



Caregiver of Children News - 11/2022



Support for Grandparents Raising Grandchildren

<https://www.moneygeek.com/financial-planning/support-for-grandfamilies/#:~:text=A%20grandparent%20can%20file%20to,parent%20may%20also%20be%20waived>

Last Updated: 3/16/2022 By: Ella Vincent | Quality Verified

A growing number of grandparents are taking on an unexpected new challenge in their later years: raising their grandchildren. Grandparents are often raising their grandchildren after tragic circumstances, such as the death or incarceration of their children. With more responsibility, grandparents also have more financial burdens. They can find financial help and support as they are raising their grandkids.

The Art of Grandparenting

Many grandparents are raising their grandchildren under challenging circumstances. These statistics help illustrate the difficulties they face.



Almost **3 million** grandparents are raising their **grandchildren**.



The **average cost** of raising a child to 18 years old is nearly **\$13,000 a year**.



The **average Social Security check** received by a senior citizen is **\$1,543 a month**.



Children in grandparent-led households are **six times more likely** to have had a **parent or guardian serve time in jail**.



Arkansas, Alabama, Mississippi and Louisiana have the highest number of grandparents raising grandchildren.

Sources: AARP, Father Matters, Pediatrics, United States Department of Agriculture and U.S. Census

Financial Challenges of Grandparent Guardianship

Grandparents are likely to encounter many financial challenges when raising grandchildren. Especially for grandparents who do not have significant disposable income, supporting others can be costly. Many older adults already live on a fixed income of Social Security checks and pensions. Others have limited retirement savings or get by on a lower income.

Some older adults may not be actively driving due to health-related concerns to take their grandchildren to school or other places, while some need to change their auto insurance policy to help save some money.



This program is supported by Senior Resources – Agency on Aging with Title III funds made available under the Older American's Act.

Government Assistance Programs

Many resources can help grandparents who are raising their grandkids. Several federal, state and local programs provide financial assistance, insurance or benefits.

FEDERAL ASSISTANCE

- **Medicare** – Medicare is a health insurance program for seniors who are 65 and older. For those who qualify, it can lower medical costs.
- **Medicaid** – Medicaid provides health coverage to over 72.5 million Americans. Low-income families, qualified pregnant women and children, and individuals receiving Supplemental Security Income (SSI) qualify to participate.
- **Social Security Survivor Benefits** – A grandparent who is raising a grandchild after their own child is deceased may be able to collect Social Security Survivor benefits. A grandchild may receive benefits if they're 16 or younger.
- **Social Security Disability Insurance (SSDI)** – Social Security Disability Insurance provides financial assistance to disabled grandparents raising grandchildren. You can apply through the U.S. Social Security Administration.
- **Temporary Assistance for Needy Families (TANF)** – The Temporary Assistance for Needy Families program provides families with financial assistance and related support services. Programs may help with childcare and work.
- **Supplemental Nutrition Assistance Program (SNAP)** – SNAP is a federal program that enables low-income families to buy food for the month.
- **Women, Infants and Children (WIC)** – WIC helps women, children and infants to secure food. Applicants must be income-eligible.
- **Section 8 Housing Choice Voucher Program** – Housing assistance enables participants to find housing, including single-family homes, townhouses and apartments. Low-income grandparents raising grandchildren qualify.

STATE ASSISTANCE

- **Child Care Assistance Program (CCAP)** – Working grandparents who need help with childcare can apply for this program through their local Department of Human Services office. The program offers equal access to school services.
- **Children's Health Insurance Program (CHIP)** – Grandparents who earn too much to qualify for Medicaid can enter into CHIP. The health insurance program provides low-cost health coverage, and in some states, covers pregnant women.
- **Guardianship Subsidies** – Subsidies can help grandparents with grandchildren who exit the child welfare system. Programs are available in 35 states and the District of Columbia.
- **Kinship Foster Care** – Kinship foster care is an out-of-home arrangement that enables relatives like grandparents to care for their grandchildren.

LOCAL ASSISTANCE

Local government offices can provide more information about services. Housing assistance programs can help grandparents find and afford stable housing, while utility assistance programs, such as the Low Income Home Energy Assistance Program (LIHEAP), can help low-income households with heating and cooling costs, bill payments and energy-related home repairs.

Additional Assistance

There are many other sources of assistance for grandparents who are raising grandchildren. If grandparents are homeowners, they can apply for [state property tax assistance](#). The [Lifeline](#) program offers discounts for the monthly cost of phone and internet. A state's Department of Aging can also provide information about available services.

Caregiver Assistance and Support Groups

Caregiver assistance can help grandparents who are raising grandchildren. Non-parent caregiver grants are also offered in some states. Children are eligible regardless of the income of the adult non-parent caregivers.

