assistance Plan (OSAP)	<p>OSAP is an integrated student loan made up of both federal and provincial funding to help students pay for their post-secondary education.</p> <p>The loans help pay for tuition, books, mandatory fees, living costs, and transportation.</p> <p>OSAP also provides grants, bursaries, scholarships and fellowships. Scholarships, grants and bursaries are not taxable.</p>	<p>The student must be:</p> <ul style="list-style-type: none"> a Canadian citizen or landed immigrant a resident of Ontario enrolled in an approved post-secondary institution enrolled in an approved program taking 60% of a full course load (40% if disabled). <p>OSAP is a needs-based program. It compares educational costs to expected contributions from parents or spouse and the applicant's own income and assets.</p>	<p>OSAP funds single students to a maximum of \$350 per week. Sole support parents or married students may receive a maximum of \$575 per week. For a 34-week school year a single student could receive a maximum of \$11,900. A married or sole support parent could receive a maximum of \$19,550.</p>	<p>Crown wards may receive up to \$3,500 in scholarships and bursaries before there is any reduction in student loans.</p> <p>Savings from the Ontario Child Benefit Equivalent will not reduce the OSAP loans available to Crown wards.</p> <p>Withdrawals from Registered Education Savings Plans established by Children's Aid Societies on behalf of Crown wards are not counted as income when determining eligibility for OSAP assistance.</p>
Provisions for Disabled				
Canada Study Grant for the Accommodation of Students with Permanent Disabilities	<p>The Canada Study Grant for the Accommodation of Students with Permanent Disabilities can provide up to \$8,000 per loan year to help pay for exceptional, education-related costs associated with a disability. These costs may include tutors, oral or sign interpreters, attendant care for studies, specialized transportation (to and from school only), 75% of the cost of a learning disability assessment up to a maximum of \$1,200, note takers, readers, and brailers.</p>	<p>The applicant must:</p> <ul style="list-style-type: none"> apply for and be eligible for a student loan have a permanent disability: a functional limitation caused by a physical or mental impairment that restricts the ability of a person to perform the daily activities necessary to participate fully in post-secondary studies or in the labour force have need of exceptional, education-related services or equipment that are required to perform the daily activities necessary to participate in studies at a post-secondary level. 	<p>Maximum grant is \$8,000 per loan year.</p>	<p>Eligibility is based on disability status.</p>
Canada Access Grants for Students with Permanent Disabilities	<p>This up-front grant is awarded to students with permanent disabilities who have demonstrated financial need. It helps cover the costs of accommodation, tuition, books, and other education-related expenses.</p>	<p>The applicant must:</p> <ul style="list-style-type: none"> apply for and be eligible for a student loan have a medical certificate, report, or assessment prepared by a qualified practitioner, or be in receipt of federal or provincial disability assistance. 	<p>Qualifying students can receive up to \$2,000 per loan year, based on the student's assessed financial needs.</p>	<p>None specified: eligibility is based on disability status.</p>
Child Disability Benefit (CDB)	<p>The federal Child Disability Benefit is a tax-free benefit for families who care for a disabled child under age 18.</p> <p>This benefit is integrated with the federal Canada Child Tax Benefit. (See description above.)</p>	<p>Child must be eligible for the federal Disability Tax Credit.</p>	<p>\$204.58 for each eligible child for the period July 2009 to June 2010.</p>	<p>This benefit would be included in Children's Special Allowance for disabled children in care. (See CCTB above.)</p>

cont'd. >

Ontario Financial Resources for Families With Children and Provisions for Children in Care of Child Welfare Agencies cont'd.

