

GRANDFACTS

STATE FACT SHEETS FOR GRANDFAMILIES



The GrandFacts state fact sheets for grandfamilies include state-specific data and programs as well as information about public benefits, educational assistance, legal relationship options and state laws. Visit www.grandfamilies.org to find this and all GrandFacts state fact sheets.

New Jersey

The Children

- 57,000 (3%) children live with a relative with no parent present.
- 163,395 (8.1%) children under 18 live in homes where householders are grandparents or other relatives.
 - 119,016 (5.9%) of these children live with grandparents.
 - 44,379 (2.2%) of these children live with other relatives.

The Grandparents

- 49,177 grandparents are householders responsible for their grandchildren who live with them. Of these:
 - 13,025 (26.5%) do not have parents present.
 - 26,790 (54.5%) are under age 60.
 - 29,359 (59.7%) are in the workforce.
 - 7,180 (14.6%) are in poverty.
 - 11,407 (23.2%) have a disability.
 - 16,819 (34.2%) are unmarried.
 - Race/Ethnicity:
 - 20,359 (41.4%) are white (not Hispanic or Latino)
 - 13,327 (27.1%) are black or African American
 - 12,343 (25.1%) are Hispanic or Latino origin
 - 2,557 (5.2%) are Asian
 - 148 (0.3%) are American Indian or Alaska Native
 - 49 (0.1%) are Native Hawaiian or other Pacific Islander
 - 1,279 (2.6%) are multiracial
 - 4,426 (9.0%) are some other race

Children in Kinship Foster Care

For data on children in kinship care within the child welfare system, see the [Child Trends fact sheet for New Jersey](#).

www.childtrends.org

Programs That Can Help

Local programs that provide support, resources and assistance to grandfamilies can often be found by contacting your local school, area agency on aging, community center, faith-based organization or children's services office.

Key Programs in New Jersey

Family Connections of the Essex County Division of Senior Services - Caregiver Connections

Website: www.familyconnectionsnj.org

Contact: Miriam Taunean

Phone: 973-675-3817

Email: MTaunean@familyconnectionsnj.org

Service area: Essex County

Description: Free in-home counseling for grandparents and other adult relatives over the age of 60 who are raising children in their home.

Grandma K.A.R.E.S., Inc.

Website: www.grandmakares.org

Contact: Louise Eagle

Phone: 973-327- 4114

Email: grandmakares@optonline.net

Service area: Statewide

Description: Hotline, support group meetings (four times a year), conferences, workshops, robo-calls and mailings to encourage, support and empower kinship-caregivers.

New Jersey Adoption Resource Clearing House (NJ ARCH)

Website: www.njarch.org

Contact: Dana W. Fried, Assistant Director, Children's Aid and Family Services, Inc.

Phone: 1-877-4AR-CHNJ or 1-877-427-2465 (toll-free)

Email: dwfried@njarch.org

Service area: Statewide

Description: Adoption advocacy, support, education, information and resource services, support group referral, training and counseling.

New Jersey Kinship Legal Guardianship Resource Center (KinKonnnect)

Website: www.kinkonnnect.org

Phone: 1-877-KLG-LINE or 1-877-554-5463 (toll-free)

Email: warmline@kinkonnnect.org or mmunoz@kinkonnnect.org (Spanish speakers)

Service area: Statewide

Description: Kinship advocacy, support, education, information and resource services, state wide directory of Family Support Organizations and others.

New Jersey Kinship Navigator Program – New Jersey Department of Human Services

Website: www.nj.gov/dcf/families/support/kinship/

Phone: 2-1-1 or call a local branch-

CarePlus, NJ - (201) 797-2660 or (201) 398-9110, Bergen, Hudson, Morris, Passaic, Sussex, and Warren Counties

Salvation Army - (973) 375-5933 or (973)-373-5045, Essex County

Children’s Home Society - 1-800-396-4518, Mercer, Middlesex, Monmouth, Ocean, Somerset, Hunterdon, and Union Counties

Family Service Association, 1-877-569-0350, Atlantic, Burlington, Camden, Cape May, Cumberland, Gloucester, and Salem Counties

Service area: Statewide

Description: Information and referral, wrap-around services and kinship legal guardianship assistance.

New Jersey Self-Help Group Clearinghouse

Web: www.njgroups.org

Phone: 1-800-367-6274 (toll-free)

Service area: Statewide

Description: Information and referral to local and national groups for any illness, disability, bereavement situation, parenting or caregiving issues, etc.

Rutgers Cooperative Extension - Grandparents Raising Grandchildren Program

Contact: Marilou Rochford, Family and Community Health Sciences

Phone: 609-465-5115, Extension 609

Email: rochford@njaes.rutgers.edu

Service area: Cape May County

Description: Educational and monthly social support group meetings, quarterly newsletters, and fact sheets.

