

January 2000



The New Jersey Assembly
Task Force on Grandparenting

Report of Findings
and Recommendations

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January 6, 2000

Dear Mr. Speaker:

Pursuant to AR 125, the Assembly Task Force on Grandparenting submits its report of findings and recommendations concerning issues related to grandparenting.

The resolution creating the Task Force called upon this body to study and make recommendations regarding specific problems relevant to grandparent child rearing, custody and other issues. We held three public meetings across the state and heard from individuals representing academia, non-profit groups, the legal community and grandparents raising their grandchildren. We also reached out to the Administrative Office of the Courts to obtain its perspective on some of the important legal issues pertaining to custody, guardianship, courtroom demeanor and other procedures relative caregivers confront when maneuvering the Family Court system.

According to U.S. Census Bureau data, of the 1.8 million children under 18 years old in the State of New Jersey, 107,287 or six percent live in their grandparents' households. More middle aged adults are caring for their parents just as more grandparents and relatives are raising other family members' children. Studies identify the major reasons for grandparents raising grandchildren as parental drug or alcohol abuse, neglect or indifference, child abuse, incarceration, death, divorce, mental health problems and serious illness. Many children who are being raised by their grandparents have special social service and healthcare needs.

This report highlights the demographics and factors influencing the rise in grandparent-headed households. The Task Force also attempts to underscore some of the specific problems that relative caregivers confront including but not limited to accessing financial benefits, social services, information, housing, transportation and medical assistance.

The Task Force provided findings and made recommendations that address ways to: improve Statewide policy for Kinship Care, eliminate obstacles and red tape, and better facilitate information, financial assistance and other social services for grandparents raising their grandchildren.

This report covers many topics and issues. I trust it will serve as a plan-of-action to rectify expressed concerns and substantially remediate the problems that grandparents raising grandchildren face on a routine basis.

Sincerely,

A handwritten signature in black ink, appearing to read "Kenneth C. LeFevre". The signature is fluid and cursive, with a long horizontal stroke at the end.

Assemblyman Kenneth C. LeFevre
Chairman

Assembly Task Force on Grandparenting

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NOTE: *The Office of Legislative Services, Human Services Section, provided technical assistance and background information concerning pertinent issues.*

Assembly Task Force on Grandparenting

TABLE OF CONTENTS

Letter from Assemblyman Kenneth C. LeFevre (Chairman) to Assembly Speaker Jack Collins

Executive Summary of Findings and Recommendations	<i>Pages i-xii</i>
I. Charge of the Assembly Task Force	<i>Page 1</i>
II. Demographics and Factors Influencing Grandparent-Headed Households	<i>Pages 1 - 5</i>
III. Public Policy Initiatives	<i>Pages 5 - 12</i>
IV. Statewide Policy for Kinship Care	<i>Pages 13 - 25</i>
V. Diverse Obstacles and Red Tape for Grandparent-Headed Households	<i>Pages 26- 33</i>
VI. Facilitating Information, Financial Assistance and Other Services	<i>Pages 34 - 38</i>
Bibliographical References	
Attachments	

Assembly Task Force on Grandparenting

ATTACHMENTS

- | | |
|----------------|---|
| Attachment I | Ranking of States by Percent of Children Under 18 Living In Their Grandparents' Household: 1990 Census (Internet Release date: July 1, 1999). |
| Attachment II | Subsidized Legal Guardianship Programs by State. |
| Attachment III | Custodial Relatives and NJ KidCare Fact Sheet, Department of Human Services. |

Assembly Task Force on Grandparenting

Executive Summary of Findings and Recommendations

FINDINGS:

SECTION II - DEMOGRAPHICS AND FACTORS INFLUENCING GRANDPARENT-HEADED HOUSEHOLDS:

1. New Jersey ranked seventeenth nationally in terms of the percentage of children under 18 years old living in their grandparents' household, having 107,287, or six percent, of its 1.8 million children under 18 years old, living with their grandparents.
2. According to a Census Bureau report, "children living with their grandparents were more likely to have a series of disadvantages: more than one in four was poor, one in three lacked health insurance and more than half were on some type of public assistance."
3. According to the U.S. Census Bureau, 57 percent of single grandmothers are poor, 46 percent lack a high school diploma and only a third are employed in a given month. Their average annual income is \$13,400.
4. Regarding racial demographics, about 53 percent of these grandparents raising their grandchildren are Black, 28 percent are White, 16 percent are Hispanic and three percent are classified as "other." Forty-one percent of these grandparents are younger than 54.
5. Certain state experiences (i.e., Wisconsin) might suggest that welfare reform has resulted in increasing numbers of grandparent-headed households. However, the Task Force believes it is premature to conclude that the same holds true in New Jersey since welfare reform has not been in effect long enough to assess the effects on family structure in the state.
6. More middle aged adults are caring for their parents just as more grandparents and relatives are raising other family members' children. Sometimes adults are caring for their aging parents and grandchildren at the same time.
7. Historical phenomenon indicate that many factors have influenced or unintentionally

impacted on the decline of traditional family structure. One such factor, the transition from a manufacturing-based to a high-tech economy, influenced the rise of single female-headed households. Decreasing family incomes, lack of job opportunities, especially in urban areas, all negatively impact on the traditional family, causing family breakups.

8. Studies identify the major reasons for grandparents raising their grandchildren as: parental drug or alcohol abuse, neglect or indifference, child abuse, incarceration, death, divorce, mental health problems and serious illness.
9. Many children who are being raised by their grandparents have special social service and health care needs.

SECTION III - PUBLIC POLICY INITIATIVES:

10. **Assembly Bill No. 2125 LeFevre/Smith and Senate Bill No. 1435 Turner/Bassano**, pending before the Legislature, establishes the “Kinship Foster Care Program” in the Division of Youth and Family Services within the Department of Human Services to ensure that, if a child is placed with a relative, the relative would be entitled to receive the full foster care rate.
11. New Jersey P. L. 1996, c. 142 established six county pilot programs to address grandparenting issues. Atlantic, Bergen, Essex, Mercer, Middlesex and Monmouth counties each received \$5,000 grants to establish coalitions and conduct meetings. These coalitions produced reports that were submitted to the Department of Human Services and the appropriate legislative committees in the New Jersey General Assembly and Senate.
12. The Governor and the Legislature included a \$500,000 appropriation in the FY 2000 budget to the Department of Human Services for a Kinship Navigator Program to assist grandparent caregivers.
13. In 1996, six states, Alaska, Hawaii, South Dakota, Massachusetts, Nebraska and Washington, were actively operating fully state-funded, subsidized guardianship programs.
14. The experience of states indicates that children in guardianship programs achieve more stable and permanent placement than those in foster care. Additionally, subsidized legal guardianship allows state agencies to scale down their services, thereby saving millions of dollars in administrative costs.
15. A February, 1998 report issued by The Governor’s Blue Ribbon Panel on Child Protection Services resulted in the creation of a Statewide Foster Care Coordinator within DYFS and additional funding for the purpose of developing a foster care/adoption system that focuses on placing children with their relatives.

16. The New Jersey Housing and Mortgage Finance Agency (HMFA) initiated the “Orphans/Kinship Care Home Ownership Program” in July 1999, which will provide affordable housing opportunities through home mortgages at below market interest rates for relative caregivers of children with special needs.

SECTION IV - STATEWIDE POLICY FOR KINSHIP CARE:

17. Testimony suggests that the policy of the Division of Youth and Family Services (DYFS) regarding grandparents becoming foster parents may not always be applied consistently by all case workers and district offices.
18. Testimony indicates that there is no comprehensive Statewide standard for services available to relatives raising children.
19. *Informal* kinship arrangements are made between family members when parents are unable to care for their children. The children are placed by their parents on a temporary or permanent basis and are supported by their parents or the resources of the relative caregivers. Low income children may be eligible for financial assistance and medical coverage (Medicaid) benefits under the Work First New Jersey Program (WFNJ).
20. *Formal* kinship care refers to arrangements made by DYFS, the State child protection agency. Eligibility for formal kinship payments under the foster care rate depends on whether the child meets the criteria for the federal Title IV-E Program, which includes eligibility for WFNJ prior to placement and adherence to placement related requirements mandated through DYFS or court order.
21. Many family members consider kinship care evaluation and supervision by DYFS onerous and invasive and they elect not to apply for such foster care rates even though they provide greater financial assistance and services than does WFNJ.
22. The Department of Human Services is investigating legal guardianship as an alternative wherein day-to-day care and decision-making responsibilities are transferred to the caregiver without terminating the rights of the parent.
23. At the national and State level, child caregivers recommend establishing a subsidized legal guardianship program that provides financial assistance and services greater than TANF to children who have not gone through the DYFS process.
24. Relative placements serve children better than placements with unrelated foster parents since they are likely to result in more sibling groups remaining together.

25. The “Adoption and Safe Families Act” (ASFA), enacted on March 31, 1999 (P.L. 1999, c. 53), brings New Jersey into compliance with the 1997 federal Adoption and Safe Families Act, emphasizing safety and permanence for children who have been removed from their home.
26. According to testimony provided by the Department of Human Services, any State policy shifts in terms of payments made to children’s caregivers should be done in concert with the federal and State Adoption and Safe Families Acts.
27. Currently, New Jersey does not have a formal kinship care policy. The current legal options for relatives caring for a child are limited to legal custody or legal guardianship obtained through a court order.
28. The legal process is costly for grandparents attempting to get custody of their grandchildren. A parent, if indigent, may be assigned an attorney but the grandparent or relative caretaker petitioning the court for child caretaker responsibility, may not, likewise, be eligible for free legal services.
29. Some grandparents testifying before the Task Force expressed concern regarding judges’ demeanor and courtroom procedures when interfacing with grandparents rearing their grandchildren.
30. According to the Administrative Office of the Courts, while relative caregivers such as grandparents have the opportunity to file for financial support from their grandchildren’s parents at the same time that they file for custody, it is not common for them to do so.
31. Currently, the Family Court has no statistical information available regarding the number of custody/formal adoptions by the grandparents raising grandchildren population.
32. Family Court intake workers assist litigants with filing petitions for custody, visitation and child support and they also help litigants complete and file other necessary papers with the court.
33. Use of video and teleconferencing by the Judiciary helps address the problems associated with the lack of transportation and the inability of witnesses or experts, whose appearances are required, to participate in court proceedings.
34. Interstate custody determinations are sometimes slowed by the requirements of other states.

SECTION V - DIVERSE OBSTACLES AND RED TAPE FOR GRANDPARENT-HEADED

HOUSEHOLDS:

35. Without formal custody arrangements, grandparents confront difficult obstacles when dealing with school and medical decisions.
36. Approximately 50,000 children participate in NJ KidCare, the newly initiated statewide child health care program which provides free or low cost health insurance for New Jersey's uninsured children although over 100,000 are eligible. One of the reasons for low enrollment appears to be a lack of program awareness.
37. Employer-based insurance policies with dependent coverage typically will not cover grandchildren unless the grandparent-employee can prove that the grandchild is a dependent.
38. Grandparent caretakers may often neglect their own health in carrying out the parenting role for their grandchildren.
39. The State of New Jersey leads the nation with the highest percentage of cases of women infected with HIV and the highest AIDS death rate among women nationally. These statistics have resulted in a dramatic increase in the number of orphans.
40. Over 5,000 children under 18 years old are currently orphaned as a result of AIDS-related deaths. If the current trend continues, there could be more than 20,000 orphaned children of HIV parents by the year 2001.
41. Currently, foster parents of "medically fragile" children placed by DYFS are eligible to receive stipends but the same does not apply to kinship caretakers who have not gone through the DYFS placement process.
42. AIDS/HIV infected children whether under the care of their parents or relatives automatically qualify for home care under Medicaid if they meet financial and medical eligibility requirements.
43. The extended family structure of the past, which acted as a support system, no longer exists for many families.
44. Testimony received by the Task Force documented hardships of working grandparent-headed households. Some grandparents who testified indicated that a need exists for child day care.
45. Institutions of higher learning like Monmouth University, provide their students with opportunities for social work field internships which target families in need of assistance.
46. Occupancy standards for public subsidized housing may create barriers for grandparents

raising grandchildren. Such regulations may force grandparents to hide their children in their apartments to avoid facing eviction.

47. Senior citizen public transportation vehicles prohibit seniors raising grandchildren from bringing their grandchildren on board the vehicles.

SECTION VI - FACILITATING INFORMATION, FINANCIAL ASSISTANCE AND OTHER SERVICES:

48. State and local social service agencies may not always have information easily accessible or tailored to specific grandparenting needs.
49. The toll free hot line being implemented under the Kinship Navigator Program will provide information and referral services for grandparents raising grandchildren.
50. While more children today are being raised by grandparents, schools do not specifically provide outreach to this caregiver population so that they can appropriately oversee their grandchildren's education and progress.
51. Often, grandparent caretakers cannot access available services due to communication barriers such as not having a telephone. Illiteracy also contributes to information access problems.
52. Grandparents raising grandchildren need child care and respite. The oldest grandchildren may often have to care for the youngest while the grandparent is working due to a lack of adequate community resources.