Support groups can also help with connecting and learning from others with the same experience. Local places of worship and schools may have weekly food giveaways or other programs to assist grandparents. Charities may give help to seniors raising grandchildren. Grandparents can also find online groups such as [GardenWeb](#) to connect with others.

Below are a few more support groups.

- [Dailystrength.org](https://www.dailystrength.org): This online group offers support for grandparents who are raising grandchildren.
- [Grandparents and Kin](https://www.grandparentsandkin.org): Grandparents and Kin is a support group for grandparents who are the primary caregivers for their grandchildren in Georgia.
- [Grandparentingblog.com](https://www.grandparentingblog.com): With posts from experts, the Grandparenting blog offers support for grandparents caring for their grandchildren.

Food Banks and Advocacy Organizations

Food banks assist with nutrition. Many local food centers offer free nutritious meals to assist low-income families and anyone in need. Many offer food on specific days, so grandparents may have to call beforehand to know when to visit.

Advocacy organizations such as [GrandFamilies](https://www.grandfamilies.org) and [AARP](https://www.aarp.org) can help grandparents find additional resources which address childcare issues.

Tax Benefits and Assistance

In addition to financial resources, tax benefits can help grandparents who are raising grandchildren. Many credits are particularly beneficial for grandparents in low-income situations.

Can You Claim Your Grandchild on Your Taxes?

Grandparents can claim grandchildren on their taxes but must meet some requirements first. For starters, grandparents must determine if they can claim their grandchildren as dependents. Below are some additional rules:

- The grandparent's grandchild must be the birth, foster, or stepchild of their own child.
- The grandchild must be under 19. If they are older than 19, they must be disabled.
- The grandchild cannot file their own tax return.
- A grandchild must have lived with their grandparents for at least six months.
- A grandparent cannot be claimed as a dependent by another relative.



Tax Benefits and How You Can Qualify

- **Dependency Exemption** – A dependency exemption is an income that isn't taxed for each of a grandparent's dependents. The maximum deduction amount is \$1,100, on average, if a grandchild is a dependent.
- **Earned Income Tax Credit (EITC)** – The EITC is a tax credit for low or moderate-income grandparents raising grandchildren. Depending on a grandparent's adjusted gross income, taxpayers can receive at least \$3,618 per dependent child. In order to receive the EITC, a grandchild must be under 19. If a grandchild is disabled, there is no age limit to claim the earned income tax credit.
- **Child Tax Credit** – The child tax credit is a credit given to grandparents for each dependent grandchild. Because of the recent American Rescue Plan, the child tax credit has been increased to \$3,000 for children 17 and under. The tax credit increases even more to \$3,600 if a grandparent's dependent grandchild is six or younger.
- **American Opportunity Tax Credit** – The American Opportunity Tax Credit helps grandparents with grandchildren who are attending college. The credit reimburses grandparents for covering students' first four years of college expenses. A grandparent's income must be \$80,000 or less to qualify for the credit. Grandparents can claim up to \$2,500 per student.

Addressing Parenting Challenges

In addition to financial challenges, many emotional issues arise as grandparents raise grandchildren. Grandparents must become parents for a second time under new circumstances. Grandchildren may take time to adjust to significant life changes. These are some of the challenges grandparents face as they take on a guardianship role:

1. **Apprehension** – Grandchildren may be hesitant to live with their grandparents. Being separated from a parent for a long time can be anxiety-provoking for grandchildren, especially if a parent is incarcerated or serving in the military. Grandchildren may feel they are being abandoned and may develop behavioral problems due to uncertainty in their lives. The Crisis Text Line can help children if they need support.
2. **Stress** – Grandparents may become stressed at the prospect of raising children at an advanced age. Grandparents may also face additional trauma if their child has an addiction or mental health issue that keeps them from parenting. Grandparents can go to Helpguide.gov for mental health resources.
3. **Physical challenges** – Young people who are physically active can quickly drain the energy levels of the grandparents charged with taking care of them. Grandparents may be dealing with health issues like arthritis which can limit their ability to keep up with their grandkids. Exercising or just spending time outdoors can help families find balance.
4. **Generational differences** – Grandparents and grandchildren may have trouble relating to each other. Grandparents may not be used to grandchildren talking in slang and using their phones often. Grandchildren may not adjust well to a grandparent's strict rules and curfews. To bridge this gap, grandchildren can help seniors become more comfortable with digital media and other fun activities. Grandparents can bond with their grandchildren by teaching them how to cook or engage in other activities.
5. **Limited time** – The golden years of retirement can be upended when grandparents have to take care of their grandchildren. Grandparents can alleviate this difficulty by taking time for self-care, doing a hobby or just taking a few minutes to rest throughout the day.