Rutgers Law School Child Advocacy Clinic

Contact: Randi Mandelbaum

Phone: 973-353-3196

Email: randi.mandelbaum@rutgers.edu

Service Area: Statewide for community education events. Essex County only for individual representation.

Description: Advice and assistance for kinship caregivers and some direct legal representation, community education events and conferences.

Public Benefits

Federal and state public benefits programs can help with income, food, healthcare, home energy, telephone and other needs for those who are eligible. Eligibility requirements vary with each public benefit and sometimes are different from state to state. Some benefits are for the family and others are for children or older adults individually. Children are often eligible for public benefits even if their caregivers do not have guardianship or legal custody. Relative caregivers may become eligible for benefits programs when their household size increases.

Help with Public Benefits

AARP Foundation’s Benefits QuickLink

Benefits QuickLINK, powered by BenefitsCheckUp of the National Council on Aging, offers a free and private way to complete a questionnaire to find out if relatives and/or the children they are raising qualify for certain programs that pay for food, increase income and cover home and healthcare costs. The specific programs covered by the questionnaire in the website are listed below. Once the questionnaire is completed, the website generates a list of eligible programs and contact information.

www.aarp.org/quicklink

<p>Benefits QuickLINK State and Federal Public Benefits</p>	<p>Benefits QuickLINK Public Benefits for Families Raising Children</p>
<ul style="list-style-type: none"> •Medicare Savings Programs •Medicare Prescription Drug Coverage •Medicare Rx Extra Help •State Pharmaceutical Assistance Programs (SPAP) •Medicaid for Aged, Blind, and Disabled •Supplemental Nutrition Assistance Program (SNAP) •Earned Income Tax Credit (EITC) •Low Income Home Energy Assistance (LIHEAP) •State Property Tax Relief/Rebates •Supplemental Security Income (SSI) •Employment Programs •Telephone and Cellphone Assistance •Transportation Assistance 	<ul style="list-style-type: none"> •Medicaid for Children •State Children's Health Insurance Program (SCHIP) •TANF-Child Only Grants •Supplemental Security Income for Children •Child Care Assistance

Benefits.gov

An official website of the federal government, this resource has state specific information on benefits, in addition to a screening tool to find out which programs you may be eligible to receive.

www.benefits.gov

Eldercare Locator

The National Eldercare Locator service helps you find your local area agency on aging and other state and local resources that can help with public benefits, local programs and other services for older adults.

1-800-677-1116 (toll-free)

www.eldercare.gov

Key Public Benefits: Income

Each state administers federal funds that provide cash assistance to families in need. Some states also offer other forms of financial assistance.

Temporary Assistance to Needy Families (TANF)

Cash assistance may be available to eligible children and their relative caregivers.

Work First New Jersey

Department of Human Services, Division of Family Development

1-800-792-9773 (toll-free)

www.state.nj.us/humanservices/dfd/programs/workfirstnj/index.html

To see if you qualify – Go to <http://www.mynjhelps.com/programs/>

Generations United's Grand Resources:

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

www.gu.org/RESOURCES.aspx

Social Security

A multigenerational program, Social Security provides income benefits to adults, older adults and children. In addition to [Retirement](#) and [Disability](#) benefits, [Survivor's Benefits](#) are based on a child's parent's earnings and may help if a child's parents die. Your grandchild may also qualify for benefits based on your work record. The [Supplemental Security Income](#) (SSI) program pays benefits to disabled [adults](#) and [children](#) who have limited income and resources. SSI benefits are also payable to people 65 and older without disabilities who meet the financial limits.

Online Directory - To find your local Social Security Administration office.

1-800-772-1213 (toll-free)

<https://secure.ssa.gov/>

Key Public Benefits: Nutrition

Relative caregivers and their families may be eligible for assistance with groceries, meals, infant formula and nutrition education. These are some of the key nutrition benefits programs and resources.

Supplemental Nutrition Assistance Program (SNAP)

SNAP is the new name for the federal Food Stamp Program. It helps low-income individuals and families buy the food they need for good health. Although SNAP is the national name, your state may use a different name.

NJ SNAP

Department of Human Services, Division of Family Development

1-800-687-9512 (toll-free)

www.state.nj.us/humanservices/dfd/programs/njsnap/

To see if you qualify – Go to <http://www.mynjhelps.com/programs/>

Food and Nutrition Services of the U.S. Department of Agriculture (USDA)

Child Nutrition Program - The schools, early childhood education programs, child care centers, afterschool programs or other programs that children attend may offer free or reduced meals through the federal Child Nutrition Program, which provides breakfast, lunch, snacks, summer meals and milk. Contact the school, center or program to ask if they participate in any of the child nutrition programs and how to apply. Relative caregivers should inform the program that they are raising the child and whether or not they are doing so through a court order.

