



Grandparents *Raising* Grandchildren


THE UNIVERSITY OF GEORGIA
COOPERATIVE EXTENSION

Accessing Resources in Your Community



Raising grandchildren can be expensive, especially for grandparents with limited budgets. If you're struggling to make ends meet, you may want to check out the financial resources and services in your community. Your family may be eligible for federal and state financial assistance programs to help with the costs of food, health care, and other expenses. There are also other good resources in your community that can help make the job of raising your grandchildren easier.

Welfare reform has changed the ways that federal and state benefits are distributed to children and families. Changes in food stamps, Medicaid, and Social Security have also happened since welfare reform began in the 1990's. This brochure is intended to provide a brief introduction to the kinds of resources available. Keep in mind that most financial assistance programs are now administered by local agencies and government offices. Contact the appropriate local offices to get the most current information about the programs.

Asking for Financial Assistance

Some grandparents are embarrassed to admit that they need help with the costs of raising their grandchildren, or don't think they qualify for assistance programs. But keep in mind that your grandchildren are in a special situation. Raising your grandchildren is an extraordinary responsibility, and one you have taken on because you love them. Chances are good that you're also saving the state significant amounts of money that would have been needed to care for your grandchild if you hadn't stepped in to help. If you need financial assistance, you don't need to be embarrassed or to think that you're asking for help without just cause.

The following sections provide some basic information about the major assistance resources available in

most communities. Keep in mind that each program has different eligibility requirements. Talk to staff at the local offices to see if you qualify. If you have trouble finding the offices, check the government listings in your local phone book to find the local Department of Family and Children Services (DFCS) office. They can answer many of your questions, and may even be able to refer you to other programs and services that you may not have heard about.

Temporary Assistance for Needy Families Program (TANF)

In 1996, the old Aid to Families with Dependent Children (AFDC) program, commonly referred to as "welfare," was replaced by a program called

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Temporary Assistance for Needy Families, or TANF. The TANF program provides temporary financial assistance to families with children. TANF also works to help families become self-sufficient by providing parents with services such as job preparation, help with job searching, transportation, child care assistance, and child support enforcement.

The federal law requires that TANF assistance be time-limited. In Georgia, families can receive TANF assistance for up to 48 months, unless certain hardships exist. Unmarried teen parents under age 18 are required to live with a parent or legal guardian in order to receive TANF benefits. If your grandchildren's parents are under 18, they may need to live with you in order to qualify for TANF, unless you have legal custody of your grandchildren.

TANF Benefits and Options

The amount of financial assistance you can receive from TANF depends on your family income. In 2009, the maximum monthly benefit for a family of three was \$280. If your grandchildren's parents are also living with you, you can request TANF on behalf of the whole family. Keep in mind that everyone's income will be considered if you apply as a family, and all adults over age 18 will have to prove that they are employed or participating in job training and other efforts.

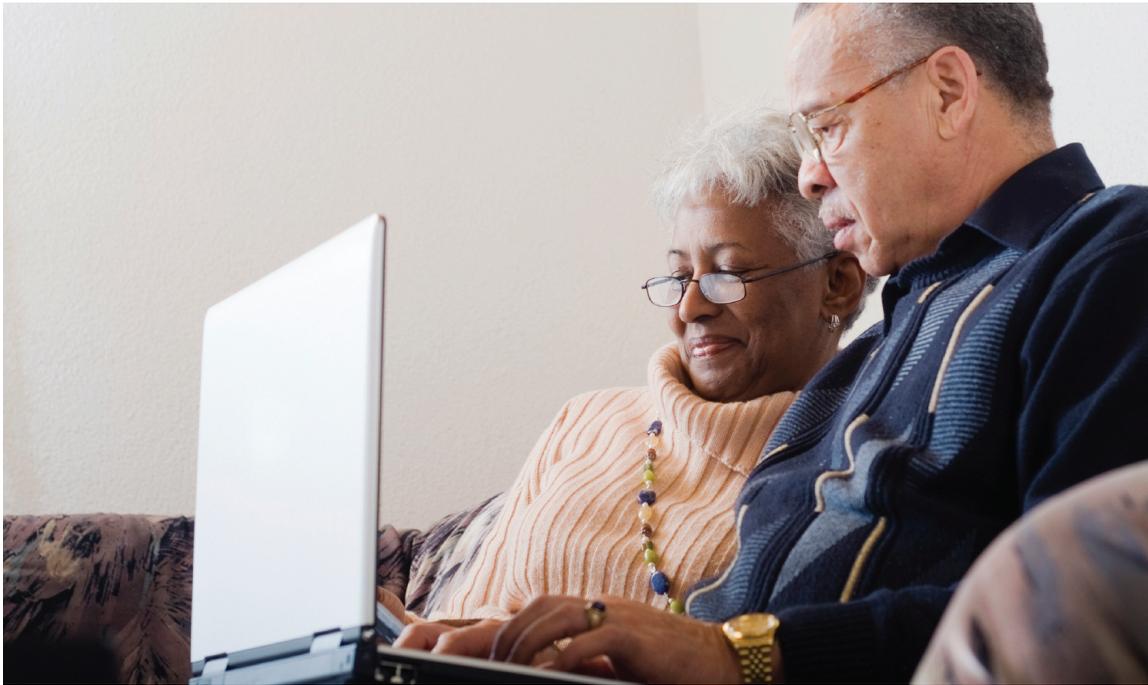
If your grandchildren's parents do not live with you and you do not have legal custody, you can apply for TANF benefits for children under 18 as individuals. As a grandparent raising your grandchildren,