RECOMMENDATIONS:

SECTION II - DEMOGRAPHICS AND FACTORS INFLUENCING GRANDPARENT-HEADED HOUSEHOLDS:

1. Ensure that a greater effort is made by the Department of Human Services, in conjunction with the appropriate federal agencies, to compile consistent statistics and detailed breakouts of kinship demographic trends.
2. The Department of Human Services should include an assessment of how the State's welfare reform initiative has impacted grandparents raising grandchildren in its evaluation of the WFNJ program.

SECTION IV - STATEWIDE POLICY FOR KINSHIP CARE:

3. DYFS should ensure that its case workers and district offices throughout the State implement State policy regarding approval procedures for foster care by grandparents in a consistent manner.
4. DYFS should provide relative caretakers with a copy of State policy at the initial intake interview for DYFS-approved foster care.
5. DYFS should conduct an internal audit of its application and eligibility determination procedures regarding financial and social services assistance for grandparents and other relative caregivers to assess which procedures can be streamlined.
6. DHS should devise safeguards within the proposed kinship care program that prevent fraud on the part of custodial parents who may place the children with a relative as a means of receiving additional public assistance.
7. DHS, through its Kinship Navigator Program, should initiate public service announcements that educate relatives about their rights and legal options regarding child care and the benefits to which they are entitled. Such an effort would ensure that any newly implemented policies are disseminated among these relatives.
8. Provide a new legal basis (i.e., short of formal adoption or custody) for relatives who assume care of a child that addresses the specific needs of this population. The legal guardianship process should be easily accessible to the caretaker and not require the services of an attorney, thereby, reducing or eliminating unnecessary expenses and costs.
9. The State should develop a formal kinship care program, wherein the full foster care rate currently made available to foster parents of children formally placed through DYFS, would also be provided to grandparents raising their grandchildren provided they meet the programs' eligibility requirements. Therefore, the Legislature should consider enacting legislation such as Assembly Bill No. 2125 LeFevre/Smith and Senate Bill No. 1435 Turner/Bassano, or similar legislation, which establishes a "Kinship Foster Care Program" in the Division of Youth and Family Services within the Department of Human Services.
10. DHS should assess the financial impact of providing financial assistance, and other services (i.e. child care, health and transportation) on an income sliding scale basis for those relative caregivers whose child placement did not formally occur through DYFS or the court process.
11. DHS, through the Kinship Navigator Program, should determine the extent to which legal

services are available for relative caregivers in each county. The Kinship Navigator Program should facilitate opportunities for free or low cost legal services when appropriate.

12. DHS, in consultation with the Commission on Higher Education, should organize a network of private and public law schools to provide legal assistance to grandparents with limited financial resources when petitioning the court for custody or when summoned to court by the parents.
13. The Administrative Office of the Courts should ensure that judges receive training, just as they do regarding domestic violence issues, that acquaints them with the rise of grandparent-headed households and the unique problems and obstacles that these grandparents must confront in attempting to be their grandchildren's caregiver.
14. The Administrative Office of the Courts should establish a Court Liaison program in the Family Court to screen filings to ensure that only founded complaints are heard by the judge and that the remaining complaints are processed through mediation. Not only would some costly and time consuming court appearances be avoided by a Court Liaison program but this program would also serve to reduce stress experienced by grandparents and minimize their legal expenses.
15. The Administrative Office of the Courts should encourage appropriate court personnel to apprise grandparents of their right to file for financial support from their grandchildren's parents at the same time they file for custody. Perhaps the Court Liaison Program, recommended pursuant to recommendation #14, would be the appropriate vehicle to inform grandparents about this option.
16. The Administrative Office of the Courts Family Court Division should expand its Family Court data collection system to include information regarding the relationship of the person to whom child custody is awarded and particularly, to track the number of grandparent/grandchild custody proceedings.
17. The Legislature should fund the installation of technological innovations such as video or teleconferencing within the Family Court to ameliorate problems associated with the lack of transportation and to reduce the need for court appearances, when appropriate.
18. Consider the enactment of a Uniform Child Custody Jurisdiction and Enforcement Act in order to expedite interstate child custody cases.

SECTION V - DIVERSE OBSTACLES AND RED TAPE FOR GRANDPARENT-HEADED HOUSEHOLDS:

19. DHS should bolster marketing and advertising efforts about the NJ KidCare program for grandparents raising grandchildren since the eligibility requirements are kinship caretaker-friendly (**See Attachment III**). Eligibility for NJ KidCare does not require a custody order or other proof of dependent status from caretaker relatives. In addition, income of relative caregivers is not counted when evaluating a NJ KidCare application.
20. DHS, in conjunction with the Department of Banking and Insurance, should work with the health insurance industry to encourage the use of a standardized form that serves as an affidavit for grandparents to prove that their grandchildren are their dependents. Such documentation may be necessary since many grandparents do not have legal custody of the grandchildren who they are raising.
21. DHS, in conjunction with the Department of Banking and Insurance and business and labor groups, should determine what incentives to employers may be necessary to further promote the provision of dependent health coverage through health insurance plans.
22. DHS, through the Kinship Navigator Program, should encourage the development of community coalitions that form partnerships with corporations, in order to initiate health care programs that provide basic medical services to grandparents and the grandchildren they are raising.
23. DHS should create a community-based network of mental health care services for grandparents raising grandchildren to assist grandparents who face many emotional and stressful problems while undertaking the parenting role for their grandchildren.
24. While federal monies are specifically targeted for persons with AIDS, the Legislature should consider the viability of allocating federal and State funding for family members of AIDS/HIV positive parents (living and dead) to assist caregivers of children. Social services like child care, respite, and family counseling would benefit such grandparent-headed households.
25. DHS should investigate the viability of establishing a program whereby grandparents or relative caregivers of children who have not gone through the formal DYFS foster parent process can receive stipends like foster parents if the children fall under the category of “medically fragile.”
26. The Commission on Higher Education should encourage institutions of higher learning in the State to expand the use of undergraduate and graduate students in social work to serve needy families and children, specifically, grandparents raising grandchildren. Private and public educational institutions should consolidate efforts to provide services to this special population.
27. DHS should examine and report back to the Legislature on whether the existing

subsidized day care eligibility guidelines for working grandparents can be liberalized so that hard working grandparents in need of day care are not denied such services.

28. The Department of Community Affairs should encourage public housing authorities throughout the State to modify public housing regulations to increase flexibility so that grandparents raising grandchildren do not have to face eviction when their grandchildren come to live with them. Every effort should be made by public housing authorities to facilitate a move to another housing unit which is more conducive to such a family setting.
29. In light of the increased number of grandparent-headed households, State and federal housing policies should facilitate family living arrangements that bolster the “family homestead.” Grandparents, who live with other adult relatives (e.g. sister, brother, or their son or daughter), can benefit from the built-in help from these other family members and the financial support for rent or home mortgage payments. It is noted that the New Jersey Housing and Mortgage Finance Agency (HMFA) demonstration program (discussed under Section III of this report) promotes some of these principles. However, expansion of this concept would be beneficial Statewide.
30. Use of existing State and federal monies that may be available for “brownfields” and the redevelopment of vacant and abandoned properties should be considered for the construction of “family homestead” developments with low/lesser density zoning and appropriate open space buffer areas. This approach comports with the State’s overall open space preservation goals and the lesser density zoning is conducive to preventing crime, drug trafficking and other social ills associated with urban and economically depressed areas. The Department of Community Affairs, in consultation with the New Jersey Housing and Mortgage Finance Agency, should make every effort to implement this strategy.
31. The Department of Transportation should create a partnership between community service providers and public transportation systems in the State to ensure that transportation is available to grandchildren who are being raised by their grandparents to travel to doctor’s appointments, day care centers, school functions or other pertinent destinations.

**SECTION VI - FACILITATING INFORMATION, FINANCIAL ASSISTANCE, AND
OTHER SERVICES:**

32. DHS, through the Kinship Navigator Program and the Division of Senior Affairs within the Department of Health and Senior Services, should market and advertise the

availability of federal benefits and eligibility standards, so that grandparents raising grandchildren become knowledgeable about and receive those benefits for which they are eligible. For instance, New Jersey EASE (Easy Access Single Entry) could facilitate such information flow concerning Supplemental Security Income and other federal and State public assistance programs.

33. DHS, through the Kinship Navigator Program, should develop and disseminate resource guides through appropriate local and regional private and public networks including, but not limited, to county grandparent coalitions. The resource guides should be updated periodically to reflect any changes in services and resources.
34. The Department of Education, in consultation with DHS, should encourage school districts to conduct special orientation sessions at the start of the school year for grandparents who raise their grandchildren.
35. The Department of Education should encourage local school districts and school recreational programs to make a special effort to involve grandparents raising grandchildren in programs such as arts, cultural activities and other field trips. Such outlets help this population segment to maintain a healthy outlook on life and reduce stress.
36. The Advisory Board, being created pursuant to Recommendation #42, should act as a catalyst to encourage the collaboration of churches and community organizations in sponsoring outreach projects that strengthen the extended family and create grandparent support groups and respite programs.
37. The Kinship Navigator Office, in conjunction with DHS, should encourage community groups to provide grandparents with assistance when filling out legal paperwork and support services applications. Non-English speaking grandparents need translators to assist them in filing the necessary paperwork at county agencies.
38. DHS, in consultation with the Department of Education, should encourage volunteer literacy tutoring groups to target the grandparents raising grandchildren population.
39. DHS, in conjunction with the Department of Health and Senior Services (DOH), should encourage training for health care professionals and other staff in pediatric clinics and other settings in which medical care is provided for children to sensitize such professionals and staff to the needs of grandparents raising grandchildren.
40. The Department of Education should encourage local school districts and local recreational programs to establish supervised recreational facilities or community service programs for school-aged children to utilize after school, on weekends and during the summer months when working grandparents cannot care for them.
41. DHS and the Department of Health and Senior Services, as applicable, should provide

monetary and other incentives so community service providers offer respite services for grandparents raising grandchildren.

42. The Commissioner of Human Services should establish a Statewide Grandparents Raising Grandchildren Advisory Board to advise the commissioner about the needs of these grandparents and policies and programs that are necessary to meet these needs. The members of the advisory board should include, but not be limited to, legislators, representatives from the six county coalitions and grandparents who are raising their grandchildren who reflect the diversity of the group in terms of age, income, ethnic background and geographic area of residence (e.g., urban suburban and rural).
43. The Department of Human Services, in consultation with the Statewide Grandparents Raising Grandchildren Advisory Board, should facilitate efforts to develop a network that would link grandparents raising grandchildren advocacy and support groups throughout the State with each other so as to encourage a mutually beneficial exchange of ideas and information about how best to meet the needs of this group.

The Assembly Task Force on Grandparenting

I. CHARGE OF THE ASSEMBLY TASK FORCE

Assembly Resolution No. 125 of 1998-1999, sponsored by Assemblymen Kenneth C. LeFevre and Joseph Azzolina, created the Assembly Task Force on Grandparenting. The resolution requires the Task Force to examine and develop recommendations for programs and services to grandparents concerning issues related to grandparenting including: specific problems relevant to grandparent child rearing, custody and visitation issues arising from the divorce of the parents. The Task Force was also charged with the responsibility to study the final reports issued by individual community coalitions pursuant to P.L. 1996, c. 142 and to follow-up on their respective recommendations.

The Task Force consists of seven members, four members from the General Assembly with two from each party, and three public members with an interest or expertise in issues related to this subject matter.

Assembly Task Force appointments were finalized in mid-June 1999 and the Task Force convened its organizational meeting in the same month. The group held two public hearings in July in the northern and central regions of the State and one public hearing in September 1999 in the southern region of the State. Members of the public with expertise concerning these policy matters -- representing academia, non-profit organizations, the legal community and grandparents raising their grandchildren -- testified before the Task Force.

The Task Force prepared its report of findings and recommendations after reviewing public testimony, pertinent reports, studies and social science literature.

II. DEMOGRAPHICS AND FACTORS INFLUENCING GRANDPARENT HEADED HOUSEHOLDS

Data Concerning Grandparent-Headed Households:

In 1997, 5.4 million American children lived with their grandparents. *"Many Kids Live with Grandparents," Associated Press, New York Times, July 1, 1999.* Of the 5.4 million, 3.8 million children were supported by grandparent maintained households with 669,000 headed by grandmothers and 242,000 headed by grandfathers. New Jersey ranked seventeenth among the states in terms of the percentage of children under 18 years old living in their grandparents' household, having 107,287, or six percent, of its 1.8 million children under 18 years old, living with their grandparents. *Bryson, Ken and Casper, Lynn M. 1999. "Coresident Grandparents and Grandchildren."*

Current Population Reports p.23-198; GP2. Washington, DC: U.S. Bureau of the Census. (See

The Assembly Task Force on Grandparenting

Attachment I).