Program	Description	Eligibility	Maximum Monthly Benefits	Provisions For Children In Care
Provisions for Disabled cont'd.				
Assistance for Children with Severe Disabilities (ACSD)	<p>The Assistance for Children with Severe Disabilities program helps parents with some of the extra costs of caring for a child who has a severe disability.</p> <p>The amount payable is based on the family's income, the severity of the disability, and the extraordinary costs related to the disability.</p> <p>The benefit includes a financial component as well as drug coverage, basic dental coverage, hearing and vision services, and the consumer contribution for an assistive device.</p>	<ul style="list-style-type: none"> The child must be under 18 years of age. Child must have an ongoing mental or physical condition that results in a functional loss. A functional loss is a major loss of ability, or capacity, to engage in any activity commonly considered necessary and appropriate to normal daily living. There must be extraordinary costs related to the disability. <p>A family of 4 with a gross annual income of \$42,000 or less would be eligible for maximum benefits.</p>	Parents can get between \$25 and \$440 a month to help with costs.	ACSD is not paid to children in care.
Special Programs				
Extended Care and Maintenance Agreement (ECM)	This agreement provides support and/or financial assistance to eligible youth between the ages of 18 and 21.	<ul style="list-style-type: none"> The youth must be a Crown Ward, under a customary care agreement or in legal custody under Section 65.2 of the <i>Child and Family Services Act</i> and turning 18 years of age. Both the eligible youth and the CAS enter into a signed agreement which outlines the youth's independence goals, including educational and work aspirations. The contract is renewed annually. 	<p>The Ministry pays \$663 per youth per month to Children's Aid Societies. However, CASs have the discretion to increase the monthly allowance and most have increased rates over the past 3 years.</p> <p>Unpublished data from the OACAS show that the average ECM payment is \$830/month, with the amounts ranging from \$700 to \$1,000/month.</p> <p>If a youth's earnings exceed 40 hours/week at minimum wage, the excess is clawed back from the ECM benefit.</p>	This is a special program for former eligible youth in care.
Ontario Access Grants for Crown Wards	<p>This grant came into effect in August 2008, for current and former Crown Wards pursuing post-secondary studies.</p> <p>For those in one-year programs, the grant will cover tuition costs to a maximum of \$3,000.</p> <p>For those in programs of two or more years, the grant will cover 50% of tuition fees, to a maximum of \$3,000 a year, for up to 4 years.</p>	<p>The student must be:</p> <ul style="list-style-type: none"> a current or former Crown ward, with proof of wardship a full-time student who meets all eligibility requirements for a Canada-Ontario Student loan enrolled for the first time in a degree, diploma, or certificate program at the postsecondary level. <p>The information supplied on the OSAP application is used to determine eligibility.</p>	Maximum of \$3,000/year for up to 4 years.	<p>This is a special grant for current and former Crown Wards.</p> <p>Note: Earned income and other resources, such as Extended Care and Maintenance funding, may affect the amount of OSAP student aid, including Ontario Access Grants that a student is eligible to receive.</p>
Crown Ward Postsecondary Application Fee Reimbursement Program	Starting in 2008, college and university application fees for Crown Wards are covered by the Ontario government.	The student must be eligible for the Ontario Access Grants for Crown Wards.	<p>\$210 in fees for the 2008-09 and 2009-10 academic years.</p> <p>The reimbursement fee is exempt for OSAP purposes.</p>	This is a special program for current and former Crown Wards.

cont'd. >

Ontario Financial Resources for Families With Children and Provisions for Children in Care of Child Welfare Agencies cont'd.

