



## **Here's the PLAN, now let's support it**

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What sort of a country will we have on June 29?

I'm not sure I've ever detected such disillusionment in the run-up to an election — federal, provincial or municipal. The primary message is fear: Fear that no one is listening, that no one can be relied upon, that no matter who gets in, programs helping people with disabilities contribute their talents to society will remain neglected.

The most encouraging words come from a Vancouver-based not-for-profit group with a constructive idea worth airing before as many candidates as possible.

The group is the Planned Lifetime Advocacy Network (PLAN). It would like to see the federal government spearhead a Disability

Savings Plan incorporating a tax incentive for families struggling to provide a secure future for adult children with disabilities.

The idea would fly, no matter who ends up on Sussex Drive. So let's give it the attention it deserves.

To anyone who has experienced the effects of disability, PLAN's message is all too familiar. Families incorporating sons or daughters who move or communicate in ways society arbitrarily decrees to be outside the norm face crushing financial burdens.

Everyone benefits when people with disabilities get the services they need to help them become vital parts of the community. But it is families who bear the brunt of the cost. Parents do so willingly, knowing the value of their kids. Yet they worry about what will happen when they're not around.

As PLAN puts it, Canada's aging population is already straining government's ability to address all manner of social issues. Adult children with disabilities could very well be left even further out in the cold unless long-term solutions are found now.

Like the Ontario Federation for Cerebral Palsy, PLAN has devoted a lot of effort to helping parents build effective circles of care — strong, community-based groups of people who would always be there for support.

Circles of care are key because "the best financial plan in the world can't replace people," notes PLAN spokesperson Jack Styan.

Still, the group's proposed Disability Savings Plan justifiably is attracting a lot of supporters.

The idea is to offer a flexible family investment savings plan, with withdrawals earmarked for a designated family member with a disability. The money invested could be taxed when it is earned, when it is put into the plan or when it is taken out.

The group is still researching the best way to shape such an investment vehicle but a key aim is to design something that would avoid family contributions being “clawed back,” dollar for dollar, by provincial disability assistance plans.

The previous Ontario government, for example, decreed that Ontario Disability Support Payments (ODSP) would be cut back by the exact amount of any increase in income from other sources.

So if income from, say, a Canada Pension Plan disability payment increased by a few cents a month, ODSP payments would be reduced correspondingly.

PLAN notes that this year’s Speech from the Throne indicated, among other things, that the federal government hopes to “improve the fairness of the tax system for people with disabilities and their supporting families,” based on the findings of a special technical advisory committee on tax measures relating to people with disabilities.

The committee is expected to report this fall but, already, co-chair Sherri Torjman, vice-president of the independent, not-for-profit Caledon Institute of Social Policy, has praised PLAN’s idea.

In a “Caledon Commentary” written at the end of last year, Torjman calls the Disability Savings Plan an “intriguing idea” that deserves serious debate.

PLAN suggests a number of ways to send politicians a message that you support the idea:

Sign an online petition and ask other families to do the same. Visit: <http://www.PetitionOnline.com/2603655/petition.html>.

Write all federal party leaders. Sample letters can be found by following the links at <http://www.plan.ca>.

Talk to local candidates. A sample briefing kit can also be found on the Web site.

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