

KINSHIP CAREGIVER BENEFITS CHECKLIST

Are relative caregivers and children receiving the support they need?

CASH BENEFITS

Temporary Assistance for Needy Families (TANF)

“Work First” in North Carolina

1. Child-only TANF: Nearly all children in kinship care are eligible for child-only grants. Consider only the needs and income of the child. Since few children have income or assets of their own, almost all relative caregivers can receive a child-only grant on behalf of the children in their care.
2. TANF family grants: caregivers need to meet the state’s TANF definition of a kin caregiver to apply for benefits. Time limits and work requirements are associated with family grants, thus they may not be appropriate for retired relative caregivers or those who need longer term assistance.

Foster Care Board Rate

Relative caregivers who are licensed foster parents taking care of children placed with them by their local child welfare agency or court may be eligible for payments.

Adoption Subsidy

May be available to relative caregivers who adopt the children in their care.

Old-Age Survivors and Disability Insurance (OASDI)

Children being raised by grandparents may be eligible for social security dependent benefits under OASDI if the child’s parent is collecting retirement or disability insurance benefits or if the parent was fully insured at the time of his or her death. Caregivers can apply for benefits on behalf of the child based on the work record of the child’s parent, or if not receiving these benefits, may qualify for dependent benefits based on his or her grandparent’s work record. Generally the grandparent must be raising the child because the child’s parents are deceased or disabled, and the child began living with the grandparent before age 18.

Supplemental Security Income (SSI)

May be available to children or caregivers who are disabled. This is also available to anyone over age 65. This is an important source of assistance for grandparents and other relatives raising children who are blind or who have other serious disabilities. This program, administered by the U.S. Social Security Administration (SSA), provides a cash benefit to the child. Child must meet age, disability, income, and asset criteria.

Social Security

If a child’s parent or parents are deceased and were insured through the Social Security system at the time of death, the kin caregiver is eligible to receive a Social Security payment on the child’s behalf.

Child Support

Until a court has terminated parental rights, a parent generally remains financially responsible for his or her children. A child support enforcement agency may assist grandparents and other relative caregivers in obtaining child support on behalf of the children in their care. Amount of support is based on child’s needs and resources and ability of the parent to pay. Kinship caregivers who receive federally funded foster care payments or TANF may receive only a small portion of child support collected, as most of the support goes to helping the state recoup the costs of providing assistance.

Veteran’s Benefits

Survivor’s benefits, disability benefits, educational benefits, etc. may be available to relative caregivers who are veterans or caring for child survivors of deceased veterans. <http://www.vba.va.gov/VBA/>

TAX CREDITS

Earned Income Tax Credit

May be available for certain low or moderate income relative caregivers who are working. This tax credit is refundable so that even workers who do not earn enough to pay taxes can get cash from the IRS. Credit amount depends on income earned and number of qualifying children in the family.

Child Tax Credit

May be available to some grandparents and relatives raising children. Age limits for dependents.

Child and Dependent Care Tax Credit

May be available to kinship caregivers who incur child care expenditures in order to work.

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SUBSIDIZED CHILD CARE

Infants and pre-school age children	North Carolina's Division of Child Development uses a combination of state and federal funds to provide subsidized child care services to eligible families through a locally administered, state-supervised voucher system. Local DSS agencies have information about subsidies and eligibility.
Before school and after school care for school-aged children	Many school districts offer reduced program rates depending on a family's income and need.

FOOD ASSISTANCE

Food Stamps	Available to families with incomes below a certain level. The entire household's income is considered, and the relative children can be included in family size for determining benefit amount. A caregiver cannot apply for food stamps for the children only. Application for food stamps is generally made at the same office where TANF (Work First) applications are made.
WIC (women, infants, and children)	Infants and children up to age 5 are eligible. They must meet income guidelines, a State residency requirement, and be individually determined to be at "nutrition risk" by a health professional. A person who participates or has family members who participate in certain other benefit programs, such as the Supplemental Nutrition Assistance Program, Medicaid, or Temporary Assistance for Needy Families, automatically meets the income eligibility requirement.

HEALTH CARE

Medicaid or Other Health Coverage	Medicaid is a health insurance program for low-income individuals and families who cannot afford health care costs. Medicaid serves low-income parents, children, seniors, and people with disabilities. Medicaid is a little different, depending on who you are and your situation. To determine whether they or the child they are caring for are eligible for Medicaid, relative caregivers should consult their local county DSS. This eligibility chart may also be helpful: http://www.ncdhhs.gov/dma/medicaid/basicmedelig.pdf .
Mental Health Services	To determine whether North Carolina relative caregivers and/or the children they care for are eligible for publicly funded services for mental health, developmental disabilities and substance abuse services, contact your Local Management Entity (LME); a list of LME contacts can be found at http://www.ncdhhs.gov/mhddsas/lmedirectory.htm .

EDUCATION

Does the McKinney-Vento Homelessness Assistance Act apply? (42 U.S.C. 11435(2))	If so, the school must enroll the child without paperwork.
Special Educational Needs	Does the child have a physical, emotional, or learning disability that impairs school performance? If so, has the school recognized the disability and conducted assessments? If not, the caregiver can request evaluation and an IEP (Individual Education Plan) under the IDEA (Individuals with Disabilities Education Act).

TRANSITION SERVICES FOR OLDER TEENS

If the youth is 14+ and deemed dependent...	He or she may be eligible for transition benefits, college tuition, etc.
If the youth is 14+ and disabled...	Transition services should be provided through the school and the Department of Vocational Rehabilitation.

Sources: American Bar Association, (n.d.); Children's Defense Fund, 2004 ; USDHHS, 2005; USDA, 2009