Typically, grandparent-headed households live in poverty. The New York Times, based upon the 1999 Census Bureau report, indicated that “children living with their grandparents were more likely to have a series of disadvantages: more than one in four was poor, one in three lacked health insurance and more than half were on some type of public assistance.” *“Many Kids Live with Grandparents,” Associated Press, New York Times, July 1, 1999.* According to the U.S. Census Bureau, 57 percent of single grandmothers are poor, 46 percent lack a high school diploma and only a third are employed in a given month. Their average annual income is \$13,400. The overall poverty rate for children living with their grandparents (27 percent) is higher than for children living in their parents’ home (19 percent) (*Available at <http://www.nytimes.com/library/politics/022199/Wisconsin-welfare.htm> Feb.22, 1999*).

“Grandparents just didn’t have the economics, particularly the great-grandparents that we saw who had lost two generations of support and just didn’t have the money, sometimes, for groceries.” -- Rosalyn Blau, Social Worker, Testimony of July 21, 1999.

“[T]he grandchildren were eligible to receive food stamps, but because she was a retired grandparent [who] went back to work to support having the children live in her home [making] just above minimum wage [she] made too much money to get the food stamps, so the children lost those as a result of that.” -- Glenna Gundell, Middlesex County Grandparents Coalition, Testimony of July 21, 1999.

Regarding racial demographics, about 53 percent of these grandparents raising their grandchildren are Black, 28 percent are White, 16 percent are Hispanic and three percent are classified as “other.” Forty-one percent of these grandparents are younger than 54. During the course of the Task Force deliberations and research efforts, the Task Force duly noted that statistical data pertaining to grandparent-headed households varied from source to source.

RECOMMENDATIONS:

- 1. Ensure that a greater effort is made by the Department of Human Services, in conjunction with the appropriate federal agencies, to compile consistent statistics and detailed breakouts of kinship demographic trends.**

Factors Contributing to the Increase in Grandparent-Headed Households:

Why has there been such an increase in the number of children living with grandparents? While some contend that it is too soon to evaluate the effects of welfare reform in New Jersey, other experts in the field maintain that welfare reform has resulted in increasing numbers of grandparent-headed households. For example, in Wisconsin, where a universal work requirement

The Assembly Task Force on Grandparenting

has cut the cash welfare rolls by 91 percent since its inception in 1997, “the number of children falling into relatives’ care has exceeded state projections, created waiting lists for aid, and touched off a new safety-net debate.” *New York Times* website, Feb. 22, 1999. Some have warned that “kinship care could evolve into a new welfare entitlement that allows poor parents to avoid work by giving -- or perhaps just pretending to give -- their children to relatives.” *Ibid.* However, the Task Force notes that the work requirements for welfare reform in New Jersey differ from those of Wisconsin and, since welfare reform has not been in effect in New Jersey long enough to assess its effects on family structure in the State, it would be premature for the Task Force to conclude welfare reform has led to the rise in grandparent-headed households in this State.

According to Dr. David C. Burdick, Associate Professor of Psychology, Coordinator of Gerontology and Psychology at the Richard Stockton College of New Jersey, intergenerational caregiving of all kinds is on the rise. Specifically, more middle aged adults are caring for their parents just as more grandparents and relatives are raising other family members’ children. Sometimes adults are caring for their aging parents and grandchildren at the same time. In Dr. Burdick’s opinion:

“The mechanisms leading to the need for grandparent caregiving are remarkably similar (parent drug abuse, incarceration, mental health issues, immaturity etc.) And the resultant problems encountered by grandchild and grandparent are rather consistent - emotional problems, financial problems, difficulty navigating a complicated system of programs and services and ineligibility for several services extended to all children being raised by their biological parents, and yet to none being raised by their grandparents.”

RECOMMENDATIONS:

2. The Department of Human Services should include an assessment of how the State’s welfare reform initiative has impacted grandparents raising grandchildren in its evaluation of the WFNJ program.

Influences Concerning the Rise of Female-Headed Households and the Decline of the Traditional Family Nucleus:

It is not the purpose of this Task Force report to analyze the phenomenon that led to the erosion of the nuclear family nor to oversimplify the factors that have influenced or unintentionally impacted on the decline of traditional family structure. However, the Task Force chose to highlight the impact of the transition from a manufacturing-based to a high-tech economy on the rise of single female-headed households.

With the economy’s transformation from a manufacturing and industrial based economy to a high technology and service sector based economy, the urban areas lost many unskilled jobs that paid an adequate wage. Instead, higher paying service jobs in such professional fields as

The Assembly Task Force on Grandparenting

insurance, real estate and finance requiring advanced education or low wage jobs in the service sector (i.e. retail, fast food) requiring very little education created a situation where a large group of people living in the cities have education levels that do not match the jobs available. This led to unemployment and underemployment and the creation of an “urban underclass” as referenced by Paul A. Jargowsky and Mary Jo Bane in a 1990 study, “Ghetto Poverty: Basic Questions.” Since men were unable to fulfill their role as “breadwinners,” an increase in female-headed households occurred and this trend has had harmful effects on children in terms of poverty.

“Family structure in the United States has undergone a dramatic change since the 1960s. The percentage of female-headed households has increased tremendously while the percentage of married couple households has fallen....The transformation of the economy in the 1970s and 1980s led to employment dislocation or increased unemployment in urban areas. By 1980, employment dislocation was an important source of growth in female-headed households.” -- Johnston, Gail M. “The Transformation of American Families: Employment Dislocation and the Growth of Female-Headed Families. (“Available at [http:// www.cpc.unc.edu/pubs/paa papers/1995 johnston.html](http://www.cpc.unc.edu/pubs/paa_papers/1995_johnston.html)).

“Females earn less money than males (even for the same job with the same skills) and females are more likely to work in lower wage jobs (female sex-typical occupations).” *Ibid.*

Specific Circumstances Leading to Parents’ Absence:

Sociologists indicate that decreasing family incomes, lack of job opportunities, especially in urban areas, and consequently, deeper divisions in class structure, particularly along race lines, all negatively impact on the traditional family, causing family breakups. Generally, studies identify the major reasons for grandparents raising their grandchildren as: parental drug or alcohol abuse, child abuse, neglect or indifference, incarceration, death, divorce, mental health problems and serious illness.

According to a review of case samples by the Association for Children of New Jersey, placement of children under the Division of Youth and Family Services (DYFS) supervision was, in many instances, directly related to parental neglect as a result of substance or alcohol abuse. Other reasons included physical and sexual abuse.

“Many of the parents in the case sample came from dysfunctional families themselves. Some were second, even third, generation DYFS cases, having themselves been in placement as children or under supervision by DYFS. [M]any mothers were very young, little more than children themselves.” -- *Stolen Futures. A Report on Preventing Foster Care Placement in New Jersey, 1994 . Association for Children of New Jersey, p. 7.*

Special Needs of Children:

The Assembly Task Force on Grandparenting

Many children who are being raised by their grandparents have special social service and health care needs.

“We know that this population of children is at a higher risk of medical, emotional, and other special needs. Some of these children were born addicted to drugs and/or alcohol, others have severe physical and emotional problems, yet others have lived in homes where the birth parents have been violent. For many of these children, love and nurturing is simply not going to be enough.” -- Sue Dondiego, Legislative Committee Member, New Jersey Foster Parents Association, Testimony of July 21, 1999.

“I would see children who were very depressed because they were mourning the loss of their parents and really afraid of losing their primary caregivers, their grandparents. And so they would wind up in the hospital severely depressed and suicidal, even at age seven.” -- Roslyn Blau, Social Worker, Testimony of July 21, 1999.

“Because of her birth circumstances, which was addiction at birth, she has many, many issues. She has an IEP, an individualized education plan, through the Margate school system...She is still monitored in her IEP, and she receives services, occupational therapy...the reason that Jordan needs all these therapies is because her psychologist...told me early on...that I must keep this child busy because she is three or four times more likely to become addicted with alcohol, drugs, whatever, than a typical child...The schools need more information on the children of the grandparents and how to treat them.” -- Lynne Evans, Grandparent, Testimony of September 9, 1999.

“...Both of these children were born with cocaine in their system...This baby is going on three months...and I haven't gotten a [Medicaid] card for her yet. And when I called the social worker, she cuts me off real short...I just want a [Medicaid] card for this child because she's having withdrawal. I sit up some time all night.” -- Martha Clark, Grandparent, Testimony of September 9, 1999.

III. PUBLIC POLICY INITIATIVES

Legislative Measures:

Pending Legislation:

Legislation (**Assembly Bill No. 2125 LeFevre/Smith and Senate Bill No. 1435 Turner/Bassano**), pending before the Legislature, establishes the “Kinship Foster Care Program” in the Division of Youth and Family Services within the Department of Human Services to ensure that, if a child is placed with a relative, the relative would be entitled to receive the full foster care rate. Grandparents raising grandchildren and the various countywide coalitions have lobbied for such changes in current State policy. However, the costs to the State associated with such policy changes are unknown.

The Assembly Task Force on Grandparenting

“An increase in our [S]tate’s foster care population will result in costs for maintenance payments and supervisory staff through the Division of Youth and Family Services. Additionally, costs to other entities involved with children in placement, such as child placement review boards, the courts, and parties who represent children and parents in placement-related litigation, would increase.” -- James W. Smith, Deputy Commissioner, Department of Human Services, Testimony of July 21, 1999.

Grandparent Countywide Coalitions:

New Jersey P. L. 1996, c. 142 established six county pilot programs to address grandparenting issues. Atlantic, Bergen, Essex, Mercer, Middlesex and Monmouth counties each received \$5,000 grants to establish coalitions and conduct meetings. Composed of various members of the community, these coalitions produced reports that were submitted to the Department of Human Services (DHS) and the appropriate legislative committees in the General Assembly and Senate. A summary of the coalitions’ conclusions follows:

Atlantic County Coalition:

- The Atlantic County coalition came to the following conclusions based on their survey results and public hearing testimony:
 - Grandparent caregivers feel overwhelmed, frustrated and helpless by the responsibilities inherent in the custody, care and nurturing of their grandchildren;
 - Grandparent caregivers are denied the same financial support that the State awards to foster parents;
 - Grandparent caregivers are in need of information, legal advice, referral services, counseling, medical and dental coverage that includes their grandchildren who often have special needs, support groups, transportation for grandchild-related purposes, respite care and affordable supervised activities for grandchildren;
 - Grandparent caregivers are subjected to some insensitivity, neglect or abuse by social service personnel when handling their cases;
 - Grandparent caregivers have difficulty filing the required paperwork for benefits;
 - Not all grandparents are senior citizens;
 - New Jersey lags behind other states in the area of kinship care;
 - There are more single grandmothers than single grandfathers raising grandchildren; and
 - No one agency or organization keeps accurate statistics on how many grandparents are raising their grandchildren within the county.

- Some of this coalition’s recommendations include:
 - Legislate a uniform standard for placement of children with grandparent caregivers and make them eligible for the same legal, financial and social services afforded to children in the foster care system;
 - Provide support counseling for both grandchildren and grandparents, respite care, support

The Assembly Task Force on Grandparenting

- groups, legal services and transportation;
- Establish a one stop service and information center in each county where trained personnel can assist grandparents raising grandchildren with their legal, financial, medical and emotional concerns;
- Regard grandparent caregivers and their grandchildren as separate cases so that a relative caregiver's income is not counted when determining the amount of assistance afforded the grandchild;
- Make food stamps available to the child regardless of the income of the grandparent raising the child;
- Publish and disseminate a comprehensive booklet identifying State and federal benefits and entitlements for grandparents raising grandchildren;
- Revise public assistance applications to eliminate redundancy and complicated directions.
- Raise the awareness of social services personnel, school administrators and teachers to the obstacles facing grandparents raising grandchildren and their families;
- Devise a data collection initiative to accurately track and record the number of grandparents raising grandchildren in the State; and
- Create and distribute an evaluation form to grandparents raising grandchildren to monitor their satisfaction and success with services from provider agencies.

Bergen County Coalition:

- The Bergen County coalition identified the problems faced by grandparents. They contend that:
 - Gaining custody of children is a long, confusing, costly process which, paradoxically, could result in the loss of financial benefits to the grandparents;
 - Agency rules differ for grandparents who have custody versus those who adopt;
 - Other impediments to adoption include low incomes and inadequate living space;
 - Raising grandchildren exacerbates emotional problems, chronic health problems and growth and development concerns;
 - Obtaining benefits and entitlements through welfare is difficult;
 - Dealing with grandchildren's problems in school presents obstacles and obtaining free tutoring is important; and
 - A lack of information exists about public programs and services available.
- The coalition recommends certain reforms which include:
 - Making individual programs more responsive to needs of grandparent-based families and creating more comprehensive, seamless network of services with less paperwork and red tape to expedite the process;
 - Providing grandparents with the information they need to identify resources and make informed decisions about what programs and services (financial and otherwise) they can tap;
 - Revising regulations concerning custody and adoption issues so families could remain eligible for certain assistance if adoption occurs; and
 - Increasing funding to relevant agencies and increasing financial assistance to grandparents securing medical and dental health care for grandchildren, and ensuring that grandchildren receive school-based services.