Program	Description	Eligibility	Maximum Monthly Benefits	Provisions For Children In Care
Special Programs cont'd.				
Clark Bursary Award	<p>This is a bursary to youth in care (current wards) and former wards pursuing post-secondary education.</p> <p>The award is administered by the Ontario Association of Children's Aid Societies (OACAS).</p>	<p>Applicants must:</p> <ul style="list-style-type: none"> • have the approval of their CAS • secure one personal reference to support their application • demonstrate financial need and potential for success. 	<p>University students: \$4,500 per year for up to 4 years</p> <p>College students: \$3,000 per year for 2 years (or three years, depending on program)</p> <p>Upon completion of studies, Clark Bursary recipients are eligible to receive the Clark Graduation Award – a gift of \$1,000.</p>	This is a special program for current or former youth in care.
The Clark Grant Award	<p>This one-time grant is offered to young people who are pursuing educational, employment, or skills development programs and need financial assistance. The grant is available for tuition, equipment, tools, or other requirements.</p> <p>The award is administered by the OACAS.</p>	<p>Applicants must:</p> <ul style="list-style-type: none"> • be wards of a CAS or former wards • have the approval of their CAS • secure one personal reference to support their application • demonstrate how the grant will help them reach their goals. 	\$1,000	This is a special program for current or former youth in care.
Ken Dryden Scholarship	<p>Each year, Ken Dryden Scholarships are awarded to young people, currently or formerly in the care of the Canadian child welfare system. The scholarship is renewable annually, based on reasonable progress toward the completion of an undergraduate degree or diploma.</p> <p>The scholarship is administered by Youth in Care Canada.</p>	<p>Applicants must:</p> <ul style="list-style-type: none"> • be current or former children in care • show great achievement and promise. 	Each scholarship covers up to \$3,000, or 80% of the cost of tuition and fees, whichever is less.	This is a special program for current or former youth in care.
RONA Scholarship	<p>The Rona Scholarship was created to assist youth in care and former youth in care realize their post-secondary educational goals. In 2009, 15 one-time scholarships of \$3,000 were awarded.</p>	<p>Each Children's Aid Society may submit a single nomination, supported by a non-CAS reference. The nominee may not be a current or former recipient of the Clark Bursary.</p>	For 2009, one-time scholarship of \$3,000	This is a special program for current or former youth in care.

Annex 2: Illustrative Scenarios

Scenarios 1, 2 and 3 illustrate the benefits that are paid on behalf of a child or youth in care. We looked at Shelagh, a Crown ward taken into care at age 2, Royson, a Crown ward taken into care at age 14, and Cheyenne, a Society ward in care twice – from age 5 to 7 and again from age 10 to 12. In many instances, the benefit is not paid to the youth, but to the Children’s Aid Society that is responsible for the child.

In developing the scenarios, we made the following assumptions:

- The child’s Canada Child Tax Benefit was transferred to the CAS as a Children’s Special Allowance the month after the child came into care.
- The Universal Child Care Benefit equivalent was paid after the child was in care for six months.
- The Ontario Child Benefit Equivalent was paid in full to the youth when leaving care.
- The youth will pursue post-secondary education at age 18.
- Additional assistance for post-secondary education from OSAP or any of the special scholarships/bursaries available to current or former youth in care is not taken into account.

In most instances, we used program benefit levels as of January 2010 for future years. Actual amounts would be higher if we had factored in indexation, increases to benefits, and interest earned on RESPs.

While we recognize that the assumptions may not reflect the actual experiences of youth leaving care or the practices of all CASs, they do serve to illustrate the range of income that may be available to youth once they leave care.

A second set of scenarios – 1A, 2A, and 3A – show income that could be generated for the same youth leaving care using the proposed “deemed RESP contribution” of the CSA. These tables factor in the additional federal contributions from the Canada Education Savings Grant.

Scenario 1: Shelagh – Crown ward taken into care at age 2

Child born January 2007, both parents deceased, full CPP child benefits paid based on father's contributions.

Year	Age of Child	Income Benefits				RESP				Educational Assistance				Total income a/v to youth	
		CCTB (CSA)*	OCBE**	CPP child benefit	Total available to you	UCCB	CESG	CLB	Total value of RESP (no interest)	Access Grants Crown Wards (max)	Application fee reimbursement	ECM ^{oo}	CPP child benefit ^o		Total
2009	2	3,131		2,363		600	220	525	1,345						1,345
2010	3	3,416		2,578		1,200	340	100	1,640						1,640
2011	4	3,416		2,578		1,200	340	100	1,640						1,640
2012	5	3,416		2,578		1,200	340	100	1,640						1,640
2013	6	3,416		2,578		100	40	100	240						240
2014	7	3,416		2,578				100	100						100
2015	8	3,416		2,578				100	100						100
2016	9	3,416		2,578				100	100						100
2017	10	3,416		2,578				100	100						100
2018	11	3,416		2,578				100	100						100
2019	12	3,416		2,578				100	100						100
2020	13	3,416		2,578				100	100						100
2021	14	3,416		2,578				100	100						100
2022	15	3,416	1,310	2,578	1,310			100	100						1,410
AT AGE 16		47,538	1,310	35,880	1,310	4,300	1,280	1,825	7,405						8,715
2023	16	3,416	1,310	2,578	1,310										1,310
2024	17	3,416	1,310	2,578	1,310										1,310
month turning 18		285		215											
AT AGE 18		54,655	3,930	41,251	3,930	4,300	1,280	1,825	7,405						11,335
2025	18									3,000	210	9,130	2,363	14,703	14,703
2026	19									3,000		9,960	2,578	15,538	15,538
2027	20									3,000		9,960	2,578	15,538	15,538
month turning 21												830	215	1,045	1,045
AT AGE 21										9,000	210	29,880	7,735	46,825	58,160
2028	21									3,000			2,363	5,363	63,523