Navigating Custody and Guardianship of a Grandchild

Legal issues must be addressed if a parent relinquishes custody of their child. From temporary custody to formal adoption, there are several options.

How to Get Custody

Grandparents can become legal guardians in a variety of ways. In some situations, grandparents can also obtain custody without having to consult a lawyer at all.

1. **Temporary Custody** – A temporary guardianship agreement enables a grandparent to get temporary custody of a grandchild. Once the agreement is notarized, a grandparent may be able to avoid going to court to formalize it. The agreement lasts for six months and can be extended for longer with a parent's consent.
2. **Standby Guardianship** – Standby guardianship allows grandparents to gain custody of their grandchildren without consulting a lawyer. This type of guardianship starts when a parent can no longer take care of a child for reasons such as incarceration or drug rehabilitation. A parent needs to sign over custody of their children in an agreement that usually lasts a year.
3. **Legal Guardianship** – To obtain permanent guardianship, a grandparent must make sure a parent has terminated their parental rights. Parental rights may be terminated if a parent abandons a child or has other issues that can cause them to lose custody. A grandparent can then be appointed guardian by a court.
4. **Adoption** – A grandparent can take steps to move from guardianship to adoption. An adoption lawyer can help a grandparent petition a court to formally adopt a child. A grandparent will then have to prove they meet the requirements in their state and fill out the proper adoption forms in their state. After a court hearing, grandparents can make the adoption of their grandchildren complete.



What Is the Difference Between Legal Guardianship and Custody?

There are subtle differences between guardianship and custody. Custody focuses on where a child lives and how a child is raised. Guardianship concerns a grandparent making legal decisions for a child.

Grandparents can also get custody of their grandchildren for a shorter period of time than guardianship. A guardianship can be less flexible than having custody. While every case is different, it may take grandparents between two weeks and two months to obtain guardianship of a child once proceedings have begun.

Can You File for Child Support as a Grandparent?

A grandparent can file to obtain support from their children if they're raising their grandchildren. Grandparents can get child support under certain conditions, such as a court order. If a grandparent has a low income, application fees to obtain child support from a parent may also be waived.

Subsidized guardianship programs can compensate some grandparents for caring for grandchildren. The payments vary by state but are usually available to grandparents who are guardians of children who have been in foster care.

Grandparents who legally adopt take on total responsibility for the care of a child. Therefore, they are not eligible for child support if their children have severed their parental rights.

Grandparenting Resources

While there are many challenges for grandparents raising grandchildren, many resources can help provide support.

- [AARP](#): The American Association of Retired Persons is an organization that helps seniors find information on services and programs. Members can receive discounts on certain services.
- [Grandfamilies.org](#): Grandfamilies offers a list of legal resources for grandparents. Information on state laws can help inform seniors on how to care for their grandchildren.
- [Catholic Charities](#): Catholic Charities is a nonprofit charity network that helps grandparents with food, housing and other issues. The organization helps grandparents regardless of their faith.
- [Brookdale Foundation's Relatives as Parents Program \(RAPP\)](#): The foundation runs the RAPP to encourage and promote the creation or expansion of services for grandparents and others who become surrogate parents.
- [Zerothreetwo.org](#): This resource helps ensure that babies and toddlers establish early connections that are critical to their well-being and development.
- [Generations United](#): This organization takes a multi-generational approach to improving lives through programs, policies and strategies.
- [The National Committee of Grandparents for Children's Rights](#): The committee offers legal help to grandparents who support grandchildren.
- [American Bar Association Center on Children and the Law](#): The association offers legal assistance to grandparents trying to gain custody of their grandchildren as a kinship guardian.

Connecticut Energy Assistance Program

Who is Eligible:

Your household may be eligible for CEAP if each of you can answer YES to the following questions. As a reminder, your household includes every person who lives in your home (including your children, spouse, grandparents, roommates, etc.)

- Are you a Connecticut resident?
- Do you or anyone in your household meet one of the following guidelines?
 - If you or any person in your household receive any of the following benefits: Supplemental Nutrition Assistance Program (SNAP), Temporary Family Assistance (TFA/TANF), Supplemental Security Income (SSI), State Supplemental for the Aged, Blind, and Disabled (State Supp), Refugee Cash Assistance, or
 - Your annual household income falls at or below the income levels (i.e. 60% of the state's median income)

Household Size:	1	2	3	4	5	6	7	8
Annual Income:	\$39,761	\$51,996	\$64,230	\$76,465	\$88,699	\$100,933	\$103,227	\$105,521

How It Works:

The Connecticut Energy Assistance Program (CEAP) helps Connecticut residents afford to heat their homes. Applications for CEAP typically take 30-45 minutes. Basic benefits towards your heating bill range between \$250 to \$600 depending on your income level, household size and whether there is a vulnerable member in the household. These benefits are usually paid directly to your utility company or fuel supplier. Households that heat with deliverable fuels like oil or propane may be eligible for additional fuel deliveries.