The Assembly Task Force on Grandparenting

Essex County Coalition:

- The Essex County Coalition identified that grandparents raising grandchildren need:
 - Adequate, affordable housing that can accommodate their dependent grandchildren;
 - More flexible public assistance benefits and kinship stipends equal to the foster care rate;
 - Community support services that provide summer day programs, educational support and before/after-school care with counseling;
 - Respite care so that they can tend to their medical needs;
 - Caregiving assistance, counseling, and special education for special needs children;
 - In-home support when they have additional elder/disabled caregiving responsibilities;
 - Support group publicity and outreach;
 - Literacy programs;
 - Health services;
 - Health insurance policies that allow coverage for their dependent grandchildren; and
 - Free legal services to advise them in custody issues.

Mercer County Coalition:

- The Mercer County coalition recognized the need for:
 - Subsidized day care for grandparents raising grandchildren (i.e., infant, pre-school, after school and summer camp);
 - Increased financial support for grandparents that matches foster care rates;
 - Development of a county-level, non-governmental agency to provide information and referral, training and advocacy between grandparents and government agencies;
 - Food stamp eligibility for grandchildren receiving Temporary Assistance to Needy Families (TANF) that is not based on the income level of grandparent caregivers;
 - Better marketing of existing medical services for grandparenting through the media;
 - An additional clothing allowance in the TANF grant and organized clothing drives for distribution to these needy families;
 - Public housing for grandparent caregivers and the development of senior housing targeted for grandparents raising grandchildren that includes a day care center, parenting courses and mentoring for children;
 - Increased Big Brothers/Big Sisters program, school mentoring programs and training for county agency personnel to prepare grandparents for the special needs of adolescents;
 - Respite care for grandparent caregivers and expanded day care opportunities; and
 - Improved data collection of grandparents raising grandchildren statistics Statewide.

Middlesex County Coalition:

- The Middlesex County coalition considered the following key issues:
 - The court's treatment of grandparents;
 - The challenges of caring for disabled grandchildren;
 - Medical insurance companies not allowing grandparents to include their grandchildren on

The Assembly Task Force on Grandparenting

- their policy;
 - Custody issues;
 - The revoking of food stamps due to the grandparent getting a minimum wage job;
 - Grandparent visitation rights;
 - The need for a court appointed attorney to protect the grandchild's rights;
 - The need for child abuse training for teachers in all grade levels; and
 - The disparity between foster parent status and relative caregivers and DYFS placed children.
- This coalition recommended the following solutions:
 - Provide respite care for the related caregiver and information about the rights, responsibilities and services associated with caring for the child of a relative; and
 - Create legislation that provides the same level of support for relative caregivers that non-relative foster parents receive as well as access to psychological counseling and other services.

Monmouth County Coalition:

- This county coalition identified several issue categories which should be addressed concerning:
 - Legal issues - the coalition contends that grandparents do not understand their options with regard to formal custody or adoption and should receive guidance on basic issues like parental visits, child support, etcetera;
 - Emotional issues - grandparents need psychological counseling for themselves and their grandchildren since relationships are strained with the natural parents and other suffering and pain exists;
 - Financial issues - grandparents feel they are being cheated in terms of payments and services like child care, transportation, medical costs, food, clothing and extra expenses; and
 - System issues - grandparents contend that the current system lends itself to fraud due to lack of financial assistance and community resources and confusion over the interpretation of DYFS policy.
- The Monmouth Coalition recommended the following steps:
 - Consistent application of policy by all DYFS workers and offices concerning approval of grandparents as foster parents;
 - Police training concerning the issues connected with grandparents raising grandchildren;
 - Designation of a Court Advocate for assistance to grandparents within the legal, medical and social service systems;
 - Establishment of an "800" hotline and information referral service;
 - Subsidies for child care along with summer camp placement for working grandparents and set-aside funding for grandparents who need rental assistance;
 - The development of resource guides through local and regional directories, web sites and One Ease-E Link collaborative;
 - Involvement of churches to sponsor outreach events that promote the creation of grandparent support groups and respite care programs;

The Assembly Task Force on Grandparenting

- The development of more intergenerational projects among community groups; and
- The establishment of County Parent Aide (mentoring) programs to support grandparents.

Executive and Legislative Appropriation:

The Governor's Blue Ribbon Panel on Child Protection Services issued its final report on February 20, 1998. The report resulted in the creation of a Statewide Foster Care Coordinator within DYFS. In addition, the Legislature appropriated a sizeable amount for the purpose of developing a foster care/adoption system that focuses on placing children with their relatives.

The Governor and the Legislature included a \$500,000 appropriation in the FY 2000 budget to the Department of Human Services for a Kinship Navigator Program to assist grandparent caregivers. This initiative emanated from the recommendations of the county grandparent coalition reports and meetings.

"We will probably have an 800 number but I hope it will be more than just an 800 number. We hope to have individuals there who can assist them [the grandparents] and direct people with specific needs." -- James W. Smith, Deputy Commissioner, Department of Human Services, Testimony of July 21, 1999.

Overview of Other States' Activities on this Subject:

According to policy papers released by the National Conference of State Legislatures (NCSL), it appears that "court appointment or placement" of a child in a home is the determining factor for most states in terms of the caregiver receiving foster care rates. Since most grandparents raising their grandchildren involve informal arrangements, not formal placement by a child custody agency or court, various state policies prohibit them from receiving foster care rates that non-family caregivers would receive. New Jersey, thus, appears to follow the trend existing in other states. That is to say that, in lieu of receiving foster care rates, grandparents are entitled to Work First New Jersey (WFNJ) benefits, which are intended to cover the child's food, clothing, shelter, utilities, household goods, personal care items and general incidental expenses. In contrast to foster care assistance, children who receive WFNJ assistance are not entitled to services like counseling, case management and peer support.

"Experiences in other states have identified unintended consequences that may be detrimental to the best interests of children. For example, some states have had difficulty in establishing standards for kinship care, which effectively balance the child's need for safety with the importance of using relatives as placement resources, particularly in situations in which there has been a family history of child maltreatment, substance abuse, criminal behavior, and other significant problems." -- James W. Smith, Deputy Commissioner, Department of Human Services, Testimony of July 21, 1999.

The Assembly Task Force on Grandparenting

In 1996, six states, Alaska, Hawaii, South Dakota, Massachusetts, Nebraska and Washington, were actively operating fully state-funded, subsidized guardianship programs. *A Second Chance, Inc., Issued 1998. (See Attachment II).* California will implement the Kinship Guardianship Assistance Payment (Kin-Gap) Program in January, 2000. This program will serve dependent children whose relative caregivers have legal guardianship. The rate for the Kin-Gap program is 100 percent of the foster care rate, based upon age, with no clothing allowance.

“...In the vast majority of states with subsidized guardianship programs...these relatives [grandparents] are ineligible for subsidy because there has not been an adjudication of dependency.” -- Christian, Steve. *“A Place to Call Home: Permanent Families for Children in Foster Care.” NCSL Draft, July 29, 1999, p. 53.*

The experience of states indicates that children placed with a legal guardian achieve more stable and permanent placement than those in foster care. Additionally, subsidized legal guardianship allows state agencies to scale down their services, thereby saving millions of dollars in administrative costs. Although the cost of child welfare services to states may increase, guardianship advocates believe that the long-term administrative cost-savings outweigh any fiscal drawbacks. Alaska, Massachusetts, Nebraska and Washington reported significant cost reductions in the form of administrative savings from closed cases.

“It is likely that more pressure will be placed on the federal government to participate in the support of guardianship programs, just as they do with foster care and adoption. Such participation would likely increase the use of subsidized legal guardianships across the country.” -- McDaniel, Sharon L. *“Subsidized Legal Guardianship Update: A Permanency Planning Option Study for Children Placed in Kinship Care.” A Second Chance, Inc. 1998, p.28.*

Housing Demonstration Program for Foster Children with Family Caregivers:

Moving children multiple times from one foster home to another has significant psychological consequences. Research indicates that permanent placement and maintenance of the family unit creates a much more desirable, stable and optimistic future for these children. However, most kin or family do not have adequate housing to accommodate the additional family members.

The New Jersey Housing and Mortgage Finance Agency (HMFA) initiated the “Orphans/Kinship Care Home Ownership Program” in July 1999, which will provide affordable housing opportunities for the caretakers of children with special needs. The demonstration program, also known as the “Home Ownership for Permanency Project,” is funded with \$2 million from the agency’s administrative accounts and \$2 million from the Catastrophic Illness in Children Relief Fund. The project is primarily designed to enable low and moderate income grandparents, kin, or potential adoptive families to keep siblings together and facilitate the

The Assembly Task Force on Grandparenting

permanent placement of a child or a group of siblings that have been abandoned and placed into foster care. The HMFA, in partnership with the Division of Youth and Family Services in the Department of Human Services, will provide home mortgages at below market interest rates of one to four percent, with 100 percent financing, if needed, to low and moderate income family caregivers and potential adoptive parents with inadequate or unaffordable housing.

Families earning between 40 to 70 percent of the Statewide median income (i.e., approximately \$49,300 in 1997-1998) are eligible for low-interest mortgages. The HMFA reduced the eligibility threshold from \$19,718 to incomes as low as \$18,000 in order to be more flexible in granting low-interest mortgages to kinship caregivers.

HMFA received 60 family referrals from DYFS, representing a commitment to place 200 children. As of September, 1999, six loans were approved, providing permanent living arrangements for approximately 20 children.

“I don’t believe there is anything else like it in the United States right now. The object of it was and is to reduce the number of kids in foster care, to keep siblings together and to provide permanency to orphaned, abandoned, abused, neglected children through the means of giving home ownership opportunities to people who would not normally be able to qualify for a loan.”
-- Susan Jester, Community Development Officer, New Jersey Housing and Mortgage Finance Agency, Testimony of September 9, 1999.

IV. STATEWIDE POLICY FOR KINSHIP CARE

A NEED EXISTS FOR CLEARLY DEFINED STATE POLICY AND CONSISTENT IMPLEMENTATION CONCERNING GRANDPARENTS BECOMING FOSTER PARENTS

FINDINGS:

- Testimony suggests that the policy of the Division of Youth and Family Services (DYFS) regarding grandparents becoming foster parents may not always be applied consistently by all case workers and district offices.
- Testimony also indicates that there is no comprehensive Statewide standard for services

The Assembly Task Force on Grandparenting

available to relatives raising children.

“There is a lack of any comprehensive, statewide standard for services which are available to relatives raising these children. The most important determining factor seems to be who placed the children into relative care. If a child is already living with a relative, the chances of receiving services are greatly reduced. The best interest of the child seems to have little to do with the decision-making process.” -- Sue Dondiego, Legislative Committee Member, New Jersey Foster Parents Association, Testimony of July 21, 1999.

- Currently, kinship care may fall into formal and informal arrangements. Informal kinship arrangements are made between family members when parents are unable to care for their children. The children are placed by their parents on a temporary or permanent basis and are supported by their parents or the resources of the relative caregivers.
- Low-income children living with a relative may be eligible for financial assistance and medical coverage (Medicaid) benefits under the Work First New Jersey program (WFNJ).
- Formal kinship care refers to arrangements made by DYFS, the State child protection agency. Eligibility for formal kinship payments under the foster care rate depends on whether the child meets the criteria for the federal Title IV-E Program, which includes eligibility for WFNJ prior to placement and adherence to placement related requirements mandated through DYFS or court order.
- Many family members consider kinship care evaluation and supervision by DYFS onerous and invasive and they elect not to apply for such rates even though they provide greater financial assistance and services than does WFNJ.

“Although we believe families do have a responsibility to each other and should, whenever possible, support each other without financial assistance and services for the children in their care, many grandparents are unable to accept the challenge of raising their grandchildren without some help.” -- Sue Dondiego

“We know that in order to ensure that all grandparents or other relatives receive the support and services they need to care for the relative children they have accepted into their homes, funding is going to be an issue. Current funding sources may have to be allocated, but we must find that better way if we truly want to do what is in the best interest of the children. What we are doing now just doesn’t measure up.” -- Sue Dondiego, Legislative Committee Member, New Jersey Foster Parents Association, Testimony of July 21, 1999.
- The Department of Human Services (DHS) has taken the initiative to identify DYFS policies which may need clarification under current law to meet the needs of children living with relatives. The agency is investigating subsidized legal guardianship as an alternative wherein day-to-day care and decision-making responsibilities are transferred to the caregiver without terminating the rights of the parent.

The Assembly Task Force on Grandparenting

- Relative placements serve children better than placements with unrelated foster parents since they are likely to result in more sibling groups remaining together.

“Relative placements would increase the percentage of children remaining in the same racial, ethnic, and religious environment. [R]elative placements [will] ease the trauma of being separated from one’s birth parents and will help children become useful, contributing members of their communities.” -- Sue Dondiego, Legislative Committee Member, New Jersey Foster Parents Association, Testimony of July 21, 1999.