Italicized amounts are paid to the CAS or foster parent.

* CSA is paid to the CAS towards the costs of caring for the child. The CSA in effect from July 2009 to June 2010 is \$284.66/month. CSA payments start 6 months after child came into care.

** assumes OCBE increase to \$1,310/year

^o CPP orphan's benefit paid to CAS caring for child. Benefit is paid to youth at 18. The monthly benefit for the 2010 calendar year is \$214.85.

^{oo} based on average ECM of \$830/month (based on OACAS data).

Scenario 2: Royson – Crown ward taken into care at age 14

Child born January 1995, had an RESP of \$5,000 before coming into care.

Year	Age of Child	Income Benefits				RESP				Educational Assistance				Total	Total income a/v to youth
		CCTB (CSA)*	OCBE**	CPP child benefit	Total available to you	UCCB	CESG	CLB	Total value of RESP (no interest)	Access Grants Crown Wards (max)	Application fee reimbursement	ECM ^{oo}	CPP child benefit ^o		
2009	14	<i>3,131</i>							0						0
2010	15	<i>3,416</i>	1,100		1,100				0						1,100
AT AGE 16		<i>6,547</i>	1,100		1,100				0						1,100
2011	16	<i>3,416</i>	1,100		1,100				0						1,100
2012	17	<i>3,416</i>	1,100		1,100				0						1,100
month turning 18		<i>285</i>							0						0
AT AGE 18		<i>13,664</i>	3,300		3,300				0						3,300
2013	18									3,000	210	9,130		12,340	12,340
2014	19									3,000		9,960		12,960	12,960
2015	20									3,000		9,960		12,960	12,960
month turning 21												830		830	830
AT AGE 21										9,000	210	29,880		39,090	42,390
2016	21									3,000				3,000	45,390

Italicized amounts are paid to the CAS or foster parent.

* CSA is paid to the CAS towards the costs of caring for the child. The CSA in effect from July 2009 to June 2010 is \$284.66/month. CSA payments start 6 months after child came into care.

** assumes OCBE at current maximum.

^o CPP orphan's benefit paid to CAS caring for child. Benefit is paid to youth at 18. The monthly benefit for the 2010 calendar year is \$214.85.

^{oo} based on average ECM of \$830/month (based on OACAS data).

Note: If Royson was a Society Ward, he would not be eligible for Access Grants for Crown Wards.

Scenario 3: Cheyenne – Society ward in care for two years on two separate occasions

Child born January 2004, taken into care in January 2009, returned home in January 2011, returned to care in June 2014 and returned home in June 2016.

