

TANF “Child-Only” & Kinship Care

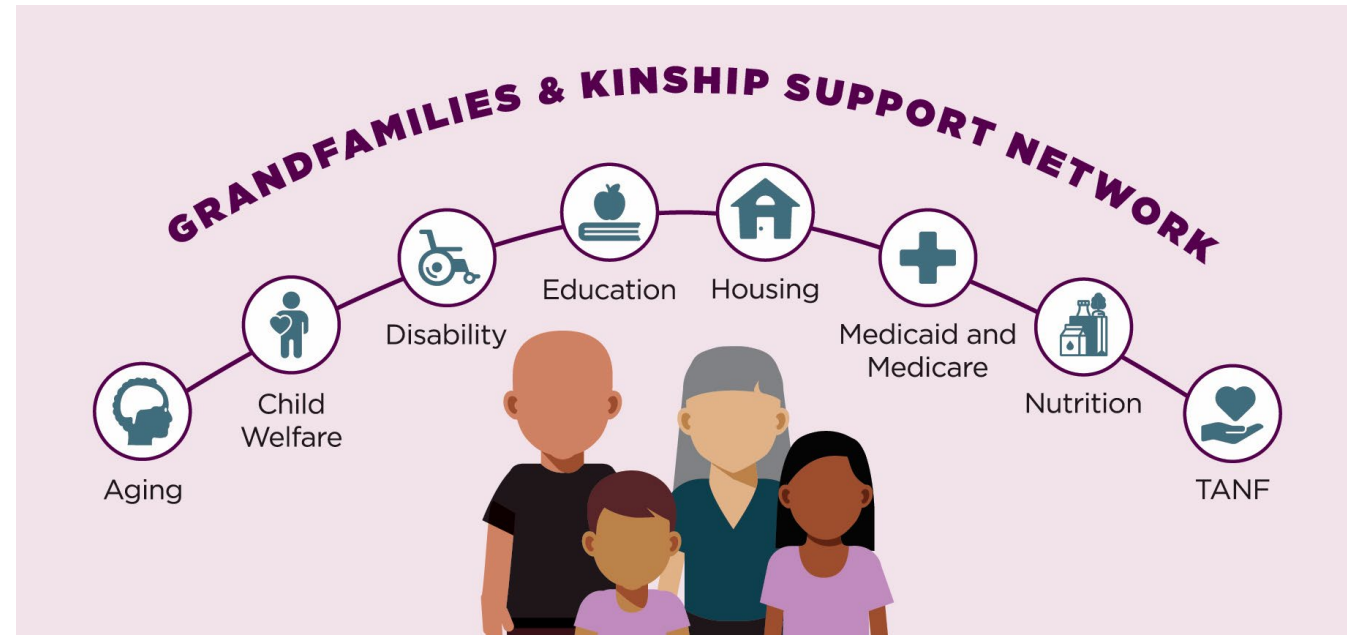
April 24, 2025

- Welcome, we will begin at the top of the hour
- Please type in the **chat** box - your name, state, tribe (if applicable), and role
- Type questions in the **chat** box at any point during our time together
- **We will provide a separate meeting link for a 30-minute Q&A with panelists starting in an hour, at 2 PM ET**
- Tomorrow, all participants will receive a link to the slides and the recording

GRANDFAMILIES & KINSHIP SUPPORT NETWORK

A National Technical Assistance Center

- Since 2021, Generations United, in cooperation with the US Administration for Community Living, has operated the first-ever federally funded technical assistance center on kinship/grandfamilies
- Purpose is to provide technical assistance to the array of state, territorial, and tribal government agencies and organizations so they can better serve the families by working across systems and maximizing resources



How We Help



Learning Collaboratives and Information Dissemination

The Network hosts webinars and facilitates learning collaboratives.



Individual Assistance

We respond to individual requests for help from government agencies, kinship navigators, and community-based nonprofits.



A Centralized Hub

The Network is elevating exemplary kinship/grandfamily practices and programs from around the country on its accessible website, www.GKSNetwork.org.

The Only National Technical Assistance Center for those who Serve Kinship/Grandfamilies

We help government agencies and nonprofits in states, tribes, and territories work across jurisdictional and systemic boundaries to improve supports and services for families in which grandparents, other relatives, or close family friends are raising children.



Welcome our Presenters



Brittany Mihalec-Adkins, Ph.D.
Research Scientist Child Trends



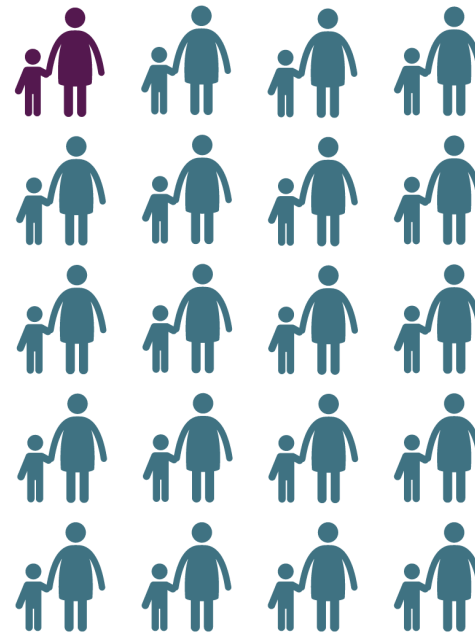
Tammy Creswell
Idaho Kin Caregiver



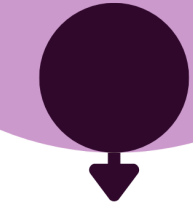
Ana Beltran
Director, Grandfamilies & Kinship Support Network