you are exempt in Georgia from the four-year lifetime limit on TANF benefits and the work rules, as long as the application is for the individual grandchildren.

If grandparents want to apply for TANF funds in your own name, you will have to meet the TANF work requirements, and you will only be eligible for TANF for four years. If you have had difficulty finding work, you may want to apply for TANF in order to receive the employment help they offer.

Before you apply for TANF, consider how much you receive in child support. If you are receiving child support for your grandchildren, you are required to turn over the child support funds to the state if you receive TANF benefits. If your child support is more than what you could receive through TANF, you may decide not to apply for TANF benefits.





In addition to TANF, your community has other financial resources that could help with the cost of raising your grandchildren.

How to Apply for TANF

If you've never received TANF benefits for yourself or your grandchild, be prepared for a fairly time-consuming application process. You will need to fill out paperwork and answer questions about your family situation. Start by making an appointment with a caseworker at the DFCS office in your county. (Check in the county government listings in the phone book.)

Before you go to the appointment, ask what documents you need to bring with you. Be prepared to describe your family's situation to them. You will probably be asked to bring birth certificates or other documents that prove your relationship to your grandchildren. You will be asked for verification from a close friend or neighbor that your grandchildren actually live with you. You don't currently need to have custody of the grandchildren, as long as you can prove that they are living in your home. (This requirement may change in the future.)

Other Financial Assistance Programs

In addition to TANF, your community has other financial resources that could help with the cost of raising your grandchildren. These are some of the most widely available programs.

Food stamps

Food stamps can help you purchase food for your family. Grandparents caring for grandchildren can apply for food stamps, even if you don't have legal custody of the children, but your grandchildren cannot qualify for food stamps separately. Whether you are eligible for food stamps is based on your household income. You can apply for food stamps at the same Department of Family and Children Services (DFCS) office that handles TANF requests. You should apply for both at the same time. You will be asked for proof of your identity, where you live, your household income, and expenses such as rent, utilities, and medical costs. Be



Supplemental Security Income (SSI) provides financial assistance for low-income people, including children, who are blind, disabled or elderly.



sure to ask in advance what documents you need to bring with you.

Medicaid and PeachCare for Kids

Health care costs can be expensive. Medicaid and PeachCare help families with children who can't afford health insurance. You can apply for Medicaid just as you do for other benefits, at your county's DFCS office. Don't forget to bring information about any health insurance you may have. You don't need to have legal custody of your grandchildren to qualify for Medicaid.

Those who qualify for Medicaid receive a card that they can present to doctors, dentists, hospitals and pharmacies. If the doctors or pharmacies have agreed to participate in Medicaid, they will bill the state for their services. Be careful. Not every doctor accepts Medicaid payment, and not every prescription drug is covered. You



may be required to go to a doctor the state chooses for Medicaid to pay your bills.

