



TIDES FAMILY SERVICES

WE NEVER GIVE UP ON A KID... NEVER!

May 5, 2026

The Honorable Senator Louis DiPalma
Senate Committee on Finance
Room 211
State House
Providence, RI 02903

RE: S2841 - SUPPORT

Dear Chairman DiPalma and Members of the Committee:

As the CEO of Tides Family Services, I respectfully submit this testimony in support of Senate Bill 2841, legislation requiring the Department of Children, Youth and Families (DCYF) to establish segregated savings accounts for children in foster care who receive Social Security, Supplemental Security Income (SSI), veterans' benefits, or railroad retirement benefits.

For more than 40 years, Tides Family Services has served Rhode Island's most vulnerable youth and families through community-based behavioral health, juvenile justice, and child welfare services. Each year, we support approximately 1,500 children and families through prevention, crisis stabilization, and long-term treatment interventions.

This legislation represents an important step toward protecting the financial future of children and youth in foster care. Far too often, young people who have already experienced significant instability enter adulthood without savings, assets, or financial support systems. S2841 helps ensure that benefits intended for the child are preserved for the child's future needs and long-term stability.

Under current practice in many states, survivor benefits or disability payments received on behalf of children in foster care may be used to offset the cost of state care. While these funds are legally available for certain care-related expenses, doing so can leave youth aging out of foster care with little or no financial foundation. S2841 takes a different and more child-centered approach by requiring these benefits to be conserved in segregated accounts that protect eligibility for future assistance while building savings for the youth.

This policy recognizes that foster youth face disproportionately high rates of housing instability, unemployment, food insecurity, and educational disruption as they transition into adulthood. Even modest savings can significantly improve outcomes by helping young adults secure housing, transportation, education, or emergency support during a critical transition period.



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Importantly, S2841 also increases transparency and accountability by requiring reporting on the total amount conserved by age group. This reporting structure helps policymakers and the public better understand how these assets are being protected and managed on behalf of vulnerable children.

The intent of federal survivor and disability benefits is to support the well-being and future security of eligible children. Preserving these funds for foster youth aligns with that purpose and reflects Rhode Island's commitment to equity, dignity, and long-term opportunity for children in state care.

I respectfully urge the Committee to support and pass S2841.

Thank you for your consideration and for your continued commitment to Rhode Island's children and families.

Sincerely,

Beth A. Bixby, LICSW
Chief Executive Officer
Tides Family Services