Children in Kinship/Grandfamilies

For every **1 child** being raised by kin in foster care, there are **19 children** being raised by kin outside of foster care



about 2.4 million children are being raised by a relative or close family friend, with no parent living in the household



123,294 children in foster care are being raised by relatives

generations united
Because we're stronger together®

GRANDFAMILIES & KINSHIP SUPPORT NETWORK
A National Technical Assistance Center

See: www.gksnetwork.org/resources/grandfamilies-kinship-families-strengths-challenges/ and www.gksnetwork.org/kinship-data/

“

The first of four primary purposes of TANF is “to provide assistance to needy families so that children may be cared for in their own homes *or in the homes of relatives.*”

42 U.S.C. § 601



There are a bunch of supports for kinship families that are hidden. It feels like an Easter egg hunt to get them. Caregivers have to be persistent, which is not ideal.”

Tammy Creswell, Idaho Kinship Caregiver



Child Trends promotes the well-being of all children and youth through ***applied research*** that:

- informs public policies;
- builds the evidence base for what works; and
- mines data to identify young people who are overlooked or ill served by public systems.

Our research is known for its rigor and objectivity, making Child Trends a uniquely powerful and respected voice for children and youth.


TANF "Child-Only" & Kinship Care

What do states offer, what do kinship caregivers receive, and how can we do better?

April 24, 2025

Original Articles

“How Can You Retire When You Still Got a Kid in School?” Economics of Raising Grandchildren in Rural Areas

Sandra J. Bailey , Deborah C. Haynes & Bethany L. Letiecq

Pages 671-693 | Published online: 01 Nov 2013

 Cite this article  <https://doi.org/10.1080/01494929.2013.803009>



Health Policy Brief

June 2013

The High Cost of Caring: Grandparents Raising Grandchildren

D. Imelda Padilla-Frausto, Steven P. Wallace

JOURNAL ARTICLE EDITOR'S CHOICE

Should I Do This? Factors Influencing the Decision to Raise Grandchildren Among Custodial Grandparents

FREE

Bert Hayslip, Jr, PhD , Christine A Fruhauf, PhD, Joshua Fish, PhD

“We Have No Rights, We Get No Help”: The Legal and Policy Dilemmas Facing Grandparent Caregivers

[Bethany L. Letiecq](#), [Sandra J. Bailey](#), and [Fonda Porterfield](#) [View all authors and affiliations](#)

[Volume 29, Issue 8](#) | <https://doi.org/10.1177/0192513X08316545>

Financial support is critical for kinship and grandfamilies.

Multiple studies find that ~half of kinship caregivers have incomes below the federal poverty level ([Xu et al., 2022](#)), and that financial resources often decrease when assuming a kinship caregiving role ([Johnson et al., 2024](#)).

~18% of **grandparent** caregivers have past-year incomes below the federal poverty level ([U.S. Census](#)).

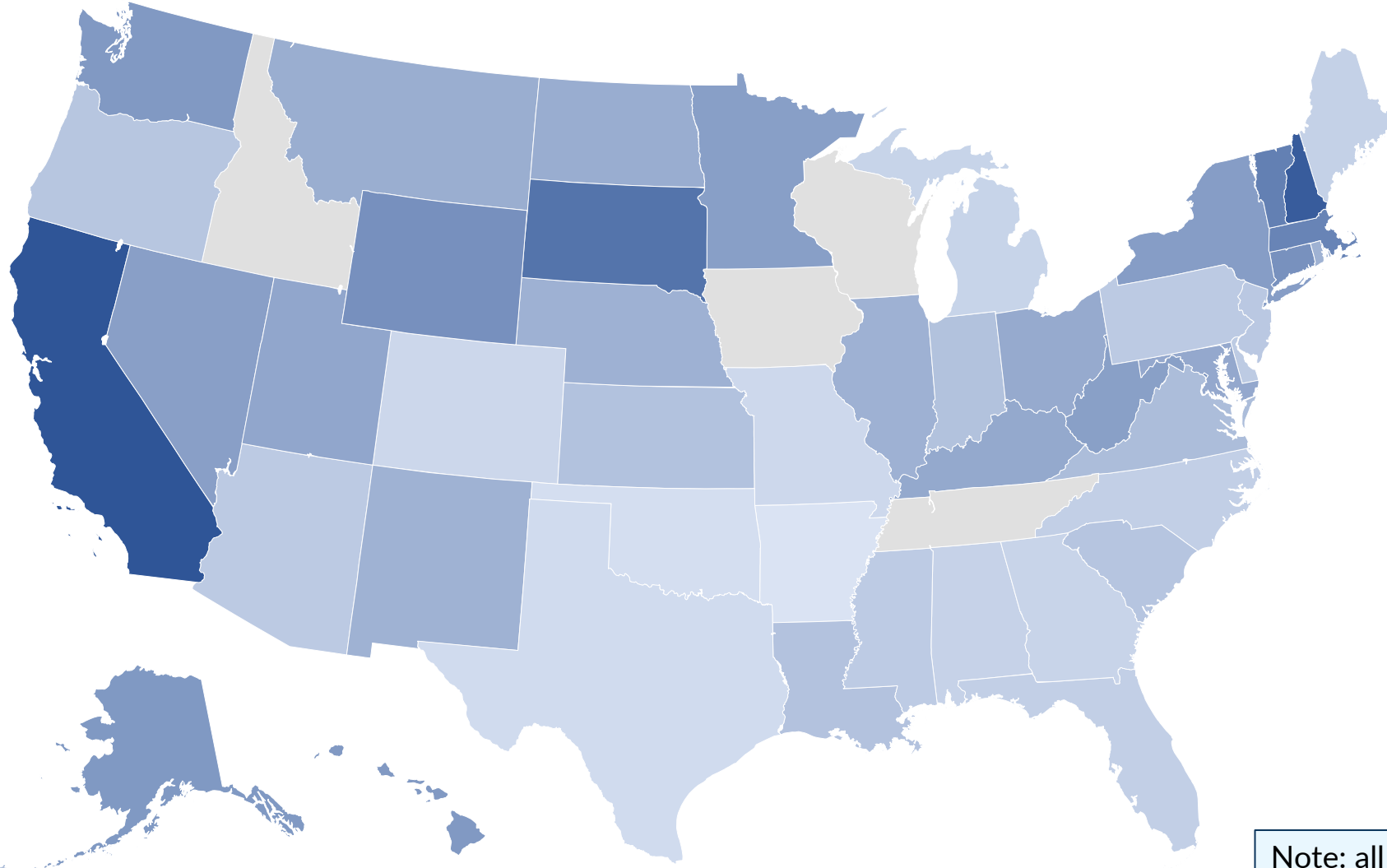
Kinship Care & TANF "Child-Only" Basics, Policies, & Eligibility