CEAP recipients may also be eligible for matching payment plans, protection from shut-offs, and replacement and/or repairs for heating equipment and water heater(s).

The program is administered by Connecticut's Department of Social Services in partnership with local Community Action Agencies (CAAs) throughout the state.

Access Community Action Agency (Access) | www.accessagency.org

Greater Willimantic | 1315 Main Street, Willimantic, CT 06226 | 860-450-7400

Greater Danielson | 231 Broad Street, Danielson, CT 06239 | 860-412-1600

cathy.whitehead@accessagency.org

Community Renewal Team (CRT) | www.crtct.org

Greater Middletown | 44 Hamlin Street, Middletown, CT | 860-347-4465

crtenergyapplication@crtct.org

Thames Valley Council for Community Action, Inc. (TVCCA) | www.tvcca.org

New London | 83 Huntington Street, New London, CT 06320 | 860-425-6681

Norwich | 401 West Thames, Norwich, CT 06360 | 860-425-6681

ess@tvcca.org





OPEN ENROLLMENT

2023 Medicare Part D

Open Enrollment Events

All events have Zoom and In-Person Appointments available.

Appointments are **REQUIRED**.

November 14, 2022

Middletown Senior Center
61 Durrant Terrace
Middletown, CT 06457
860-638-4540

November 16, 2022

East Lyme Senior Center
37 Society Road
Niantic, CT 06357
860-739-5859

November 18, 2022

Colchester Senior Center
95 Norwich Avenue
Colchester, CT 06415
860-537-3911

November 19, 2022

Senior Resources
19 Ohio Avenue
Norwich, CT 06360
860-887-3561

December 2, 2022

Colchester Senior Center
95 Norwich Avenue
Colchester, CT 06415
860-537-3911

December 5, 2022

Middletown Senior Center
61 Durrant Terrace
Middletown, CT 06457
860-638-4540



GrandParents Raising Grandchildren Support Group

**Confidential conversation and sharing of financial and educational resources with peer caregivers and professional facilitators
the LAST TUESDAY of the month from
9 AM to 11 AM at
Rose City Senior Center
8 Mahan Drive, Norwich, CT 06360**

2022-2023 Schedule

December 27, 2022 | January 31, 2023 | February 28, 2023

March 28, 2023 | April 25, 2023 | May 30, 2023

June 27, 2023 | July 25, 2023

Inclement Weather Policy:

Meetings will be cancelled if public schools or the senior center are closed or delayed.



19 Ohio Avenue, Suite 2
Norwich, CT 06360
860-887-3561
800-690-6998
www.SeniorResourcesEC.org



Norwich Youth & Family
Services
75 Mohegan Road
Norwich, CT 06360
860-823-3782
www.NorwichCT.org



Rose City
Senior Center
8 Mahan Drive
Norwich, CT 06360
860-889-5960
www.NorwichCT.org

Grandparents Raising Grandchildren Support Groups

Senior Resources Agency on Aging

Sally Huck, Caregiver Program Coordinator
(860)887-3561 x126
Rose City Senior Center
8 Mahan Drive, Norwich
Last Tuesday of each month, 9:00 a.m.

Eastern CT Area – Mansfield

Janit Romayko (860)569-1978, Call to Register
Big Y Mansfield, 141 Storrs Road, Mansfield Center
2nd Wednesday of each month, 9:15 a.m.

United Services - Kinship Support Group

Plainfield Area
Lori Bergstrom, Prevention Services Manager
(860)412-8665 lbergstrom@usmhs.org
United Services, 303 Putnam Road, Wauregan
2nd Tuesday of each month, 5:00 – 6:30 p.m.



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2

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3

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Name: _____
 Address: _____
 Telephone: _____
 Card Amount: \$50 \$100 Other: _____

If you would like to pay via credit card, please visit our website at www.SeniorResourcesEC.org/about-us/pay-your-bill-online

Account Name: Your first and last name
Invoice Number: Cash for Causes




Mail to: 19 Ohio Avenue, Norwich, CT 06360 - or - Contact: Erica (860) 887-3561 x 110



We hope you find this month's edition of our Caregiver of Children newsletter informative.

Senior Resources currently produces a monthly caregiver of children newsletter. We are looking for feedback on any ideas you may have for future editions.

Please contact Robin Brewer with any ideas/suggestions or if you wish to be removed from our mailing list.

Sally Huck: SHuck@seniorresourcesec.org or 860 887-3561 x 126.

To read previous editions of this newsletter please visit:
www.SeniorResourcesEC.org/stay-informed/grandparent-newsletter