RECOMMENDATIONS:

- 3. DYFS should ensure that its case workers and district offices throughout the State implement State policy regarding approval procedures for foster care by grandparents in a consistent manner.**
- 4. DYFS should provide relative caretakers with a copy of State policy at the initial intake interview for DYFS-approved foster care.**
- 5. DYFS should conduct an internal audit of its application and eligibility determination procedures regarding financial and social services assistance for grandparents and other relative caregivers to assess which procedures can be streamlined.**
- 6. DHS should devise safeguards within the proposed kinship care program that prevent fraud on the part of custodial parents who may place the children with a relative as a means of receiving additional public assistance.**
- 7. DHS, through its Kinship Navigator Program, should initiate public service announcements that educate relatives about their rights and legal options regarding child care and the benefits to which they are entitled. Such an effort would ensure that any newly implemented policies are disseminated among these relatives.**

FEDERAL GUIDELINES MUST BE ADHERED TO CONCERNING ANY MODIFICATION OF STATE POLICIES

FINDINGS:

- A Kinship Care Advisory Panel established pursuant to the federal Adoption and Safe

The Assembly Task Force on Grandparenting

Families Act is responsible for identifying key policy and practice options for the use and support of kinship care. At the time of this writing, the panel's report has not yet been released.

- The New Jersey "Adoption and Safe Families Act" (ASFA) was enacted on March 31, 1999 (P.L. 1999, c. 53). This law brings New Jersey into compliance with the 1997 federal Adoption and Safe Families Act. The federal law (as well as New Jersey's ASFA) emphasizes safety and permanence for children who have been removed from their home because of abuse and neglect, and requires that the child's safety be the paramount concern in all aspects of service provision (i.e., services in the child's home, out-of-home placement and when determining whether the permanent plan for a child should be family reunification, adoption or an alternative placement).
- ASFA targets children under the care or custody of the State Division of Youth and Family Services (DYFS) due to abuse or neglect and, typically, who are at risk of being removed from their home or have been removed and placed in a foster home or other out-of-home placement.
- ASFA amends the child welfare statutes to explicitly provide that the safety of the child is the paramount concern in the provision of State services or in any decisions about a child under the protection of the State's child welfare system. The act recognizes the child's need for permanency, either with the child's parents or through adoption, if family reunification is not likely.
- According to testimony from a representative of the Department of Human Services, any State policy shifts in terms of payments made to children's caregivers should be done in concert with the federal and State Adoption and Safe Families Acts which include mandates for child safety, family rehabilitation and strict time frames to move children from foster care into permanent homes. Any changes in policy procedures would bear costs.

LEGAL OPTIONS FOR KINSHIP CARE IN NEW JERSEY

FINDINGS:

- Currently, New Jersey does not have a formal kinship care policy. The current legal options for relatives caring for a child are limited to legal custody or legal guardianship obtained through a court order.

"It seemed that for too long New Jersey had utilized the informal 'don't ask, don't tell' policy, which served as a disadvantage to relatives who assumed care of a family member's child

The Assembly Task Force on Grandparenting

rather than to support them. Not much has changed since that time. No formal policy has been developed.” -- Mary Coogan, Esq., Staff Attorney, Association for Children of New Jersey, Testimony of July 15, 1999.

- Legal custody obtained through Family Court by a grandparent can be terminated if the parents petition the court due to new circumstances enabling them to care for the child. Current law requires the presiding judge to determine what is in the best interest of the child.

“And so a judge is trying to sort out what is going on, and frankly, it becomes a big mess. And the only one who suffers really is the child because the child doesn’t know from month to month are they going to stay put or are they going to go to another relative or are they going to go home.” -- Mary Coogan, Esq., Staff Attorney, Association for Children of New Jersey, Testimony of July 15, 1999.

- Despite the fact that welfare reform aims at increasing parental responsibility (a worthy goal), certain testimony suggests that Work First New Jersey (WFNJ) reforms may increase the incidence of relatives caring for minors since parents in the program are required to obtain steady employment in order to retain their benefits. Therefore, if a participating parent does not comply with the program and is disqualified from receiving assistance and, thereby, suffers economic hardship, the grandparent may seek legal custody of the minor.

“[T]he Work First New Jersey requirements for a parent requires them to go into some type of a work environment. If they do not comply with those requirements, they will be sanctioned. They lose their money. [S]o as a result...that child could wind up being placed with a relative because the parent becomes homeless or is kind of living pillar to post.”
-- Mary Coogan, Esq., Staff Attorney, The Association for Children of New Jersey, Testimony of July 15, 1999.

- DYFS treats placement with a relative as a private family arrangement and may close the case without providing services. In cases where DYFS makes an informal placement, no on-going supervision exists and only when a problem arises do such cases go to court.

“And as a non-foster parent, they are generally referred to welfare or they might get what’s called a para-foster rate, which would be the equivalent of what they would get from welfare, but they don’t get the other services such as child care. They don’t get some assistance in facilitating visitation with a parent who might have a drug or alcohol problem. [-W]hereas, a foster parent...has those additional services and the Division [of Youth and Family Services] continues to work with that family. [T]here’s a fine line with whether the Division is directly involved, or involved in the background.” -- Mary Coogan, Esq., Staff Attorney, Association for Children of New Jersey, Testimony of July 15, 1999.

RECOMMENDATIONS:

The Assembly Task Force on Grandparenting

8. Provide a new legal basis (i.e., short of formal adoption or custody) for relatives who assume care of a child that addresses the specific needs of this population. The legal guardianship process should be easily accessible to the caretaker and not require the services of an attorney, thereby, reducing or eliminating unnecessary expenses and costs.

“ACNJ believes strongly that families should be supported to make their own decisions regarding care of their children whenever possible and to be able to access services to assist them in caring for children of relatives.” -- Mary Coogan, Esq., Staff Attorney, Association for Children of New Jersey, Testimony of July 15, 1999.

9. The Task Force believes that the State should develop a formal kinship care program, wherein the full foster care rate currently made available to foster parents of children formally placed through DYFS, would also be provided to grandparents raising their grandchildren provided they meet the program’s eligibility requirements. Therefore, the Legislature should consider enacting legislation such as Assembly Bill No. 2125 LeFevre/Smith and Senate Bill No. 1435 Turner/Bassano, or similar legislation, which establishes a “Kinship Foster Care Program” in the Division of Youth and Family Services within the Department of Human Services.
10. DHS should assess the financial impact of providing financial assistance, and other services (i.e. child care, health and transportation) on an income sliding scale basis for those relative caregivers whose child placement did not formally occur through DYFS or the court process.

ADDITIONAL CONSIDERATIONS REGARDING NEW JERSEY’S KINSHIP CARE POLICY

FINDINGS:

- According to the Department of Human Services (DHS), the definition of “kin” in kinship care is limited to persons related to the child within the fifth degree. N.J.S.A. 30:4C-12.1 requires the Division of Youth and Family Services (DYFS) to search for relatives who may be willing and able to provide care and support for children in need. Therefore, public policy at the State and federal level established formal kinship care that encourages placement of children with relatives as a viable alternative to placement in an agency-approved foster home.

The Assembly Task Force on Grandparenting

- The federal government established the Aid For Dependent Children (AFDC) - Foster Care Program to provide reimbursement to states for the costs of foster care for AFDC-eligible children who were removed from their homes due to abuse and/or neglect. To prevent states from making unnecessary placements, the AFDC program (now replaced by Work First New Jersey) includes strict eligibility requirements and procedural safeguards such as court involvement and foster care standards. However, due to the lack of permanency among foster care placements, the federal government established a new Title IV-E program for reimbursement of subsidized adoption expenses for children with special needs who are eligible for Title IV-E foster care (formerly AFDC-foster care) or federal Supplemental Security Income (SSI).
- Historically, DYFS placed children removed from their homes with State-approved foster parents through State-approved foster care programs. Recent State and federal policy encourages DYFS to place abused and neglected children with their relatives as an alternative to State-approved foster homes. Such families may be eligible for Work First New Jersey (WFNJ) rather than the foster care rates. This practice reduces the cost of State maintenance payments for the child as well as costly placement-related administrative activity.
- However, the United States Supreme Court, in the 1979 decision of Miller vs. Youakim, held that, if a state agency receives Title IV-E funding toward the expenses of a child placed with a relative, that child is eligible to receive the foster care rate provided that they meet certain criteria and the relative meets the state's foster care standards.
- In New Jersey, when DYFS places a child with a relative who meets all Title IV-E criteria, the child is eligible for a foster care payment of approximately \$300 dollars per month. However, if the relative does not meet such criteria, the child is eligible for a monthly WFNJ payment of approximately \$160 dollars.
- As concern over the disparity between the welfare and foster care payment rates escalates, some kinship caregivers have sought legislation that requires the State to provide foster care payment rates to children placed with relatives who meet the foster care standards, regardless of the availability of Title IV-E funding toward the child's expenses. Some caregivers advocate the expansion of this initiative to require DYFS to pay foster care rates to children placed with relatives by the courts in private custody matters. However, some caregivers are uncomfortable with DYFS involvement in their home life in order to receive funding. Likewise, DYFS has concerns about involvement with families who do not need child protective services due to abuse or neglect. The agency expresses some concern about the cost of extending foster care board rates to such families.

The Assembly Task Force on Grandparenting

- As an alternative to adoption, some children's advocates encourage the Title IV-E program to reimburse children residing with relatives who have obtained legal guardianship. Rights and responsibilities would be retained by the caregiver without terminating the rights of the parents. States could then establish a subsidized guardianship program that would place Title IV-E eligible children with a relative who obtains legal guardianship. Therefore, the child can continue to receive maintenance payments and the states can reduce their costly administrative duties.
- At the national and State level, child caregivers recommend establishing a subsidized legal guardianship program that provides financial assistance and services greater than TANF to children who have not gone through the DYFS process.
- When a needy child lives with a relative, the child is eligible for WFNJ/TANF assistance, totalling approximately \$2,100 annually for maintenance and administrative costs. County welfare agencies, child placement review boards and the courts do not incur placement-related expenses when the benefit recipient receives WFNJ/TANF assistance.
- A child under DFYS foster care costs approximately \$10,000 per year in maintenance and administrative-related expenses and approximately \$4,000 per year for specialized child care. The State receives a 50 percent reimbursement for DYFS provided foster care payments and services to Title IV-E eligible children residing with relatives who meet the State's foster care standards.

GRANDPARENTS WHO PETITION THE COURT FOR LEGAL CUSTODY DO NOT NECESSARILY RECEIVE FREE LEGAL REPRESENTATION

FINDINGS:

- A parent, if indigent, may be assigned an attorney but the grandparent or relative caretaker petitioning the court for child caretaker responsibility, may not, likewise, be eligible for free legal services.

“We need financial help for legal expenses. Mothers get court-appointed lawyers because they don't work and have no money. We who go and get up for work every day to make ends meet, get no help.” -- Barbara Cook, Grandparent, Testimony of September 9, 1999.

“Free or low cost legal assistance (through DYFS, the Public Defender, or a non-profit organization) would be helpful to grandparents or other relatives seeking custody of a child.” -- Administrative Office of the Courts State of New Jersey, Office of Public Affairs, Answers to Questions submitted by the Assembly Task Force on Grandparenting, November 16, 1999.

The Assembly Task Force on Grandparenting

RECOMMENDATIONS:

11. DHS, through the Kinship Navigator Program, should determine the extent to which legal services are available for relative caregivers in each county. The Kinship Navigator Program should facilitate opportunities for free or low cost legal services when appropriate.
12. DHS, in consultation with the Commission on Higher Education, should organize a network of private and public law schools to provide legal assistance to grandparents with limited financial resources when petitioning the court for custody or when summoned to court by the parents.

THE COURT SYSTEM MAY NOT ALWAYS EXHIBIT USER-FRIENDLY QUALITIES TO KINSHIP CAREGIVERS; THE PROCESS IS EXTREMELY TIME CONSUMING AND COSTLY

FINDINGS:

- Some grandparents testifying before the Task Force expressed concern regarding the judges' demeanor and the courtroom procedures when interfacing with grandparents rearing their grandchildren.

“You’re willing to go through anything to protect your children, absolutely anything --or your grandchildren I should say, but it is a little intimidating at this point in your life to have strangers evaluating you, so when you get to the courts and the judges act like, ‘Well, why would a grandparent want custody? Well, can this grandparent really pick up the slack and do something great for this child?’” -- Ginnie Dobrek

“One time, in the courtroom, I became so frustrated because it seemed to me that the courts and the judges weren’t concerned with truly what was the best thing for the child....This child had not gained any weight for over six months. [H]e was not talking or even attempting to talk. He had a lot of emotional problems. [W]hen a court gives grandparents or a caregiver custody, two other things should be done and written into the custody agreement. [T]he child

The Assembly Task Force on Grandparenting

should be assessed emotionally and physically. [I]t helps the grandparents or the caregivers have an idea of where to start.” -- *Ginnie Dobrek*

“I just hope that the negativity in the court to grandparents and caregivers could gradually change around because anyone that comes forward with such love and devotion and is willing to put the grandchild first and their life and all of their needs on hold. Certainly, that alone should speak in a number of words in a courtroom.” -- *Ginnie Dobrek, Member of Middlesex County Grandparents Coalition, Testimony of July 21, 1999.*

“We believe that judges should be and, in most cases, are sensitive to the circumstances of all litigants and witnesses appearing before them. Judges are responsible for maintaining decorum and order in the courtroom so that the proceedings produce just results. The manner in which this is done varies with each judge’s personality and experience. Statements criticizing courtroom demeanor may be the result of a litigant’s unfamiliarity with the court process. On the other hand, it may indicate the need to educate a judge or all judges on sensitivity issues.” -- *Administrative Office of the Courts State of New Jersey, Office of Public Affairs, Answers to Questions submitted by the Assembly Task Force on Grandparenting, November 16, 1999.*

- The legal process is costly for grandparents attempting to get custody of their grandchildren.