What is TANF “Child-Only”?

Temporary Assistance for Needy Families (TANF)

- Federally funded
- State run (states set policies for eligibility and amounts)
- **TANF “Child-Only”**: monthly cash benefit to a child recipient, with no funds for adults in the household (vs. TANF family benefits)

Maximum Monthly Benefit (1 Child)



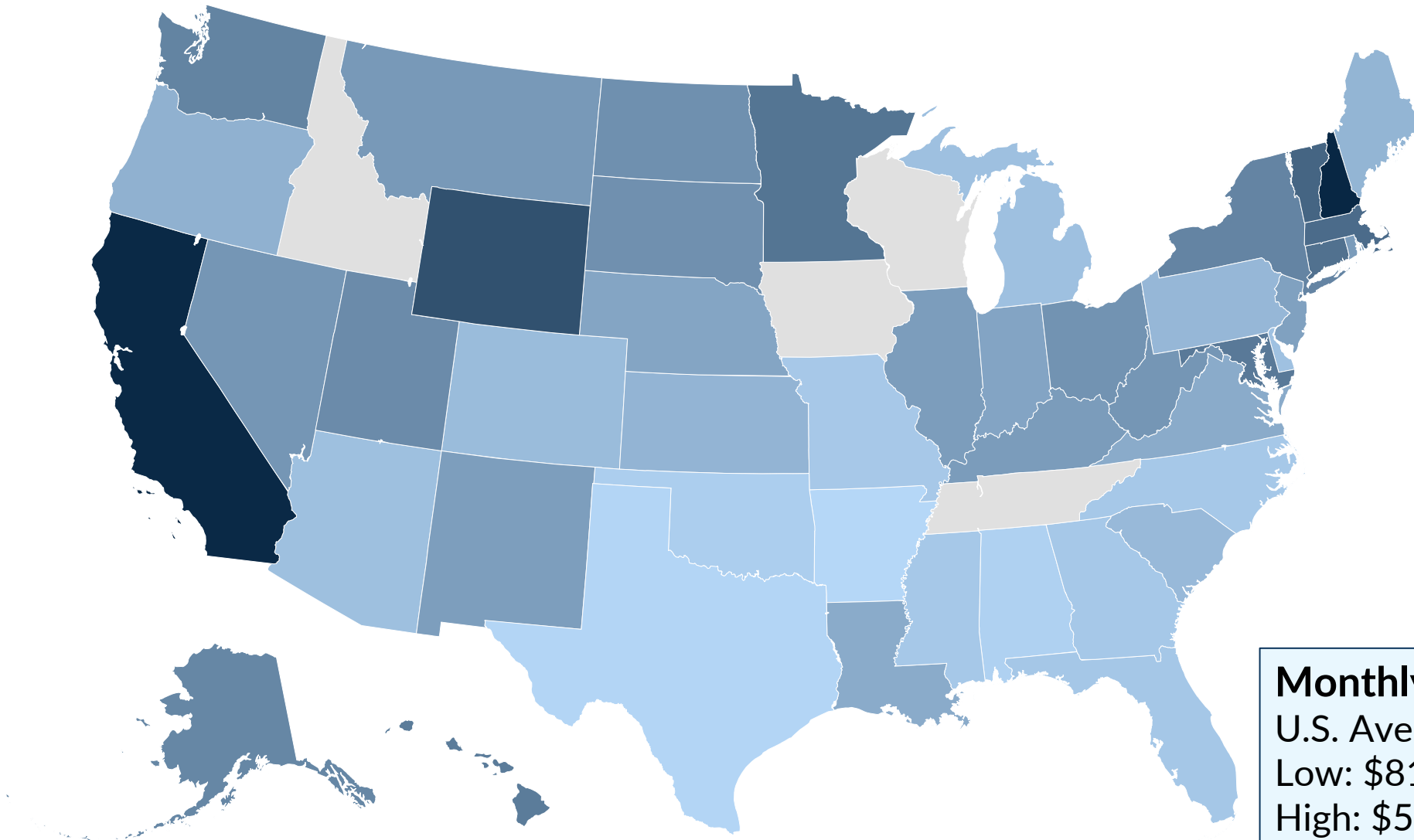
High: \$790 (CA)