Year	Age of Child	Income Benefits				RESP				Educational Assistance				Total income a/v to youth	
		CCTB (CSA)*	OCBE**	CPP child benefit	Total available to you	UCCB	CESG	CLB	Total value of RESP (no interest)	Access Grants Crown Wards (max)	Application fee reimbursement	ECM°	CPP child benefit°°		Total
2009	5	<i>3,131</i>				600	220	525	1,345						1,345
2010	6	<i>3,416</i>				100	40	100	1,640						240
2011	7							100	1,640						100
2012	8							100	1,640						100
2013	9							100	240						100
2014	10	<i>1,708</i>						100	100						100
2015	11	<i>3,416</i>						100	100						100
2016	12	<i>1,423</i>						100	100						100
2017	13							100	100						100
2018	14							100	100						100
2019	15				0			100	100						100
AT AGE 16		<i>13,094</i>			0	700	260	1,525	2,485						2,485
2020	16				0										0
2021	17				0										0
month turning 18															
AT AGE 18					0	700	260	1,525	2,485						2,485
2022	18														
2023	19														
2024	20														
month turning 21															
AT AGE 21															2,485
2025	21														

Italicized amounts are paid to the CAS or foster parent.

* CSA is paid to the CAS towards the costs of caring for the child. The CSA in effect from July 2009 to June 2010 is \$284.66/month. CSA payments start 6 months after child came into care.

** no OCBE paid since Cheyenne returned home before turning 15.

° CPP orphan's benefit paid to CAS caring for child. Benefit is paid to youth at 18. The monthly benefit for the 2010 calendar year is \$214.85.

°° based on average ECM of \$830/month (based on OACAS data). Cheyenne was not eligible for ECM.

Scenario 1a: Shelagh – Crown ward taken into care at age 2 with deemed RESP contributions

Child born January 2007, both parents deceased, full CPP child benefits paid based on father's contributions.

Year	Age of Child	Income Benefits				RESP					Educational Assistance				Total income a/v to youth	
		CCTB (CSA)*	OCBE**	CPP child benefit	Total available to you	Deemed CSA Contribution†	UCCB	CESG	CLB	Total value of RESP (no interest)	Access Grants Crown Wards (max)	Application fee reimbursement	ECM ^{oo}	CPP child benefit ^o		Total
2009	2	3,131		2,363		3,131	600	600	525	1,725						1,725
2010	3	3,416		2,578		3,416	1,200	600	100	1,900						1,900
2011	4	3,416		2,578		3,416	1,200	600	100	1,900						1,900
2012	5	3,416		2,578		3,416	1,200	600	100	1,900						1,900
2013	6	3,416		2,578		3,416	100	600	100	800						800
2014	7	3,416		2,578		3,416		600	100	700						700
2015	8	3,416		2,578		3,416		600	100	700						700
2016	9	3,416		2,578		3,416		600	100	700						700
2017	10	3,416		2,578		3,416		600	100	700						700
2018	11	3,416		2,578		3,416		600	100	700						700
2019	12	3,416		2,578		3,416		600	100	700						700
2020	13	3,416		2,578		3,416		600	100	700						700
2021	14	3,416		2,578		3,416			100	100						100
2022	15	3,416	1,310	2,578	1,310	3,416			100	100						1,410
AT AGE 16		47,538	1,310	35,880	1,310	47,538	4,300	7,200	1,825	13,325						14,635
2023	16	3,416	1,310	2,578	1,310	3,416										1,310
2024	17	3,416	1,310	2,578	1,310	3,416										1,310
month turning 18		285		215		285										
AT AGE 18		54,655	3,930	41,251	3,930	54,655	4,300	7,200	1,825	13,325						17,255
2025	18										3,000	210	9,130	2,363	14,703	14,703
2026	19										3,000		9,960	2,578	15,538	15,538
2027	20										3,000		9,960	2,578	15,538	15,538
month turning 21													830	215	1,045	1,045
AT AGE 21											9,000	210	29,880	7,735	46,825	64,080
2028	21										3,000			2,363	5,363	69,443

Italicized amounts are paid to the CAS or foster parent.

* CSA is paid to the CAS towards the costs of caring for the child. The CSA in effect from July 2009 to June 2010 is \$284.66/month. CSA payments start 6 months after child came into care.

** assumes OCBE increase to \$1,310/year

^o CPP orphan's benefit paid to CAS caring for child. Benefit is paid to youth at 18. The monthly benefit for the 2010 calendar year is \$214.85.

^{oo} based on average ECM of \$830/month (based on OACAS data).

