



## POLICY BRIEF SUMMARY

# Improving Grandfamilies' Access to Temporary Assistance for Needy Families

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***One of the four primary purposes of TANF is “to provide assistance to needy families so that children may be cared for in their own homes or in the homes of relatives.”<sup>1</sup>***

In 1996, Congress explicitly envisioned Temporary Assistance for Needy Families (TANF) as a critical support for “kinship families” or “grandfamilies” -- families in which children are being raised by kin who are extended family members and close family friends. Almost two decades later, kin continue to rely on TANF as often the only source of financial support for helping them keep the families they raise together and out of the formal foster care system. Although TANF policy explicitly states that children cared for by relatives can receive TANF assistance, many kin families do not access it to meet the needs of children they are unexpectedly raising. Only about 12 percent of kinship families receive any TANF assistance, even though the majority of children being raised by kin live in poverty and qualify for the program.<sup>2</sup>

Kinship caregivers are raising more than 2.7 million children in this country, an increase of almost 18 percent over the past decade.<sup>3</sup> The vast majority of these children, almost 2.6 million, are completely outside the formal foster care system.<sup>4</sup> As families who are more likely than other families to live in poverty, TANF can provide a critical support. Consider that 63 percent of children live with kinship caregivers who have incomes below 200 percent of the poverty line, compared to 43 percent for at least one-parent homes.<sup>5</sup> Moreover, many kinship caregivers are nearing retirement age or are in retirement: about 60 percent of children in kinship care have a caregiver who is age 50 and older, and 16 percent of them have a caregiver who is already retired.<sup>6</sup> These facts mean that many caregivers are either on a fixed income or need to continue

saving for retirement, rather than using their limited funds to meet the basic needs of children who would otherwise be in formal foster care.

### **TANF framework does not consider grandfamilies**

Despite their need and the fact that Congress envisioned TANF as a critical support for kinship families, many of these families do not access either type of TANF grants -- family grants and child-only grants -- in large part because the actual framework of TANF was not designed with them in mind. Federal TANF rules for family grants were developed for young, low-income single mothers with no or minimal financial assets. To encourage them not to become dependent on assistance, TANF grants are intentionally kept low, only provided for a limited time, and made dependent on employment or work activities.<sup>7</sup> These objectives do not make sense for low-income older kinship caregivers who need retirement savings and sufficient financial assistance to step forward and raise children they did not plan to raise. These older caregivers should not be forced to return to work or stop saving for retirement.

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As with family grants, the federal framework also causes barriers for relatives accessing child-only grants. Even though child-only grants generally do not have time limits or work requirements, other barriers exist that cause kinship families not to access this support. A significant obstacle, for example, is caused by the federal requirement



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that relatives assign the collection of child support to the state. Many caregivers are fearful that absent parents will retaliate against them if they have the state pursue the parents for child support.

### **States have a great deal of flexibility to improve TANF access for grandfamilies**

Despite these barriers caused by the TANF framework, the federal law also gives states a great deal of flexibility to make exceptions and create policies and practices that better serve kinship families. For example, states can exempt caregivers from all work requirements and time limits; exempt retirement savings from consideration, much as they do savings to buy a first home; and implement a good cause exception for assigning child support.

In the policy brief that accompanies this summary, we highlight states and counties that improve access for kinship families by making these types of exceptions and by creating other policies, practices, and programs that address the challenges the existing TANF framework poses. The May 2012 Annie E. Casey Foundation Kids Count essay, *Stepping Up For Kids* urges states and communities to ensure that kinship families have access to benefits to which they are eligible. In this summary and the policy brief, we provide state and community policymakers and advocates with a “Kinship TANF Model” that outlines ways in which they can help ensure that kinship families have access to TANF.

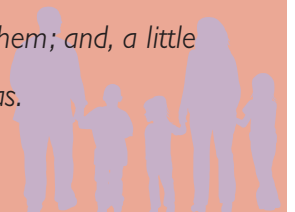
Although the accompanying brief focuses on kinship families, it should not be construed as diminishing the fact that TANF is a very important support to a broader array of low-income families and that TANF’s limited block grant funds should continue to support them. However, kinship families are included as a type of family that Congress explicitly intended to support with TANF, and the brief seeks to illuminate strategies to help accomplish this goal.

### **One Grandmother’s Story**

*Ms. Betty Anderson, a 70 year old single grandmother, has been raising her grandson Adam since he was born twelve years ago to a drug addicted mother and absent father. Ms. Anderson stepped up to raise him on short notice, without any time for financial planning. She didn’t access any help from the state, because she was afraid they might contact his mother for child support or that she might lose custody. Like so many kinship caregivers, Ms. Anderson also didn’t want to be a burden to the state or anyone else.*

*For nearly 12 years, she raised Adam alone on her \$761 a month Social Security check and what little she could earn as a part-time waitress. Eventually, Ms. Anderson and her grandson Adam lost their home, because she couldn’t pay the rent.*

*After hitting financial rock bottom, Ms. Anderson was finally connected with the resources in her state. She now receives TANF assistance and medical care for Adam; job training for herself; safe, affordable housing for both of them; and, a little extra financial help at Christmas.*



## “KINSHIP TANF MODEL” CHECKLIST

### Promising Policies

States and counties can implement TANF policies that:

- ✓ Reinstate the previous work requirement and time limit exemptions for certain categories of kin applying for family grants
- ✓ Increase asset limits and income disregards for middle-aged and older kin applying for TANF family grants, so they may continue to save for retirement
- ✓ Make clear use of the “good cause” exception to complying with child support enforcement
- ✓ Allow adults with a family-like relationship to the children to be eligible for TANF grants

### Promising Programs

States and counties can use the flexibility of TANF block grant funds to:

- ✓ Offer subsidized guardianships/enhanced payments for kin outside the child welfare system
- ✓ Provide non-financial support for kin
- ✓ Make short-term benefits available for kin
- ✓ Ensure that working kinship caregivers can qualify for child care assistance

### Promising Practices

To maximize resources and ensure that more kin have access to TANF, states and counties can:

- ✓ Combine application requirements for TANF and other major public benefits
- ✓ Ensure that child welfare and TANF collaborate
- ✓ Provide concurrent TANF benefits for kin and parents
- ✓ Hold joint TANF/Child Welfare training
- ✓ Conduct joint TANF/Child Welfare outreach to kin
- ✓ Have kinship work groups

This “Kinship TANF Model” is a checklist of policies, programs, and practices that states and counties can implement to better serve kinship families. In the accompanying brief, we provide concrete state and county examples for each of the elements in the Model. We encourage all states and counties to look at this Model, identify what already exists where you live, and work collaboratively to implement those aspects of the Model that may be needed.

Your state or county may have additional policies, programs, and practices that are also improving TANF access for kinship families, and we encourage you to share them with us so we can promote them to others.

### Call to Action

“The Kinship TANF Model” incorporates state and county efforts to implement one of the main purposes of TANF – to support children in kinship families – and is both a road map for other state and communities and a collective call to action:

- Congress must reauthorize TANF while re-acknowledging its importance to kinship families.
- TANF and child welfare administrators need to collaborate to maximize access and services to kinship families. These collaborations should extend to other state and county agencies, such as aging, and community organizations serving the families.
- Kinship advocates can arm themselves with promising practices, programs and policies from the brief and advocate for their use in their communities.
- As both advocates and those directly affected, kinship caregivers, older youth living in kinship families, and birth parents should consult with the states and localities about which TANF programs, policies and practices will most help them, and then advocate for their adoption.
- Policymakers at the state and local levels can work with all stakeholders and make the necessary reforms a reality in their communities.

We look forward to continuing to be a resource to you and highlighting your future innovations for grandfamilies.

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Some available Internet resources:

[www.gu.org](http://www.gu.org) – The Generations United website contains free fact sheets and publications concerning grandfamilies, and the latest federal public policy activity impacting the families.

[www.grandfamilies.org](http://www.grandfamilies.org) – The Grandfamilies State Law and Policy Resource Center contains a database of laws and legislation impacting grandfamilies both inside and outside the foster care system for all 50 states and the District of Columbia, in addition to analyses of these laws and legislation.

[www.grandfactsheets.org](http://www.grandfactsheets.org) – This website contains fact sheets for each state and the District of Columbia with state-specific data, services, and programs for grandfamilies.

[www.aecf.org](http://www.aecf.org) – The Annie E. Casey Foundation website contains publications and resources concerning grandfamilies, including the May 2012 Kids County essay, *Stepping Up for Kids: what government and communities should do to support kinship families*.

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Generations United is the national membership organization focused solely on improving the lives of children, youth, and older people through intergenerational strategies, programs, and public policies. Generations United represents more than 100 national, state, and local organizations and individuals representing more than 70 million Americans. Since 1986, Generations United has served as a resource for educating policymakers and the public about the economic, social, and personal imperatives of intergenerational cooperation. Generations United acts as a catalyst for stimulating collaboration between again, children, and youth organizations providing a forum to explore areas of common ground while celebrating the richness of each generation.

## Endnotes

- <sup>1</sup> 42 U.S.C. § 601. The other three are: (2) end the dependence of needy parents on government benefits by promoting job preparation, work and marriage; (3) prevent and reduce the incidence of out-of-wedlock pregnancies and establish annual numerical goals for preventing and reducing the incidence of these pregnancies; and (4) encourage the formation and maintenance of two-parent families.
- <sup>2</sup> Annie E. Casey Foundation. (2012). *Stepping up for kids: what government and communities should do to support kinship families*. Retrieved from [www.aecf.org/Stepping-up-for-kids/](http://www.aecf.org/Stepping-up-for-kids/).
- <sup>3</sup> Ibid. (citing Population Reference Bureau's analysis of the 2009, 2010, and 2011 Current Population Survey Annual Social and Economic Surveys.)
- <sup>4</sup> This number deducts the over 100,000 children who are in kinship foster care. Ibid. (citing KIDS COUNT Data Center's analysis of 2010 AFCARS data, see <http://data-centerkidscount.org/data/acrossstates/Rankings.aspx?loct=2&by=a&order=a&ind=6247&dtm=12994&ch=2621&tf=133>)
- <sup>5</sup> Ibid. (citing Population Reference Bureau's analysis of the 2011 Current Population Survey Annual Social and Economic Survey.)
- <sup>6</sup> Ibid.
- <sup>7</sup> Geen, R. (2003). Kinship care: paradigm shift or magic bullet? In R. Geen (Ed.), *Kinship Care: Making the most of a valuable resource*. Washington, D.C.: Urban Institute.

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