“...[W]e could no longer keep our grandson because, according to the courts, we would have to go to trial. And after three years of paying attorneys, I could never go to trial and afford that. We had no choice but to give the child back to his parents. [T]he mother was working. The father was not working ...[H]e was the one, through all of the court documentation, that had been the drug abuser...and had been abusing our daughter and our grandson. That part of it was horrifying to me that a judge could not see that situation as it was. As much as we tried to make it known, it just went on deaf ears.” -- *Ginnie Dobrek, Member of Middlesex County Grandparents Coalition, Testimony of July 21, 1999.*

“It’s \$250 an hour to go to court. And they [the parents] get a court-appointed lawyer, so they don’t have to pay for it. The one time we went into court, and it was supposed to be for 9:00 a.m., and their court appointed attorney had another case, so they postponed the case until 1:00 in the afternoon. I had to pay my attorney \$1,250 that day because he was there.” -- *Ida Maria Kechula, Middlesex County Grandparent Coalition, Testimony of July 21, 1999.*

- According to certain grandparents testifying before the Task Force, the court system should encourage responsibility on the part of the parents and should closely monitor the progress of parents whose children are being cared for by grandparents. Ensuring their participation in appropriate programs, such as job training, can help them become financially responsible for their own children.

“[W]hen a custody order is issued, that a father or mother must work, that this is their responsibility-- If they cannot work or do not have the training to work, then we have new programs now that have begun that can get these parents some kind of training

The Assembly Task Force on Grandparenting

...[B]ecause they have to learn it right away, foremost, that they are responsible for this child and that's going to continue all of their life, and there's no excuse to dismiss some of that responsibility." -- Ginnie Dobrek, Member of Middlesex County Grandparents Coalition, Testimony of July 21, 1999.

- According to the Administrative Office of the Courts, while relative caregivers such as grandparents have the opportunity to file for financial support from their grandchildren's parents at the same time that they file for custody, it is not common for them to do so.

RECOMMENDATIONS:

- 13. The Administrative Office of the Courts should ensure that judges receive training, just as they do regarding domestic violence issues, that acquaints them with the rise of grandparent-headed households and the unique problems and obstacles that these grandparents must confront in attempting to be their grandchildren's caregiver.**

"Education programs for litigants, judges, court staff and attorneys can improve interactions between these parties and, hopefully, lead to more satisfactory outcomes. The Administrative Office of the Courts will consider incorporating an educational seminar on kinship custody and visitation issues, including sensitivity in dealing with the parties, in future training curriculum." -- Administrative Office of the Courts State of New Jersey, Office of Public Affairs, Answers to questions submitted by the Assembly Task Force on Grandparenting, November 16, 1999.

- 14. The Administrative Office of the Courts should establish a Court Liaison program in the Family Court to screen filings to ensure that only founded complaints are heard by the judge and that the remaining complaints are processed through mediation. Not only would some costly and time consuming court appearances be avoided by a Court Liaison program but this program would also serve to reduce stress experienced by grandparents and minimize their legal expenses.**

"In the last three months, since the end of April, I've been in court three times just for little petty things. No matter what they (parents) say, the judge has to hear it. If they say, 'She's not letting them [the children] answer the phone,' I have to go in and say 'Well, I am letting them answer the phone. [N]o matter if they're drug addicts or not or if they have an attorney or not, they still have a right to make me come into court. That also means taking a personal day at work, too. I'm losing out in that way.'" -- Ida Maria Kechula, Middlesex County Grandparent Coalition, Testimony of July 21, 1999.

"Although not possible in all cases, judges may attempt to resolve allegations based on evidence provided in the papers that are filed to avoid the need for a court appearance. The

The Assembly Task Force on Grandparenting

Judiciary strongly supports the use of court-based mediation for appropriate cases. Cases that go to trial take longer to adjudicate and are more costly for litigants. The Judiciary strongly supports...other alternative dispute resolution methods, where appropriate. Family Division employs case management conferences to facilitate agreements between the parties and avoid the need for court appearances. Several mediation programs are currently being developed and evaluated in the courts. Based on the results of those programs, the use of mediation may be expanded to other family actions in the future.” -- *Administrative Office of the Courts, State of New Jersey, Office of Public Affairs, Answers to questions submitted by the Assembly Task Force on Grandparenting, November 16, 1999.*

15. The Administrative Office of the Courts should encourage appropriate court personnel to apprise grandparents of their right to file for financial support from their grandchildren’s parents at the same time they file for custody. Perhaps the Court Liaison Program, recommended pursuant to recommendation #14, would be the appropriate vehicle to inform grandparents about this option.

THE STATE JUDICIARY’S (FAMILY COURT DIVISION) EFFORTS AT MAKING COURT PROCEDURES MORE CONSUMER-FRIENDLY

FINDINGS:

Tracking Family Court Custody Cases:

- Currently, the Family Court has no statistical information available regarding the number of custody/formal adoptions by grandparents raising their grandchildren.

“The Family Automated Case Tracking System (FACTS) does not track the family relationship of the person to whom the custody of a child is awarded.” -- *Administrative Office of the Courts State of New Jersey, Office of Public Affairs, Answers to questions submitted by the Assembly Task Force on Grandparenting, November 16, 1999.*

Assisting Litigants on Kinship/Custody Matters:

- Family Court intake workers assist litigants with filing petitions for custody, visitation, and child support. If requested, appropriate court personnel will describe the various options available relating to custody, child support and visitation issues. Court staff will also help litigants complete and file the necessary papers with the court.

The Assembly Task Force on Grandparenting

“The Judiciary is developing standard information packages that will guide litigants in seeking custody, visitation and support orders from the Family Part. Pamphlets and videotapes containing similar information may be made available as well.” -- *Administrative Office of the Courts State of New Jersey, Office of Public Affairs, Answers to questions submitted by the Assembly Task Force on Grandparenting, November 16, 1999.*

“Increasing knowledge about the custody process and facilitating the biological parents’ consent to a transfer of custody are the keys to expediting kinship custody arrangements.”
--*Administrative Office of the Courts State of New Jersey, Office of Public Affairs, Answers to questions Submitted by the Assembly Task Force on Grandparenting, November 16, 1999.*

Ameliorating Transportation Problems Connected with Court Proceedings:

- Video or teleconferencing could be used to address problems associated with the lack of transportation and the inability of witnesses or experts, whose appearances are required, to participate in court proceedings.
- According to the Administrative Office of the Courts, the use of technology such as video or teleconferencing:
“...is an excellent alternative to court appearances, and in many cases, will expedite custody determinations. The Judiciary has begun to use this technology in some courtrooms with excellent results. However, funding is needed to expand its use [S]tatewide to make it a truly effective alternative to court appearances.” -- *Administrative Office of the Courts State of New Jersey, Office of Public Affairs, Answers to questions submitted by the Assembly Task Force on Grandparenting, November 16, 1999.*

Reducing Time Delays in Connection with Kinship Cases:

- Interstate custody determinations may be expedited through the adoption of uniform procedures and practices among the states.
“Custody actions [involving parties that may reside out-of-State], are sometimes slowed by the requirements of other states such as investigations to determine if a person is an appropriate caretaker for the child and psychological assessments.” -- *Administrative Office of the Courts State of New Jersey, Office of Public Affairs, Answers to questions submitted by the Assembly Task Force on Grandparenting, November 16, 1999.*

RECOMMENDATIONS:

- 16. The Administrative Office of the Courts Family Court Division should expand its Family Court data collection system to include information regarding the relationship of the person to whom child custody is awarded and particularly, to track the number of grandparent/grandchild custody proceedings.**

The Assembly Task Force on Grandparenting

17. The Legislature should fund the installation of technological innovations such as video or teleconferencing within the Family Court to ameliorate problems associated with the lack of transportation and to reduce the need for court appearances, when appropriate.
18. Consider the enactment of a Uniform Child Custody Jurisdiction and Enforcement Act in order to expedite interstate child custody cases.

“The enactment of the Uniform Child Custody Jurisdiction and Enforcement Act by New Jersey may expedite interstate custody determinations, currently under review by the Law Review Commission.” -- Administrative Office of the Courts State of New Jersey, Office of Public Affairs, Answers to questions submitted by the Assembly Task Force on Grandparenting, November 16, 1999.

V. DIVERSE OBSTACLES AND RED TAPE FOR GRANDPARENT-HEADED HOUSEHOLDS

GRANDPARENTS RAISING GRANDCHILDREN FACE VARIOUS HEALTH CARE AND OTHER OBSTACLES

FINDINGS:

- Grandparents and professionals associated with various countywide grandparenting coalitions testified that without formal custody arrangements, grandparents confront difficult obstacles when dealing with school and medical decisions.
 - When grandparents attempt to access medical care for their dependent grandchildren, they oftentimes have difficulty proving their legal relationship to the child since DYFS may have placed the child in their home as non-foster parents.
- Many grandparents rely on emergency room medical care for the grandchildren that they are raising.

“...one of the nurses in the emergency room said, ‘Do you realize that over fifty percent of the kids coming through here are not insured?’ They were being...referred to charity care. And I said, ‘Charity care? Don’t you know we have New Jersey KidCare?’ And we found that there was a huge gap in...the knowledge of...KidCare, even though there are a lot of posters

The Assembly Task Force on Grandparenting

and newspaper articles, many families don't know that KidCare exists. And more than that, it's a very complex process to fill out the forms." --Gwendolyn Anthony, Executive Director, Atlantic Care Foundation, Testimony of September 9, 1999.

- Approximately 50,000 children participate in NJ KidCare, the newly initiated Statewide child health care program which provides free or low cost health insurance for New Jersey's uninsured children, although over 100,000 are eligible. One of the reasons for low enrollment appears to be a lack of program awareness.
 - While the requirements relating to income eligibility and proof of dependent status from caregivers are flexible (see **recommendation #19, see ATTACHMENT III**), it should be noted that some testimony indicated that the paperwork to receive benefits is formidable.
- Employer-based insurance policies with dependent coverage typically will not cover grandchildren unless the grandparent-employee can prove that the grandchild is a dependent.
- Some grandparents may offer the only stability in their family structure. Unfortunately that stability is jeopardized when they must raise their grandchildren while nursing their own health problems. Often these caretakers neglect their own health in carrying out the parenting role for their grandchildren.

“[I]f they neglect themselves to care for the children, especially again if I'm talking about a child that perhaps could be HIV infected or a child who has any other type of physical problem or concern...if the senior adult has to meet all these needs, many times they will neglect their own physical concerns: checking on their blood pressure, making sure that they have medications and remembering to take their medications when the have to.” -- Reverend Melynn Murphy, Pastor, Mount Zion Full Gospel Church, Testimony of July 15, 1999.
- Grandparents are more likely to have health problems related to the overwhelming stress and anxiety due to the pressures of raising their grandchildren.

RECOMMENDATIONS:

- 19. DHS should bolster marketing and advertising efforts about the NJ KidCare program for grandparents raising grandchildren since the eligibility requirements are kinship caretaker-friendly (See Attachment III). Eligibility for NJ KidCare does not require a custody order or other proof of dependent status from caretaker relatives. In addition, income of relative caregivers is not counted when evaluating a NJ KidCare application.**
- 20. DHS, in conjunction with the Department of Banking and Insurance, should work**

The Assembly Task Force on Grandparenting

with the health insurance industry to encourage the use of a standardized form that serves as an affidavit for grandparents to prove that their grandchildren are their dependents. Such documentation may be necessary since many grandparents do not have legal custody of the grandchildren who they are raising.

21. DHS, in conjunction with the Department of Banking and Insurance and business and labor groups, should determine what incentives to employers may be necessary to further promote the provision of dependent health coverage through health insurance plans.
22. DHS, through the Kinship Navigator Program, should encourage the development of community coalitions that form partnerships with corporations, in order to initiate health care programs that provide basic medical services to grandparents and the grandchildren they are raising.
23. DHS should create a community-based network of mental health care services for grandparents raising grandchildren to assist grandparents who face many emotional and stressful problems while undertaking the parenting role for their grandchildren.