U.S. Average: \$328

Low: \$81 (AR)

Note: all data sources provided in later slide

Maximum Monthly Benefit (2 Children)



High: \$1,022 (NH)

U.S. Average: \$447

Low: \$162 (AR)

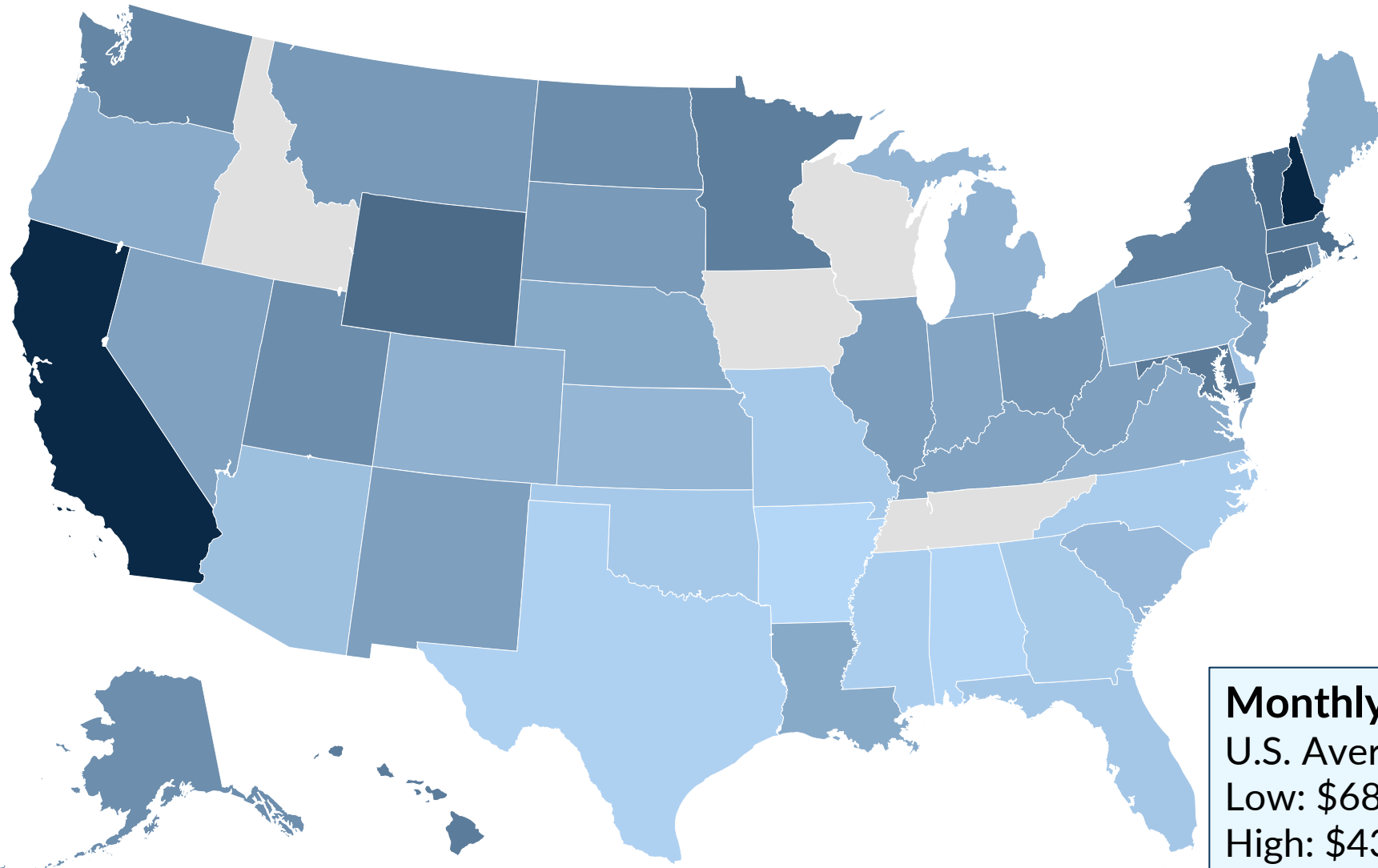
Monthly per child amount:

U.S. Average: \$223

Low: \$81 (AR), \$87 (TX)

High: \$511 (NH), \$507 (CA)

Maximum Monthly Benefit (3 Children)



High: \$1,291 (CA)

U.S. Average: \$555

Low: \$204 (AR)

Monthly per child amount:

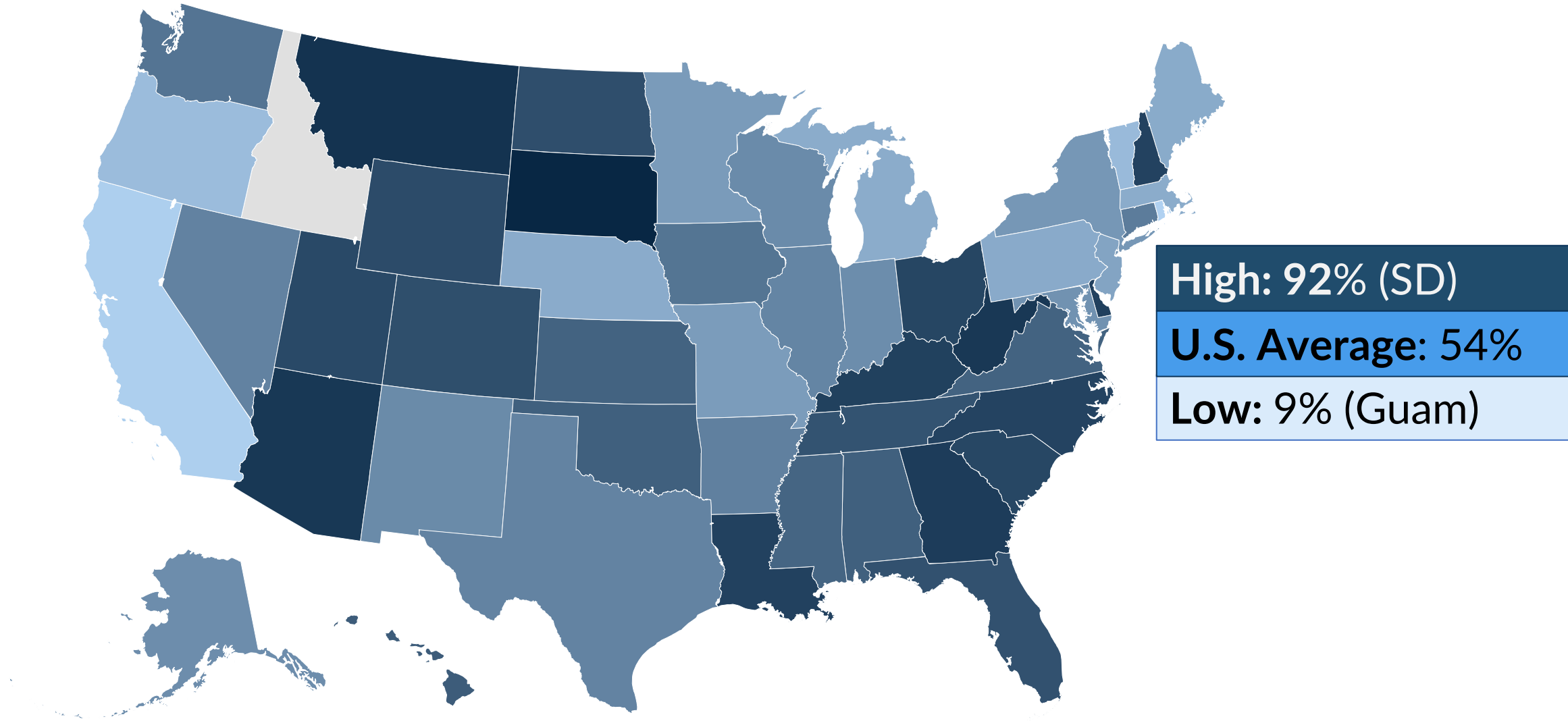
U.S. Average: \$185

Low: \$68 (AR), \$81 (TX)

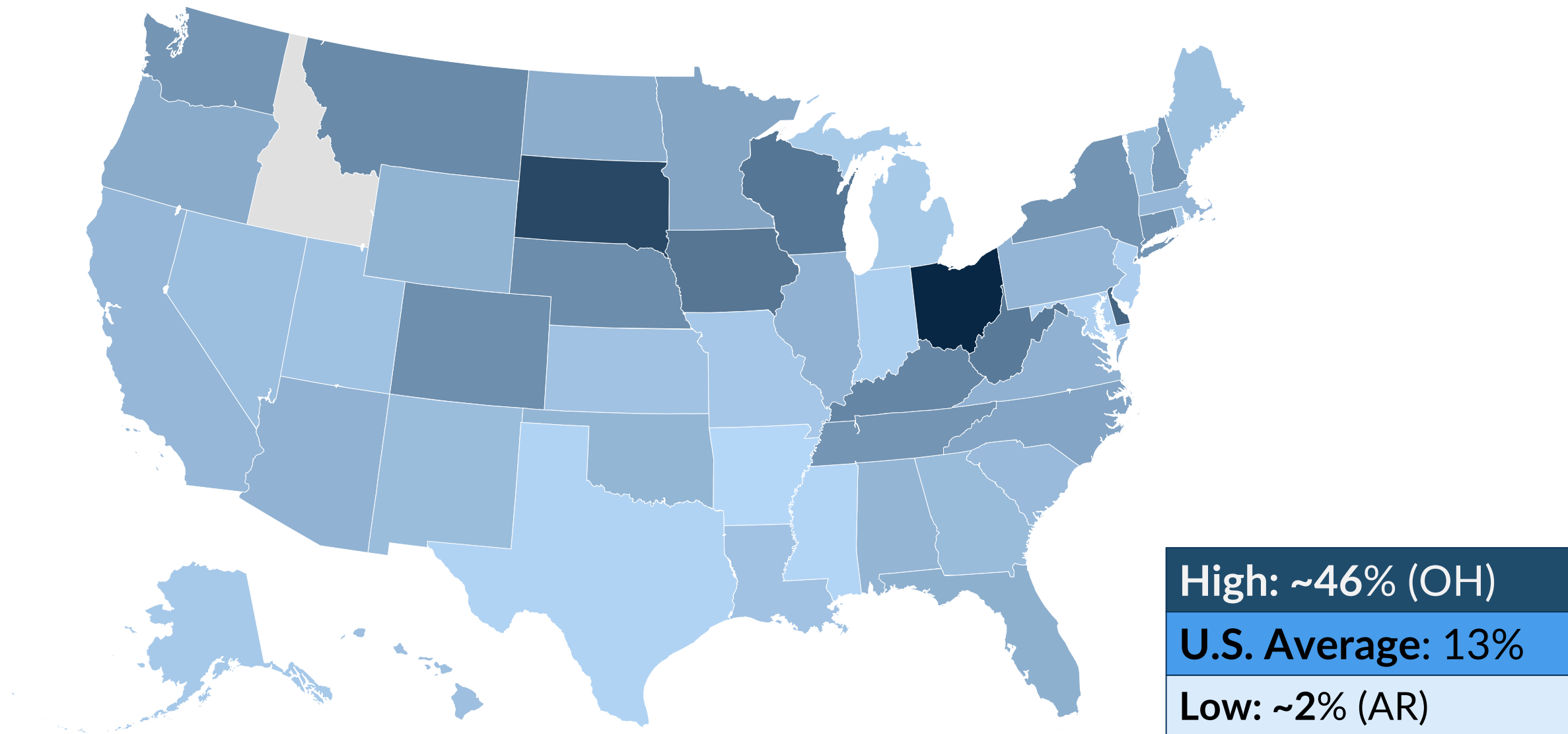
High: \$430 (NH), \$427 (CA)