† Represents a deemed RESP contribution of the Children's Special Allowance in order to trigger federal CESG and, where applicable, CLB contributions.

Scenario 2a: Royson – Crown ward taken into care at age 14 with deemed RESP contributions

Child born January 1995, had an RESP of \$5,000 before coming into care.

Year	Age of Child	Income Benefits				RESP					Educational Assistance				Total	Total income a/v to youth
		CCTB (CSA)*	OCBE**	CPP child benefit	Total available to you	Deemed CSA Contribution†	UCCB	CESG	CLB	Total value of RESP (no interest)	Access Grants Crown Wards (max)	Application fee reimbursement	ECM ^{oo}	CPP child benefit*		
2009	14	3,131				3,131		600		600						600
2010	15	3,416	1,100		1,100	3,416		600		600						1,700
AT AGE 16		6,547	1,100		1,100	6,547		1,200		1,200						2,300
2011	16	3,416	1,100		1,100	3,416		600		600						1,700
2012	17	3,416	1,100		1,100	3,416		600		600						1,700
month turning 18		285				285		114		114						114
AT AGE 18		13,664	3,300		3,300	13,379		2,514		2,514						5,814
2013	18										3,000	210	9,130		12,340	12,340
2014	19										3,000		9,960		12,960	12,960
2015	20										3,000		9,960		12,960	12,960
month turning 21													830		830	830
AT AGE 21											9,000	210	29,880		39,090	44,904
2016	21										3,000				3,000	47,904

Italicized amounts are paid to the CAS or foster parent.

* CSA is paid to the CAS towards the costs of caring for the child. The CSA in effect from July 2009 to June 2010 is \$284.66/month. CSA payments start 6 months after child came into care.

** assumes OCBE at current maximum

o CPP orphan's benefit paid to CAS caring for child. Benefit is paid to youth at 18. The monthly benefit for the 2010 calendar year is \$214.85.

oo based on average ECM of \$830/month (based on OACAS data).

† Represents a deemed RESP contribution of the Children's Special Allowance in order to trigger federal CESG and, where applicable, CLB contributions.

Note: If this same child were a Society Ward, s/he would not be eligible for Access Grants for Crown Wards.

Scenario 3a: Cheyenne – Society ward in care for two years on two separate occasions

Child born January 2004, taken into care in January 2009, returned home in January 2011, returned to care in June 2014 and returned home in June 2016.

Year	Age of Child	Income Benefits				RESP					Educational Assistance				Total	Total income a/v to youth
		CTB (CSA)*	OCBE**	CPP child benefit	Total available to you	Deemed CSA Contribution†	UCCB	CESG	CLB	Total value of RESP (no interest)	Access Grants Crown Wards (max)	Application fee reimbursement	ECM°	CPP child benefit ^{oo}		
2009	5	<i>3,131</i>				3,131	600	600	525	1,725						1,725
2010	6	<i>3,416</i>				3,416	100	600	100	800						800
2011	7								100	100						100
2012	8								100	100						100
2013	9								100	100						100
2014	10	<i>1,708</i>				1,708		442	100	542						542
2015	11	<i>3,416</i>				3,416		600	100	700						700
2016	12	<i>1,423</i>				1,423		385	100	485						485
2017	13								100	100						100
2018	14								100	100						100
2019	15				0				100	100						100
AT AGE 16		<i>13,094</i>			0	13,094	700	2,626	1,525	4,851						4,851
2020	16				0											0
2021	17				0											0
month turning 18																
AT AGE 18					0		700	260	1,525	2,485						4,851
2022	18															
2023	19															
2024	20															
month turning 21																
AT AGE 21																4,851
2025	21															

Italicized amounts are paid to the CAS or foster parent.

* CSA is paid to the CAS towards the costs of caring for the child. The CSA in effect from July 2009 to June 2010 is \$284.66/month. CSA payments start 6 months after child came into care.

** no OCBE paid since Cheyenne returned home before turning 15.

° CPP orphan's benefit paid to CAS caring for child. Benefit is paid to youth at 18. The monthly benefit for the 2010 calendar year is \$214.85.