GRANDPARENTS CARE FOR CHILDREN OF INFECTED AIDS/HIV PARENT(S) WHICH MAY REQUIRE SPECIALIZED ASSISTANCE

FINDINGS:

- The State of New Jersey leads the nation with the highest percentage of women infected with HIV and the highest AIDS death rate among women. These statistics have resulted in a dramatic increase in the number of orphans. Over 5,000 children under 18 years old are currently orphaned as a result of AIDS-related deaths. If the current trend continues, there could be more than 20,000 orphaned children of HIV parents by the year 2001. (*White Paper, Orphans Demonstration Program, Request for Action by Members of the New Jersey Housing and Mortgage Finance Agency, September 28, 1998; statistics based on data presented in the Journal of American Medical Association, "Silent Legacy of AIDS Children Who Survive Their Parents and Siblings," Stephen W. Nicholas, vol. 268, Issue 24, December 23, 1992).*

"New Jersey has the highest rate of infected women with HIV in the nation proportionately, and it's growing three times faster than elsewhere in the nation. The age group of those women is 18 to 45 years old...So what is happening is, over the last ten years in particular, and more importantly over the last three to five years, an accelerated number of women are dying because New Jersey also has the highest death rate among women with HIV, consequently, leaving multiple numbers of children orphans in this state." -- Susan Jester, Senior Community

The Assembly Task Force on Grandparenting

Development Officer, New Jersey Housing and Mortgage Finance Agency, Testimony of September 9, 1999.

“I currently am giving a lot of emotional support to a grandmother who(m) I met last year when she called me and begged me not to bail her daughter out of jail. She felt this [jail] was the safest place for her. Grandma has two of the client’s four children - the other two being in foster care because grandma simply cannot afford to keep all four nor could she keep up with all four (they are small). The guilt of not being able to take care of all of the kids combined with the knowledge that her daughter continues to abuse drugs and prostitute herself, makes everyday a living hell...There is also a sense of guilt surrounding their children’s state, addicted and HIV positive.” -- Keith Eagan, Executive Director, South Jersey AIDS Alliance, Testimony of September 9, 1999.

- The Coalition on AIDS in Passaic County reports that New Jersey has twice the national rate of AIDS among women. The AIDS rate among women in the State is 26 percent, as compared to the national rate of 13 percent.
- According to The Coalition on AIDS in Passaic County, the projected number of orphans due to AIDS in Passaic County is the highest in the State. By the year 2010, it is projected to increase by 80 percent.

“Another grandmother buried her daughter and granddaughter, both deaths from AIDS, within three months of one another and is now raising an uninfected granddaughter...her health problems included glaucoma, hearing loss, arthritis and osteoporosis. Despite these and multiple stress symptoms, she had no regular physician and no medical insurance. At age 62, she was too young for Medicare but lost all her health benefits when she had to quit her job to care for her daughter and granddaughter.” -- Daphne Joslin, PH.D., Director, Institute for Creative Aging at William Paterson University, Representative, Grandparents as Parents Task Force Passaic County, Testimony of July 15, 1999.

- According to Broadway House Continuing Care, it is estimated that by the year 2000, the city of Newark alone will have documented over 5,000 orphans due to AIDS and HIV. The majority of these children are cared for by their grandparents.

“One of the reasons that these grandparents have been devastated is because of incarceration, HIV and AIDS, especially in our urban communities. Now, just with the responsibility and the hardship of an elderly grandparent, what about a grandparent who has had three grandchildren thrust on them at 39 years old, 40 years old, a child who is doing life in prison, daughter or son, either way, is drug addicted or HIV positive or living with full-blown AIDS?” -- Reverend Bryant Ali, Senior Pastor, The Reach; Chaplain, Broadway House for Continuing Care, Testimony of July 15, 1999.

“Our church opened a day care for children infected with HIV and AIDS. The purpose of the day care was to provide respite for whichever family member was actually the caregiver in the

The Assembly Task Force on Grandparenting

home...When there are available services, I believe people would take advantage of them.” --
Reverend Melynn Murphy, Pastor, Mount Zion Full Gospel Church, Testimony of July 15, 1999.

- Currently, foster parents of “medically fragile” children placed by DYFS are eligible to receive stipends but the same does not apply to kinship caretakers who have not gone through the DYFS placement process.
- AIDS/HIV infected children (whether under the care of their parents or relatives) automatically qualify for home care under Medicaid if they meet financial and medical eligibility requirements.

RECOMMENDATIONS:

- 24. While federal monies are specifically targeted for persons with AIDS, the Legislature should consider the viability of allocating federal and State funding for family members of AIDS/HIV positive parents (living and dead) to assist caregivers of children. Social services like child care, respite, and family counseling would benefit such grandparent-headed households.**

“Programs should...target affected family members of HIV positive parents, living and dead. These programs should include all of the services funded for people who are living with AIDS, or HIV, and...targeted outreach to identify these children and their caregivers. [O]nce in service, highly specific programs such as babysitting, respite, clothing assistance and family counseling may be in order for this population.” -- *Keith Eagan, Executive Director, South Jersey AIDS Alliance, Testimony of September 9, 1999.*

- 25. DHS should investigate the viability of establishing a program whereby grandparents or relative caregivers of children who have not gone through the formal DYFS foster parent process can receive stipends like foster parents if the children fall under the category of “medically fragile.”**

SUPPORT SYSTEMS OF THE TRADITIONAL FAMILY STRUCTURE DO NOT EXIST FOR SOME GRANDPARENT-HEADED HOUSEHOLDS

FINDINGS:

- The extended family structure of the past, which acted as a support system, no longer exists for many families.

The Assembly Task Force on Grandparenting

“When I was in my thirties raising two children, my mother-in-law asked me when I was going to have a third. I told her when she moved back from Florida. [S]he was my safety net and support system. For grandparents today raising grandchildren, the support safety nets are gone. Can you imagine doing what you did at 30 years old at 75 years old, car pools, reliable day care, homework, camp, and sports while working full-time?” -- Roslyn Blau, Social Worker, University of Medicine and Dentistry of New Jersey, Testimony of July 21, 1999.

- Testimony received by the Task Force documented hardships of working grandparent-headed households. Some grandparents who testified indicated that a need exists for child day care.

- *A single grandparent, who is a registered nurse, having four jobs working anywhere from 44 to 52 hours per week testified:*

“I’ll just tell you what one of these 12-hour days consists of. I get up at 4:30 a.m. I wake the kids at 5:45 a.m. We leave the house by 6:15 a.m. I take them to a babysitter. This lady takes them to before-care at 7:30 a.m. at the school system. They go to school, go to after-care. My youngest son, who doesn’t have any children, picks them up and takes them to his house in Branchburg. I live in Piscataway. So when I leave work at 7:30 p.m. from Summit, I go to Branchburg, get the kids, bring them home. He feeds them and they’re all bathed. They get to bed like 9:15 or 9:30 p.m. Until I get to bed, it’s 11:00 p.m. And if it’s two days in a row that week then I’m back up at 4:30 a.m. the next morning.” -- Ida Kechula

“With all this before and after-care and the babysitter and then I have to put them in summer camp-- Last year I paid \$7,400 in child care.” -- Ida Maria Kechula, Middlesex County Grandparents Coalition, Testimony of July 21, 1999.

- Institutions of higher learning, like Monmouth University, provide their students with opportunities for social work field internships which target families in need of assistance.

“So these are the settings in which we have many of these children coming in and being present with these grandparents -- single grandparents or both grandparents. Obviously they require not only financial resources but social services as well -- specific programs.” -- Dr. Mark Rodgers, Chairman, Department of Social Work, Monmouth University, Testimony of July 21, 1999.

RECOMMENDATIONS:

26. **The Commission on Higher Education should encourage institutions of higher learning in the State to expand the use of undergraduate and graduate students in social work to serve needy families and children, specifically, grandparents raising grandchildren. Private and public educational institutions should consolidate efforts to provide services to this special population.**

The Assembly Task Force on Grandparenting

27. DHS should examine and report back to the Legislature on whether the existing subsidized day care eligibility guidelines for working grandparents can be liberalized so that hard working grandparents in need of day care are not denied such services.

HOUSING AND TRANSPORTATION POLICIES CREATE OBSTACLES FOR GRANDPARENTS RAISING GRANDCHILDREN

FINDINGS:

- Occupancy standards for public subsidized housing may create barriers for grandparents raising grandchildren.

“It doesn’t matter whether you live in subsidized housing, and you have a one-bedroom apartment and three children that are at your doorstep. It’s not allowed.” -- Elaine Valentino, Director, Planning and Resource Development, Monmouth County Department of Human Services, Testimony of July 21, 1999.

- Housing regulations may force grandparents to hide their children in their apartments to avoid facing eviction.

“One grandparent in particular, that I learned about later, when her three grandchildren arrived at her two bedroom apartment, faced eviction because the landlord said she couldn’t have three children in this apartment.” -- Glenna Gundell, Volunteer Consultant, Middlesex County Grandparents Coalition, Testimony of July 21, 1999.

“Housing was another problem. I tried to get into public housing. Like I said, they denied me because of the child. I don’t think that’s fair.” -- Millie Sharp, Grandparent, Testimony of July 15, 1999.

- Senior citizen public transportation programs prohibit seniors raising grandchildren from bringing their grandchildren on board the vehicles.

RECOMMENDATIONS:

28. The Department of Community Affairs should encourage public housing authorities

The Assembly Task Force on Grandparenting

throughout the State to modify public housing regulations to increase flexibility so that grandparents raising grandchildren do not have to face eviction when their grandchildren come to live with them. Every effort should be made by public housing authorities to facilitate a move to another housing unit which is more conducive to such a family setting.

“The problem is that grandma is usually living in a two or three room apartment somewhere. She is somebody most often my age - which is fifty five, and in an extremely low...to moderate income bracket...Grandmothers, mid-50's, low income, would gladly take their grandchildren if they had a larger accommodation housing situation for them.” -- Susan Jester, Senior Community Development Officer, New Jersey Housing and Mortgage Finance Agency, Testimony of September 9, 1999.

29. **In light of the increased number of grandparent-headed households, State and federal housing policies should facilitate family living arrangements that bolster the “family homestead.” Grandparents, who live with other adult relatives (e.g. sister, brother, or their son or daughter), can benefit from the built-in help from these other family members and the financial support for rent or home mortgage payments. It is noted that the New Jersey Housing and Mortgage Finance Agency (HMFA) demonstration program (discussed under Section III of this report) promotes some of these principles. However, expansion of this concept would be beneficial Statewide.**
30. **Use of existing State and federal monies that may be available for “brownfields” and the redevelopment of vacant and abandoned properties should be considered for the construction of “family homestead” developments with low/lesser density zoning and appropriate open space buffer areas. This approach comports with the State’s overall open space preservation goals and the lesser density zoning is conducive to preventing crime, drug trafficking and other social ills associated with urban and economically depressed areas. The Department of Community Affairs, in consultation with the New Jersey Housing and Mortgage Finance Agency, should make every effort to implement this strategy.**
31. **The Department of Transportation should create a partnership between community service providers and public transportation systems in the State to ensure that transportation is available to grandchildren who are being raised by their grandparents to travel to doctor’s appointments, day care centers, school functions or other pertinent destinations.**

The Assembly Task Force on Grandparenting

“Grandparents need transportation. In order for them to get out for services, they need child care. Do you know what it’s like to drag five kids on the bus and then wait in an office for hours and then talk to workers that sometimes are not very polite?” -- Maria Young, Co-Chair, Passaic County Grandparents Raising Grandchildren Coalition, Testimony of July 15, 1999.

VI. FACILITATING INFORMATION, FINANCIAL ASSISTANCE AND OTHER SERVICES

DEPENDENT CHILDREN MAY QUALIFY FOR SOCIAL SECURITY AND OTHER FEDERAL BENEFITS

FINDINGS:

- A child may be eligible for monthly social security survivor or dependent benefits if the child’s parent is deceased or disabled.
- Blind or disabled children with very limited assets and income may also be eligible for Supplemental Security Income (SSI) which pays up to \$378 per month to an individual living in a household with another person. The child could also qualify for Medicaid and food stamps.

RECOMMENDATIONS:

32. DHS, through the Kinship Navigator Program and the Division of Senior Affairs within the Department of Health and Senior Services, should market and advertise the availability of federal benefits and eligibility standards, so that grandparents raising grandchildren become knowledgeable about and receive those benefits for which they are eligible. For instance, New Jersey EASE (Easy Access Single Entry) could facilitate such information flow concerning Supplemental Security Income and other federal and State public assistance programs.

GRANDPARENTS RAISING GRANDCHILDREN HAVE A NEED FOR INFORMATION AND FINANCIAL/TECHNICAL ASSISTANCE RELATING TO THEIR NEW ROLE

FINDINGS:

The Assembly Task Force on Grandparenting

- State and local social service agencies may not always have information easily accessible or tailored to the specific needs of grandparents raising their grandchildren.

