
Accessing Resources in Your Community

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

Note: This publication is NOT intended to substitute for financial advice. If any of these financial issues affect you, or you think you may be eligible for assistance, your first step is to seek advice about the specific programs. If you are unsure where to begin, contact your local Division of Family and Children Services (DFCS) office.

Asking for Financial Assistance

This publication provides a brief introduction to the kinds of financial resources that may be available in your community. 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 their programs. Resources may be different in different communities.

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 remember 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 had not stepped in to care for them. If you need financial assistance, don't be embarrassed or think that you're asking for help without a good reason.

The following sections provide some basic information about the main assistance resources available in most communities. Keep in mind that each program has different eligibility requirements. Talk to staff at your local office to see if you qualify. If you have trouble finding any of the offices, search online to find the local Division 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)

Temporary Assistance for Needy Families, or TANF, 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 searches, transportation, child care assistance, and child support enforcement.

Federal law requires that TANF assistance be time-limited. In Georgia, families can receive TANF 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. 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 grandchild. 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 assistance they offer.

Georgia also has a Grandparents Raising Grandchildren Crisis Intervention Services Payment (CRISP). GRG CRISP is a one-time cash payment of up to four times the maximum TANF benefit amount. This assistance is available to grandparents who are caretakers of a grandchild whose parent is not in the home, are 55 years or older or any age and disabled, are not participating in any existing foster care program, are not receiving per diem payments, and have a household income less than 160% of the federal poverty line. Your local DFCS caseworker can help you apply both for TANF and CRISP, if you qualify.

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. Talk with your DFCS representative about the best options for your family.

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. You can find your local DFCS office number by searching online.

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, although 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.

Supplemental Nutrition Assistance Program (SNAP)

The SNAP program (sometimes referred to as “food stamps”) can help you purchase food for your family. Grandparents caring for grandchildren can apply for SNAP benefits if they meet the qualifications, even if they don’t have legal custody of the children, but grandchildren cannot qualify for SNAP benefits separately. Eligibility for SNAP is based on household income. You can apply for SNAP at the same 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.

Medicaid and PeachCare for Kids

These programs help families with children who can’t afford health insurance. You can apply for Medicaid at your county’s DFCS office, just as you would for other benefits. 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 aware that not every doctor accepts Medicaid payment, and not every prescription drug is covered. You may have to go to a specific doctor in order for Medicaid to pay your bills.

If your household income is too high to qualify for Medicaid, 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 3 months. There are income limits for PeachCare, and your grandchildren cannot receive PeachCare if they qualify for Medicaid, or if they have access to insurance because you are employed by the state of Georgia. For more information on PeachCare for Kids, go to <https://dch.georgia.gov/peachcare-kids>.

Supplemental Security Income (SSI)

If your grandchild has a physical or mental disability that has limited their functioning for at least 12 months, they may 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 also may qualify for SSI. Receiving SSI 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 to find the location of your local Social Security Administration office, or go to <https://www.ssa.gov/benefits/ssi/> to begin an application online. If you receive TANF, you will receive help applying for SSI if your grandchild qualifies.

Earned Income 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 the income you earn, but money you receive from TANF, Social Security, a VA pension, child support, and investments does not count as income for this credit. 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 6 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. Go to <https://www.irs.gov/credits-deductions/individuals/earned-income-tax-credit-eitc> to learn more about the EITC.

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.

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

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- Child care referrals: If you're looking for child care, call 877-ALL-GA-KIDS or go to <http://www.qualityrated.org/>. This service is free to all parents and grandparents. For more information on choosing child care, see *Grandparents Raising Grandchildren: Out-of-Home Care for Young Children* (Extension publication C 1284-13).
 - 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: Managing Your Stress* (Extension publication C 1284-03).
 - 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 or your county government's website 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 signup dates. For fun, low-cost activities to do with your grandchildren, see *Grandparents Raising Grandchildren: Fun Learning Activities for You and Your Grandchildren* (Extension publication C 1284-12).

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 or local websites 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 the warmth, security, attention, and fun learning opportunities they need.

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