Who Receives TANF "Child-Only"?

TANF Child-Only Recipients with Non-Parent Caregivers



Rough Estimate of Children in Kinship Care Receiving TANF Child-Only



What Barriers are there to TANF “Child-Only” for Kinship and Grandfamilies?

Barriers



Awareness

Kin caregivers may not know they are eligible or may not have accurate information about who is eligible.



Application Processes

Application processes can be confusing, burdensome, and even intimidating.



Requirements

Meeting the requirements for *initial* or *continued eligibility* can be challenging for some kinship families.

Eligibility Requirements

(TANF Child-Only)

Child-caregiver relationship

- 29 states: **non-relative** kinship caregivers generally not eligible (some exceptions)

Caregiver work, income, & assets

- No work requirements
- No/minimal income or asset limits

Child age & school participation

- Most states: until age 18 or until age 17 if not in school (15 in D.C.)
- Some states: until 19th birthday if child is still in high school
- Virginia pauses benefits for children age 5+ considered “truant”; Michigan pauses all benefits for families with kids 6-15 considered “truant”

TANF & Child Support

- To receive TANF for a child who has non-resident parent(s), **federal law requires:**
 - Cooperating with state efforts to seek child support from the non-resident parent (*i.e.*, “**cost recovery**”)
 - Assigning the state as the recipient of the child support payment
- Some caregivers can receive a “**good cause exemption**” from cooperating with child support enforcement – for instance, if the custodial parent/caregiver fears retaliation or violence from parent required to pay child support

References

- Annie E. Casey Foundation. (2024). Kids Count. <https://datacenter.aecf.org/data/tables/10455-children-in-kinship-care#detailed/2/2-52/false/2638/any/20160,20161>
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- USDHHS. (2023). Characteristics and Financial Circumstances of TANF Recipients Fiscal Year (FY) 2023. https://www.acf.hhs.gov/sites/default/files/documents/ofa/fy2023_characteristics.pdf
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- U.S. Census. (2024). Grandparents – 2023 (Table S1002). <https://data.census.gov/table/ACSST1Y2022.S1002?q=S1002>
- USA.gov. (n.d.). Welfare benefits or Temporary Assistance for Needy Families (TANF). <https://www.usa.gov/welfare-benefits#:~:text=Espa%C3%B1ol%20Menu-,Government%20benefits,TANF%20helps%20families%20pay%20for:>
- Xu, Y., Zhao, Q., Schuler, B. R., & Levkoff, S. E. (2022). Material hardship among custodial grandparents in COVID-19 and its associations with Grandchildren's physical and mental health: A latent class analysis. *Children and Youth Services Review*, 132, 106340. <https://doi.org/10.1016/j.childyouth.2021.106340>
- State websites describing TANF child-only policies. *Example:*
- Indiana: <https://www.in.gov/fssa/dfr/tanf-cash-assistance/about-tanf/>

What Can We Do?!





Awareness

Include mention of TANF “child-only” grants by name on state websites:

- [South Carolina Department of Social Services](https://www.dss.sc.gov/)

Train kinship navigators and TANF staff on child-only for relatives:

- www.gksnetwork.org/events/legal-relationship-and-public-benefits-for-kinship-grandfamilies/

Coordinate across-systems:

- [“Permission to Contact”](#)