If your household income is too high to qualify for Medicaid, but you still can't afford health insurance, your grandchildren might qualify for PeachCare for Kids. To qualify, you must be a U. S. citizen or legal resident, your grandchildren must be 18 or younger, and the children must have been uninsured for at least three months. There are income limits for PeachCare, and your grandchildren cannot receive PeachCare if they qualify for Medicaid or have access to insurance because you are employed by the state of Georgia (even if you have not purchased the coverage). For more information on PeachCare for Kids, go to www.peachcare.org or call 1-877-GA-PEACH.

Supplemental Security Income

If your grandchild is disabled, he might qualify for Supplemental Security Income (SSI). SSI provides financial assistance for low-income people, including children, who are blind, disabled or elderly. If you are over age 65 or are disabled, you may also qualify for SSI. Receiving SSI also qualifies you to receive Medicaid. To apply for SSI, you must provide proof that your grandchild is disabled. Talk with the Social Security Administration office to find out whether your grandchild's disability meets SSI guidelines. You can go to www.ssa.gov or call 1-800-772-1213 to find out the location of your local Social Security Administration office, or look in the phone book under United States government offices. Ask them to send you an application packet. It will explain the application process and tell you what documents you

will need. If you receive TANF, you will get help in applying for SSI if your grandchild qualifies.

Earned Incomes Tax Credit (EITC)

This is a special benefit for low- and moderate-income working people who are raising children. To receive this credit, you must file an income tax return. If you don't owe any taxes, you will receive a check for the tax credit. If you do owe taxes, the credit will be subtracted from what you owe. The earned income tax credit is based on your earned income. Money you receive from TANF, Social Security, VA pension, child support, and investments does not count. To qualify for the EITC, you must prove that your grandchildren are either under age 19, under 24 if they are full-time students, or totally disabled. Your grandchildren must have lived in your home for more than six months of the year, and you must have worked during the tax year. If your grandchildren's parents are applying for this credit, you cannot also apply during the same tax year.

To apply for the EITC, contact the local IRS office for forms and instructions, or go to www.irs.gov/formspubs to get more information. The EITC can help make raising your grandchildren more affordable.

Local Community Resources

In addition to the federal and state programs described above, many local communities have resources that can help with the cost of raising grandchildren. You may qualify for free or reduced-price school breakfasts and lunches, assistance from local food banks and clothes closets, and special programs to help buy holiday



gifts for your grandchildren. Talk to the caseworker at your local DFCS office; he or she may be able to connect you to special programs or services in your community.

Other Help in Your Community

Many communities also have other resources that can help make raising your grandchildren easier. You might look for the following:

- **Child care referrals:** If you're looking for child care, you can contact your local child care resource and referral agency for a list of programs and providers. Contact the Georgia Association of Child Care Resource and Referral Agencies www.gaccrra.org or call 800-466-5681 to find out how to contact your local





agency. This service is free to all parents and grandparents. (For more information on choosing child care, see *Grandparents Raising Grandchildren: Child Care Concerns*.)

- **Grandparent support groups:** Raising grandchildren can be stressful. In some communities, grandparents raising grandchildren get together regularly to share ideas and support each other. You might ask your child's school counselor, your faith organization leader, or other grandparents whether they know about a grandparent support group in your area. If you can't find a group, you might consider starting one. (For more information on starting a grandparent support group, see *Grandparents Raising Grandchildren: Caring for Yourself*.)



- **Community activities for children:** A good way for your grandchild to get to know other children is to get involved in activities in your community, such as sports teams, music lessons, or art classes. If your community has a recreation center or a large park, check to see what activities they offer. Watch the local section of your newspaper for announcements of upcoming activities. Talk to other parents and grandparents who have children about the same ages; they may know a lot about activities and sign-up dates. (For fun, low-cost activities to do with your grandchildren, see *Grandparents Raising Grandchildren: Fun Learning Activities for You and Your Grandchildren*.)

In Summary

Raising grandchildren can be a challenge. But you don't have to handle everything alone. Many federal, state, and local resources are available to help, both financially and with information and activities. Talk to other adults in your community, contact your local DFCS office, and watch the newspaper for special events. Remember that you're not alone. Getting support in the community is a wonderful way to take care of yourself. When you are less worried about the financial responsibilities of raising your grandchildren, you are more available to provide warmth, security, attention, and fun learning opportunities.

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Learning *for* **Life**

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