“The Committee learned that services for grandparents and the professionals who provide them must be customized in terms of policy, procedure [and] delivery in order for the needs of the grandchildren and grandparents to be met.” -- *Mitsey Williams, Division of Senior Services, Bergen County Department of Human Services, Testimony of July 15, 1999.*

“[A] 55-year-old grandmother may feel inclined to call the Office on Aging, but a 27 year-old grandmother is not going to call the Office on Aging. So you have to have this information broad. You have to have it in Social Services, but you also have to have it in Senior Services as well.” -- *Elaine Valentino, Director, Planning and Resource Development, Monmouth County Department of Human Services, Testimony of July 21, 1999.*

“It is quite interesting to sit in on some of these...community meetings. At the Middlesex meeting, ...on one side of me there was a 40 year old grandma and on the other side was an 80 year old grandma. You could see the differences in terms of their needs. One in terms of trying to enjoy the golden years, and the other really preparing to take in retirement.” -- *James W. Smith, Deputy Commissioner, Department of Human Services, Testimony of July 21, 1999.*

- The toll free hot line being implemented under the Kinship Navigator Program will provide information and referral services for grandparents raising grandchildren.

“Even with the initiation of new services, if there’s not adequate information and referral bases, there are many people -- and I’ve done homebound visiting for elderly specifically....and they just were not aware, what [services] they were entitled to.” -- *Dr. Mark Rodgers, Chairman, Department of Social Work and Director, Masters of Social Work, Monmouth University, Testimony of July 21, 1999.*

- In the past, the American Association of Retired Persons, in conjunction with the Department of Human Services, developed a Kinship Care handbook to inform caregivers about important issues to consider prior to taking on the responsibility of raising their relatives’ children.
- While more children today are being raised by grandparents, schools do not specifically provide outreach to this caregiver population so that they can appropriately oversee their grandchildren’s education and progress. In addition, schools do not necessarily encourage the participation of grandparents in extra-curricular and recreational programs (i.e. field trips, cultural events, etc.).
- Individuals testifying before the Task Force suggested that churches should be more involved with assisting grandparents raising grandchildren.

The Assembly Task Force on Grandparenting

RECOMMENDATIONS:

33. DHS, through the Kinship Navigator Program, should develop and disseminate resource guides through appropriate local and regional private and public networks including, but not limited, to county grandparent coalitions. The resource guides should be updated periodically to reflect any changes in services and resources.
34. The Department of Education, in consultation with DHS, should encourage school districts to conduct special orientation sessions at the start of the school year for grandparents who raise their grandchildren.

“Education is a big concern for the grandparents because when they go to the schools, they feel that the teachers, the principals, do not understand what they are going through.”
-- Maria Young, Co-Chair, Passaic County Grandparents Raising Grandchildren Coalition, Testimony of July 15, 1999.
35. The Department of Education should encourage local school districts and school recreational programs to make a special effort to involve grandparents raising grandchildren in programs such as arts, cultural activities and other field trips. Such outlets help this population segment to maintain a healthy outlook on life and reduce stress.
36. The Advisory Board, being created pursuant to Recommendation #42, should act as a catalyst to encourage the collaboration of churches and community organizations in sponsoring outreach projects that strengthen the extended family and create grandparent support groups and respite programs.

COMMUNITY SUPPORT PROVIDES ASSISTANCE FOR GRANDPARENTS

FINDINGS:

- The Newark school district recognized the growing population of younger grandparents raising grandchildren when it sponsored a forum that provided grandparents with information and networking opportunities.
- Often, grandparent caretakers cannot access available services due to communication barriers such as not having a telephone. Illiteracy also contributes to information access

The Assembly Task Force on Grandparenting

problems.

“You may have these 800 numbers but they are not always easily accessible. What about the people who don’t have phones? So when you start getting into our urban housing communities...it’s not abnormal for people to be without phones...You can have a lot of services available, but that does not mean that they are so-called user-friendly...When you have a person who’s a forty year old grandparent who is illiterate to come with three grandkids and sit down and have to face a five-page application after they have to sit in the waiting room for hours with the kids climbing all over the place and just acting like children...they’re frustrated...Where’s the help for a person who may not be able to read?”
-- Reverend Bryant Ali, Senior Pastor, The Reach; Chaplain, Broadway House for Continuing Care, Testimony of July 15, 1999.

- Grandparents raising grandchildren need child care and respite. Many grandparent caregivers are not retired and must work a few jobs to support the family. Often, if more than one grandchild is in the home, the oldest will have to care for the youngest while the grandparent is working due to a lack of adequate community resources.

“I’m raising three grandchildren. My oldest daughter is on drugs. I work two jobs and it’s very stressful. Being a grandmother, with the love I have for them, wouldn’t want to see them in a foster home or anything like that...They are age thirteen years old, twelve years old and three years old. It’s hard for me..with the income that I make...to pay a babysitter...The teenager is getting older. She has to help me with my grandson, who is three years old. It’s stressful for her because it’s like she has a child instead of having her freedom to live her life...It’s hard to find someone to babysit that’s not on drugs...I just need some help.” -- Doris Hill, Grandparent, Testimony of July 15, 1999.

RECOMMENDATIONS:

- 37. The Kinship Navigator Office, in conjunction with DHS, should encourage community groups to provide grandparents with assistance when filling out legal paperwork and support services applications. Non-English speaking grandparents need translators to assist them in filing the necessary paperwork at county agencies.**

“And even if services are available, they need an advocate and somebody to encourage them and, indeed, counsel them to seek services to say, ‘The well-being of the children depends on your getting to that doctor and we need to get you the transportation, so you can go.’”

-- Daphne Joslin, Ph.D., Director, Institute for Creative Aging at William Paterson University; Representative, Grandparents as Parents Task Force Passaic County, Testimony of July 15, 1999.

- 38. DHS, in consultation with the Department of Education, should encourage volunteer literacy tutoring groups to target the grandparents raising grandchildren**

The Assembly Task Force on Grandparenting

population.

39. DHS, in conjunction with the Department of Health and Senior Services (DOH), should encourage training for health care professionals and other staff in pediatric clinics and other settings in which medical care is provided for children to sensitize such professionals and staff to the needs of grandparents raising grandchildren.

40. The Department of Education should encourage local school districts and local recreational programs to establish supervised recreational facilities or community service programs for school-aged children to utilize after school, on weekends and during the summer months when working grandparents cannot care for them.

“And they are very much concerned about resources, especially in the summer and after school for children. One grandparent said to me, ‘Either I quit work, so my daughter can finish high school, or she will have to drop out of school and take care of the baby.’...There are very few resources for teenage parents. That means that if the grandparent wants that child to complete high school, someone is going to have to stay home.” -- *Maria Young, Representing the Cooperative Extension of Passaic County; Co-Chair Grandparents Raising Grandchildren, Testimony of July 15, 1999.*

41. DHS and the Department of Health and Senior Services, as applicable, should provide monetary and other incentives so community service providers offer respite services for grandparents raising grandchildren.

42. The Commissioner of Human Services should establish a Statewide Grandparents Raising Grandchildren Advisory Board to advise the commissioner about the needs of these grandparents and policies and programs that are necessary to meet these needs. The members of the advisory board should include, but not be limited to, legislators, representatives from the six county coalitions and grandparents who are raising their grandchildren who reflect the diversity of the group in terms of age, income, ethnic background and geographic area of residence (e.g., urban suburban and rural).

43. The Department of Human Services, in consultation with the Statewide Grandparents Raising Grandchildren Advisory Board, should facilitate efforts to develop a network that would link grandparents raising grandchildren advocacy and support groups throughout the State with each other so as to encourage a mutually beneficial exchange of ideas and information about how best to meet the needs of this group.

Assembly Task Force on Grandparenting

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Assembly Task Force on Grandparenting

ATTACHMENTS

ATTACHMENT I

GP-2. Ranking of States by Percent of Children Under 18 Living In Their Grandparents' Household: 1990 Census

Source: U.S. Census Bureau
Internet Release date: July 1, 1999

STATE	Total Grandchildren	Percent
1 Dist. Of Columbia	21,655	18.9
2 Hawaii	29,099	10.5
3 Mississippi	72,490	9.8
4 South Carolina	82,531	9.0
5 Louisiana	101,948	8.4
6 Alabama	85,403	8.1
7 Georgia	127,991	7.5
8 Maryland	84,434	7.3
9 North Carolina	111,006	6.9
10 Tennessee	83,021	6.9
11 Florida	195,416	6.9
12 Arkansas	41,263	6.7
13 Texas	311,160	6.5
14 Delaware	10,485	6.4
15 New Mexico	28,013	6.3
16 New York	258,087	6.1
17 New Jersey	107,287	6.0
18 Virginia	89,066	5.9
19 Arizona	55,257	5.7
20 Illinois	165,897	5.7
21 Pennsylvania	151,024	5.4
22 California	417,776	5.4
23 Oklahoma	42,790	5.1
24 Kentucky	48,327	5.1
25 West Virginia	21,974	5.0
26 Nevada	14,663	5.0
27 Ohio	138,263	5.0
28 Missouri	64,080	4.9
29 Michigan	114,472	4.7
30 Indiana	66,997	4.6
31 Connecticut	31,236	4.2
32 Rhode Island	8,492	3.8
33 Massachusetts	50,453	3.8
34 Oregon	25,154	3.5
35 Colorado	29,642	3.5
36 Alaska	5,619	3.3
37 Washington	38,922	3.1
38 Kansas	20,245	3.1
39 South Dakota	5,833	3.0
40 Maine	8,708	2.8
41 Montana	6,193	2.8
42 Wisconsin	35,369	2.8
43 New Hampshire	7,575	2.7
44 Idaho	7,624	2.5
45 Utah	14,942	2.4
46 Wyoming	3,201	2.4
47 Nebraska	10,136	2.4
48 Vermont	3,260	2.3
49 Iowa	16,300	2.3
50 Minnesota	20,592	1.8
51 North Dakota	2,628	1.5

Source: 1990 Census of Population, General Population Characteristics,

ATTACHMENT II

SUBSIDIZED LEGAL
GUARDIANSHIP PROGRAMS

ADMINISTRATION Eligibility Required to be in Custody of State?	AL STATE	HI STATE	MA STATE	NE STATE	NM STATE	SD STATE	WA STATE	CA COUNTY	IL STATE	DE STATE	MD STATE	NC COUNTY
Minimum Time in placement	6 months	18 mos.	1 year	6 mos.	None	6 mos.	6 mos.	1 year	2 years; 1 year in current placement	1 year	6 months	1 year
Minimum Age of Child	None but prefer over 10	None	12, unless part of sibling group or in best interest of child	12, unless part of sibling group or a relative	None	6	None	13, no exceptions	12, unless placed with relative or part of sibling group	12, unless part of a sibling group or has special needs	None	None
Parental Consent Required?	No	No	No	No	No	No	No	No	No	No	No	No
Child's Consent Required?	Yes, if over 10	No	Yes, if over 12	Yes, if over 14	Yes, if over 14	No	No	No	Yes, if over 12	Yes, if over 12	Yes	Yes, if age appropri.
Relatives Eligible for Subsidy?	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Certification Required?	No	No	Yes	Yes, unless relative	No	No	Yes	No	Yes, unless relative	Yes	No	No
Other criteria	Child "hard to place"; reunif. and adoption not likely or not in best interest of child	Parental rights terminated or parents consent; reunif. and adoption possible; no special needs which would req. Dept. services	Reunif. and adoption not possible or not in best interest of child	Child "hard to place"; reunif. and adoption not possible; no Dept. service needed	Reasonable efforts to reunify have failed; child unlikely to be adopted or not in best interest of child	Best interests of child to be placed in guardianship	Reunif. not possible; adoption not in best interest of child	Reunif. and adoption not in best interest of child; no ongoing special needs	Reunif. and adoption not possible	Reunif. and adoption not possible; no dept. services needed child has stable relationship with guardian	Reunif. and adoption ruled out; no ongoing services needed	Reunif. and adoption ruled out; guardian is relative or "kin-like"



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Christine Todd Whelan
Governor

Michele K. Guni
Commissioner

Custodial Relatives and NJ KidCare

Are you (or someone you know) caring for a child who is not your own? If so, that child may be eligible for NJ KidCare, a program that provides free or low cost health insurance for New Jersey's uninsured children and teens.

- ◆ The income of grandparents, aunts, uncles, and other caretaker relatives or foster parents is not counted when evaluating a child for NJ KidCare.
- ◆ You do not have to furnish a court order or proof of adoption for a child in your care in order to apply. However, you should provide a statement that you have full-time responsibility for the care of this child and that the child's parent(s) do not live with you.
- ◆ The household size for a child not living with his/her parents will include only that child (and his/her siblings under 21, if they are together)
- ◆ For children not living with their parents, only the income received by the child(ren) (and siblings, where appropriate) is counted in determining eligibility for NJ KidCare. This can include (but is not limited to) support from absent parent(s), Social Security survivor's benefits, or income from trusts or annuities.

NJ KidCare is there to help children both in sickness and in health – whether it's a sore throat or a well-child check-up, a broken arm or a vision exam, their medical needs will be met.

If you have any questions, need more information, or want an application, please call 1-800-701-0710.