^{oo} based on average ECM of \$830/month (based on OACAS data). Cheyenne was not eligible for ECM.

† Represents a deemed RESP contribution of the Children's Special Allowance in order to trigger federal CESG and, where applicable, CLB contributions.

Annex 3:

Contact Information

Program	Contacts
Canada Child Tax Benefit / Children's Special Allowance	http://www.cra-arc.gc.ca/bnfts/cntct-eng.html 1-800-387-1193
Universal Child Care Benefit	http://www.cra-arc.gc.ca/bnfts/uccb-puge/cntct-eng.html 1-800-387-1193
Ontario Child Benefit	For your local Service Ontario Centre see: http://www.ontario.ca/childbenefit E-mail the Ministry: mcsinfo@mcys.gov.on.ca 1-866-821-7770
Canada Pension Plan Children's Benefits	For your local Service Canada Centre see: http://www.servicecanada.gc.ca/cgi-bin/hr-search.cgi?app=hme&ln=eng 1-800-387-1193
Child Disability Benefit	http://www.cra-arc.gc.ca/bnfts/cntct-eng.html 1-800-387-1193
Assistance for Children with Severe Disabilities	For your local Service Ontario Centre see: http://www.ontario.ca/childbenefit By e-mail: https://www.ontario.ca/en/contacts/feedback/index.htm 1-800-267-8097
Registered Education Savings Plans	For your local Service Canada Centre see: http://www.servicecanada.gc.ca/cgi-bin/hr-search.cgi?app=hme&ln=eng E-mail HRSDC: cesp-pcee@hrsdc-rhdcc.gc.ca 1 800 622-6232
Canada Education Savings Grant	For your local Service Canada Centre see: http://www.servicecanada.gc.ca/cgi-bin/hr-search.cgi?app=hme&ln=eng E-mail HRSDC: cesp-pcee@hrsdc-rhdcc.gc.ca 1-800-622-6232

Program	Contacts
Canada Learning Bond	For your local Service Canada Centre see: http://www.servicecanada.gc.ca/cgi-bin/hr-search.cgi?app=hme&ln=eng E-mail HRSDC: cesp-pcee@hrsdc-rhdcc.gc.ca 1-800-622-6232
Ontario Access Grants for Crown Wards / Crown Ward Postsecondary Application Fee Reimbursement Program	Ministry of Training, Colleges and Universities at: 1-800-387-5514 By e-mail: http://www.edu.gov.on.ca/eng/tcu/students/ocwp.html OSAP: http://osap.gov.on.ca/eng/not_secure/contact_1.htm
Clark Bursary Award / Clark Graduation Award / The Clark Grant Award / RONA Scholarship	OACAS, Toronto 416-987-7725 For your local CAS: http://www.oacas.org/childwelfare/locate.htm
Ken Dryden Scholarship	1-800-790-7074 (toll-free for youth in care) Telephone/Fax: 613-230-8945
Other CAS grants/awards	For your local local CAS see: http://www.oacas.org/childwelfare/locate.htm
Canada Study Grant for the Accommodation of Students with Permanent Disabilities/ Canada Access Grants for Students with Permanent Disabilities	https://osap.gov.on.ca/eng/not_secure/contact_fao_12.htm
Ontario Student Assistance Program	http://osap.gov.on.ca/eng/not_secure/contact_fao_12.htm Ministry of Training, Colleges and Universities at: 1-800-387-5514
Extended Care and Maintenance	For your local local CAS see: http://www.oacas.org/childwelfare/locate.htm
The Office of the Provincial Advocate for Children and Youth	1-800-263-2841 By e-mail: advocacy@provincialadvocate.on.ca

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http://www.hrsdc.gc.ca/eng/learning/canada_student_loan/grant2.shtml#accom_perm_dis
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- Service Canada, Canada Pension Plan Children's Benefits
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- Youth in Care Canada, Ken Dryden Scholarship
<http://www.youthincare.ca/work/>

All website addresses were functional as of April 2010.

‘Not
so
easy to
navigate