Online State Directory - To find your state office that manages the Child Nutrition program.

www.fns.usda.gov/cnd/Contacts/StateDirectory.htm

Women, Infant and Children (WIC) - States administer federal funds for supplemental foods, health care referrals, and nutrition education for low-income pregnant, breastfeeding, and non-breastfeeding postpartum women, and to infants and children up to age five who are found to be at nutritional risk.

Online State Directory - To find your state office that manages the WIC program.

www.fns.usda.gov/wic/wic-contacts

Foodbanks

Organizations that provide free food and sometimes other items, such as diapers, to families in need.

Online State Directory - To find local food banks.

www.feedingamerica.org/foodbank-results.aspx

Key Public Benefits: Health Care

Relative caregivers and the children they are raising may be eligible for health insurance through Medicare and/or Medicaid and help with prescription drugs. **Benefits QuickLINK** can help you find these benefits.

www.aarp.org/quicklink

Health Insurance for Children

Relative caregivers may apply for free or low-cost health and dental insurance for the children they are raising through the Children's Health Insurance Program (CHIP), which provides health coverage to eligible children through both Medicaid and separate CHIP programs. CHIP and Medicaid are the national names, and your state may use different names.

NJ FamilyCare

1-800-701-0710 (toll-free)

www.njfamilycare.org

To see if you qualify – Go to <http://www.mynjhelps.com/programs/>

NJ Medicaid

1-800-356-1561 (toll-free)

www.state.nj.us/humanservices/dmahs/clients/medicaid/

To see if you qualify – Go to <http://www.mynjhelps.com/programs/>

Consent to Obtain Health Care

Even with insurance, consenting to health care for a child can be a challenge for relative caregivers who do not have legal custody. Some states have laws that allow these caregivers to “consent” to such treatment.

Grandfamilies.org Online Database - To see if your state has such a law.

www.grandfamilies.org/Search-Laws

Key Public Benefits: Tax Credits

The following information is about tax credits from the federal government available throughout the United States. Similar tax credits may exist in your state for state taxes. For example, according to the Center on Budget and Policy Priorities (CBPP), 26 states and the District of Columbia offer a state tax credit based on the federal Earned Income Tax Credit (EITC) and four states offer a Child Tax Credit. See CBPP's “**Get it Back Campaign**” for more information on state tax credits.

Earned Income Tax Credit (EITC) is an income tax credit for workers who do not have high incomes. It is a refundable tax credit, which means you could get a refund check from the U.S. Internal Revenue Service (IRS) even if you don't earn enough to pay taxes.

Child Tax Credit is a tax credit for up to \$1,000 per dependent child. But, it is not refundable.

Additional Child Tax Credit may help if you don't owe enough taxes to benefit from the child tax credit. Unlike the child tax credit, this tax credit is refundable.

Child and Dependent Care Tax Credit may help you if you've hired someone to help care for the child so you could work or look for work. If so, you may be able to claim up to \$3,000 in expenses per child.

Adoption Tax Credit can help if you have adopted your grandchild or other relative. It can give you a credit for the money you spent to adopt. If you adopted a child from the foster care system with special needs, you may be eligible for the maximum amount of credit for the year you adopted regardless of whether you had any qualifying expenses. If you did not adopt from the foster care system, you must have qualifying expenses like legal fees. This tax credit allows adoptive parents to claim up to \$13,460 per child.

Please note that tax credits themselves are not counted as income. They will not be counted when you apply for financial help.

Center for Budget and Policy Priorities (CBPP) – To find out about tax credits in your state.
www.cbpp.org

The U.S. Internal Revenue Service (IRS) – To find out more information about each of these tax credits
www.irs.gov

Education

The **U.S. Department of Education** offers a **parent site** that has a wide range of helpful information for parents **and** caregivers regarding children’s education from early childhood through college, special needs, disabilities, language challenges and gifted students.

1-800-USA-LEARN (1-800-872-5327) (toll-free)
www.ed.gov/parents

New Jersey Department of Education
609-633-7318 or 1-877-900-6960 (toll-free)
www.state.nj.us/education

Educational Enrollment

Relative caregivers can contact their local school district’s administrative office or their local school to find out how to register the child and what paperwork is needed. Caregivers may need birth records, health records or previous school records. Some states have laws that allow relative caregivers without legal custody or guardianship to enroll the children they are raising in school. These laws are often called education “consent” laws, but they may be called something else in your state.