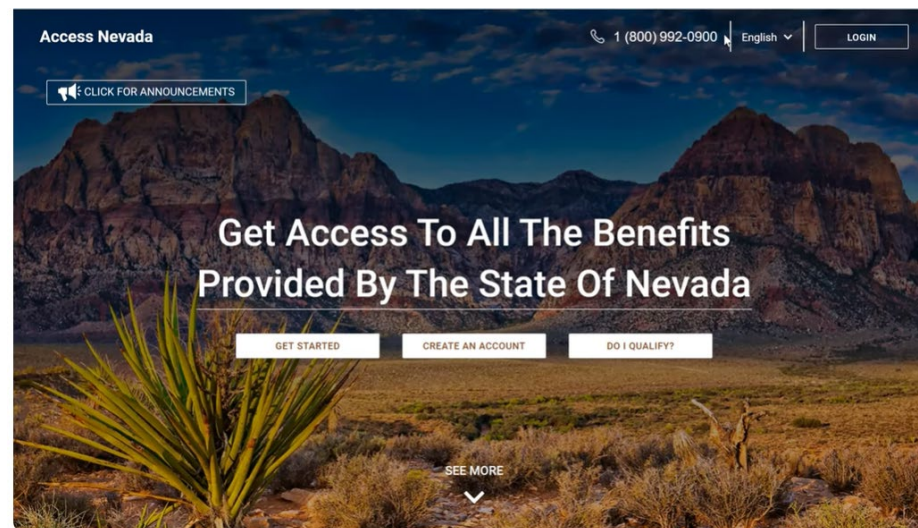
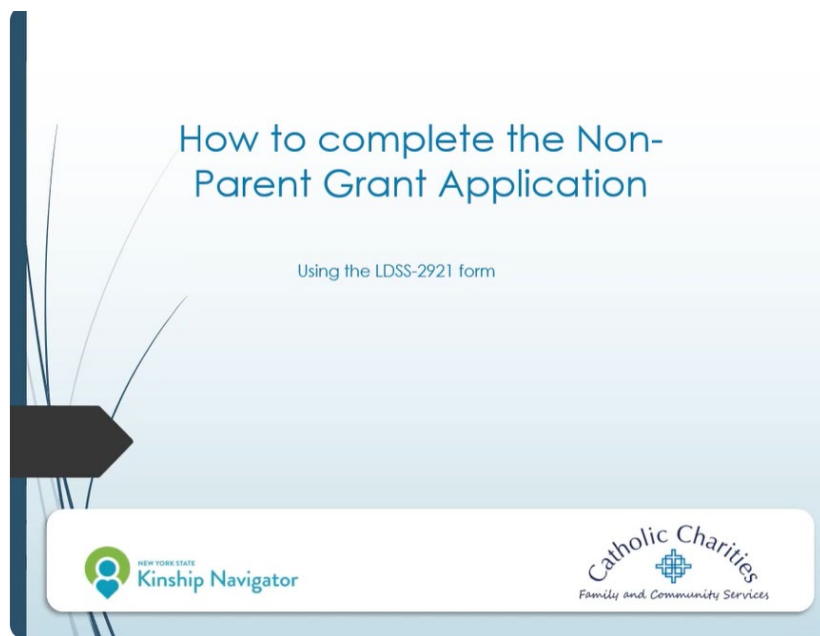
The screenshot shows the DSS South Carolina Department of Social Services website. The header includes the DSS logo, navigation links (ABOUT, CHILD WELL-BEING, ADULT PROTECTION, ASSISTANCE PROGRAMS, CHILD CARE, CHILD SUPPORT, ONLINE SERVICES), and utility links (SNAP/TANF Benefits Inquiry, Report Abuse/Neglect, Contact DSS, Español). A search bar is also present. The main content area is titled 'TANF' and features a sidebar menu with links to SNAP, TANF, HOW DO I APPLY?, FREQUENTLY ASKED QUESTIONS, REPORT A SNAP/TANF CHANGE, FOOD AND NUTRITION PROGRAMS, EMPLOYER SERVICES AND WORKFORCE DEVELOPMENT, WORK PROGRAMS, CHILD CARE SCHOLARSHIP PROGRAM, PROGRAM INTEGRITY/FRAUD, and REFUGEE RESETTLEMENT. The main content area is titled 'IMPORTANT INFORMATION for SNAP and TANF Applications' and includes a section for 'TANF Child-Only Grants' with detailed information about eligibility and application options for caretaker relatives.



Application Processes

Provide clear instructions:

Nevada's [Foster Kinship](#) and [NY's Kinship Navigator](#) have online videos walking through how relative caregivers can apply for TANF child-only



How to complete a child-only TANF application ONLINE- NEVADA



Requirements

Exempt relative caregivers from child support assignment/make use of the “good cause” exemption:

- [Massachusetts](#) and [Wyoming](#) exempt all relative caregivers

Extend to non-relatives:

- [Colorado](#) and [Vermont](#) allow kin who are not related to the child to receive TANF child-only on a child’s behalf without requiring a legal relationship, emergency, or child welfare placement
- [Connecticut](#) and [Wisconsin](#) include non-related adults raising children in TANF grants if they have obtained or are seeking legal custody or guardianship of the children.

For each state’s definition of “relative” – see [here](#)

Federal law does not require child support cooperation from non-parents. States have discretion to develop their own policies around cooperation for appropriate individuals such as grandparents and other relatives, acknowledging non-parents won’t have the same information about an absent parent as other individuals would.

[TANF Final Rule, 64 FR 17850 \(April 12, 1999\).](#)

Additional TANF Child-Only Reforms to Consider

Increasing the dollar amount of TANF child-only grants

Making the grant amount per child:

Port Gamble S'Klallam Tribe provides per child TANF child-only grant amounts.