Grandfamilies.org Online Database - To find out if your state has an education consent law.
www.grandfamilies.org/Search-Laws

Early Intervention, Special Education and Related Services

The Federal Individuals with Disabilities Education Act (IDEA) - From birth to age 21, children who have learning disabilities, physical disabilities or other special needs may be able to get early intervention, preschool and special education services in school through the federal IDEA. Services may include speech, physical and occupational therapies.

The IDEA requires that states identify, locate and evaluate all children ages 3 to 21 with disabilities who may need special education and related services. Once the evaluation team, which includes a child's caregivers, has decided if a child is eligible for early intervention, preschool or special education services, an Individual Family Service Plan (IFSP; birth to three years of age) or an Individual Education Plan (IEP; three to 21 years of age) is developed and services should begin shortly.

New Jersey Department of Education, Office of Special Education Programs

609-292-0147 or 1-877-900-6960 (toll-free)

www.state.nj.us/education/specialed

New Jersey Project Child Find

NJ Office of Special Education

609-292-0147 or 1-877-900-6960 (toll-free)

www.state.nj.us/education/specialed/childfind

Parent Centers across the country provide information to help parents *and* caregivers with children who have special education needs and disabilities.

Online State Directory - To find Parent Centers in your state.

www.parentcenterhub.org/find-your-center/

Generations United's Grand Resources:

A Grandparent's and Other Relative's Guide to Raising Children with Disabilities

www.gu.org/RESOURCES.aspx

Early Childhood Education

Head Start and **Early Head Start** are early education programs for eligible children.

Online Directory - To find Head Start or Early Head Start centers in your state.

1-866-763-6481 (toll-free)

www.eclkc.ohs.acf.hhs.gov/hslc/HeadStartOffices

Child Care Aware provides information, resources and connection to local Child Care Resource and Referral Agencies (CCR&R) that help you find local child care.

Online Directory - To find your local Child Care Resource & Referral Agency.

1- 800-424-2246 (toll-free)

www.childcareaware.org/families/

Legal

The following legal relationships may be options for both those children exiting the foster care system and those outside the system. For those families who do not want to establish a legal relationship, consent and power of attorney laws are available in several states.

All of the following options are presented in general terms. This area of the law is created at the state level, so how these options are defined and which ones are available can vary significantly by state.

Adoption

With adoption, the relative caregiver becomes the parent in the eyes of the law. This fact makes access to services on behalf of the child the same as for any parent. Adoption ends all of the birth parents' rights and responsibilities, which means that birth parents cannot go to court later and reclaim those rights and responsibilities.

Adoption assistance payments may be available to relative caregivers who choose to adopt children in their care from the child welfare system.

North American Council on Adoptable Children - To get information about your state's subsidy, in addition to other adoption information.

www.nacac.org

Dave Thomas Foundation for Adoption - To find adoption resources that may be helpful to you.

www.davethomasfoundation.org

Guardianship

The biggest difference between adoption and guardianship is that guardianship does not take away all the birth parents' rights and responsibilities. Parents typically keep certain rights and the obligation to financially support the child. Unlike adoption, the parents can go back to court and ask for the guardianship to be ended. For caregivers, a guardianship allows them to access services on behalf of the child that otherwise might prove impossible while not changing family relationships, like making grandma legally mom.

Guardianship assistance payments may be available to relative caregivers who choose to get guardianship of the children in their care who are exiting the child welfare system.

www.grandfamilies.org - To find out more about whether your state has guardianship assistance.

Legal Custody

Legal custody is similar to guardianship, but it is usually granted by a different court that has different procedures.

Other Options

In some states, relative caregivers who do not want or have a legal relationship to the children in their care have laws that make it possible to access health care treatment and educational services on behalf of the children without going to court.

For more information on all these options, and to see what exists in your state, see www.grandfamilies.org.

State Laws

Grandfamilies.org is a collaboration between [Generations United](#), the [American Bar Association Center on Children and the Law](#) and [Casey Family Programs](#). It contains an easy-to-use, searchable [database](#) of state laws and legislation directly impacting kinship families. You will also find explanations of legal topic areas, practical implementation ideas, personal stories and many other resources.

Topics Covered:

- Adoption
- Care and Custody
- Education
- Federal Laws
- Foster Care Licensing
- Financial Assistance
- Healthcare
- Housing
- Kinship Navigator Programs
- National Family Caregiver Support Program
- Notification of Relatives
- Subsidized Guardianship

The online database of laws and legislation is at www.grandfamilies.org/Search-Laws.

Updates

If you have an update or a resource to be included in this or any of the other GrandFacts State Fact Sheets, please email grandfamilies@gu.org.

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Data Sources:

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