Consider augmenting TANF child-only grants with state funded financial assistance:

- District of Columbia Grandparent and Close Relative Caregiver Subsidy Programs.
- Relative Maintenance Payments in Virginia.

Other Uses of TANF to Support Kin

Designate short-term TANF assistance for kin:

- KinShare in Alabama
- Kinship Wraparound Services in New Jersey

Use TANF block grant funds for much-needed legal services for kin:

- Legal Aid Of West Virginia receives TANF state block funds to provide legal services to kin caregivers who receive TANF child-only benefits

Additional Resources





KINSHIP MATTERS TO

TANF

INTRODUCTION TO KINSHIP FAMILIES & GRANDFAMILIES

Kinship families, also known as grandfamilies, are families in which grandparents, other relatives, or close family friends are raising children whose parents are unable to do so. Your agency, organization, or program likely already serves kinship/grandfamilies yet may not provide tailored services specifically for them.



Over 2.4 million children in the U.S. are being raised by their grandparents, other relatives, or close family friends



47 percent of all TANF cases in the U.S. are child-only and the majority of these children live with a relative who is not their parent



For every 1 child being raised by kin in foster care, there are **18 children** being raised by kin outside of foster care



About 13 percent of children in kinship families are accessing TANF child-only, yet most are eligible

Being part of a kinship family benefits both kin caregivers and the children in their care. Compared to children living in foster care with non-relatives, children with relatives experience **greater safety, stability, and well-being**. Kin caregivers report feelings of **satisfaction, pride, and meaning in their role**. However, these caregivers also face an array of challenges. They may lose their peer group; feel socially isolated; and/or experience guilt, deep concern, and/or grief related to their own adult child or relative who cannot parent. These emotional challenges are compounded by the stress of needing to meet the child's basic needs, including their education and health care, all without the automatic legal authority that parents have.

New Resource
to Share with TANF
Agencies –
available [here](#)



TANF Resources

FACT SHEET

Grand Resources:

A Fact Sheet for Grandparent and Relative Caregivers to Help Access Support through the Temporary Assistance for Needy Families (TANF) Program

Introduction

Temporary Assistance for Needy Families (TANF) is often the only financial support available for grandfamilies like yours—families in which children are being raised by extended family members, like grandparents, and close family friends.

TANF may provide you and your grandfamily with support in several ways:

- Monthly cash to help meet the needs of your grandfamily or to meet the needs of just the children you're raising
- short-term help to meet a need like buying a crib or paying a utility bill
- a pathway to access other important supports, like the Supplemental Nutrition Assistance Program (SNAP)/food stamps and Medicaid

TANF is a federal program, so it's available in all 50 states, the District of Columbia, Puerto Rico, the Virgin Islands and Guam. However, it varies dramatically from state to state. States have a lot of flexibility to decide who is eligible and how much support to provide. States can even call TANF by different names. For these reasons, this fact sheet answers questions from caregivers like you in general terms that apply no matter where you live. This fact sheet also has a chart that has contact information so you can get information about the specific TANF program in your state.

Questions and Answers That Apply No Matter Where You Live



Photo by Pedra R.

support payments or a public benefit like Supplemental Security Income (SSI). Because most children have limited income, most relative caregivers can receive a child-only grant on behalf of the children in their care.

Child-only grants are usually smaller than family grants. Although they may not be enough to meet all the needs of the children you're raising, they can be a big help. The average grant is about \$8 per day for one child. This is the national average, so some states pay more and some pay less. All states, however, pay only slightly more for any additional children in the grandfamily.¹ In other words, the children you raise would not each get \$8 (on average) per day to meet their needs; only the first child would get the full amount.

Family grants

The second type of TANF grant you may be eligible for is a



POLICY BRIEF



Improving Grandfamilies' Access to Temporary Assistance for Needy Families

Ana Beltran, Special Advisor, Generations United's National Center on Grandfamilies

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

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

Many kinship families do not access either type of TANF grants -- family grants and child-only grants -- in large part because the actual framework of TANF was not designed with them in mind. Despite the fact that one of TANF's stated purposes is to help kinship families, federal TANF rules for family grants were developed for young, low-income single mothers with no or minimal financial assets. To encourage them not to become dependent on assistance, TANF grants are intentionally kept low, only provided for a limited time, and made dependent on employment or work activities.³

However, unlike children living with at least one parent, the majority of children in kinship families have a caregiver who is age 50 and older, and many caregivers are also

ward and raise children they did not plan to raise. These older caregivers should not be forced to return to work or stop saving for retirement.

As with family grants, the federal framework also causes barriers for relatives accessing child-only grants. Even though child-only grants generally do not have time limits or work requirements, other barriers exist that prevent kinship families from accessing this support. A significant obstacle, for example, is caused by the federal requirement that relatives assign the collection of child support to the state. Many caregivers are fearful that absent parents may retaliate against them if they have the state pursue the parents for child support.

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

This brief highlights states and counties that improve access for kinship families by making these types of exceptions and by creating other policies, practices, and programs that address the challenges the existing TANF framework poses. The May 2012 Annie E. Casey Foundation Kids Count report, *Stepping Up For Kids*, urges states

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A photograph of a silver laptop on a wooden desk. The laptop screen displays the text 'Legal Service Models for Kin Caregivers' in a dark purple font. The background of the laptop screen is white.

Legal Service Models for Kin Caregivers

Wednesday, May 14, 2025

2:00 p.m. – 3:30 p.m. ET

Register Here



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