

NJ Kinship Connections

A Publication of the NJ Kinship Legal Guardianship Resource Clearing House



A PROGRAM OF CHILDREN'S AID AND FAMILY SERVICES

SPRING 2021

15 Lessons the Pandemic Has Taught Us

Inside this issue:

For the past year, our country has been dealing with several crises: the pandemic, an economic meltdown, political transitions as well as issues of racial disparity and fairness. Dealing with all of this has dominated much of our energy, attention and, for many, our emotions.

With the vaccine becoming more available we can hopefully move forward, take a deep breath and see the changes that have occurred during this past year. Recently, AARP completed a survey asking experts to share some of the deeper lessons and how this time has impacted older Americans.* Specifically, they asked how we all can use these lessons to make life better as we recover and move forward. Here are some of their findings. For the full article please visit:

* <https://www.aarp.org/health/conditions-treatments/info-2021/lessons-from-covid.html>

Lesson 1: Family Matters More Than We Realized. From February to July 2020, 2.6 million young adults moved back with one or both parents/relatives. There seems to be a culture shift that due to economic need, it is now acceptable for adult family members to co-reside, at least for a while.

Lesson 2: We Have Unleashed a Revolution in Medicine. The scientific community working together can do amazing things including creating a vaccine in a record-setting 11 months. This process may have changed forever the way drugs are developed.

Lesson 3: Self Care Is Not Self-Indulgence. Pampering is vital for yourself and for those around you. Bubble baths, crafts, watching old movies and other activities that once felt indulgent have now become essential. This self-care mindset is likely to endure.

Lesson 4: Have Funds Ready for the Next Crisis. According to the Federal Reserve, nearly 4 in 10 households did not have the cash on hand to cover an unexpected \$400 expense. Thanks to the pandemic, the need to quarantine, and forced frugality, Americans seem to be saving more than ever.

Lesson 5: "Age is Just a Number" has new meaning. Health is directly related to lifestyle, nutrition, physical activity, restorative sleep and regular exercise. All are critical in keeping healthy.

Lesson 6: We Befriended Technology, and There's no going Back. The biggest long-term societal effect of the pandemic will be that digital solutions may be the first choice in handling life's tasks.

Lesson 7: Work Is Anywhere Now- a Shift That Bodes Well for Older Americans. With most working from home this last year, jobs have

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No PC? No Problem!

Contact a KinKonnekt warm-line representative at 877-KLG-LINE ((877) 554-5463) to request a book or ask a question about statewide resources!

FOR THOSE WITH COLLEGE STUDENTS

FEDERAL APPLICATION FOR FEDERAL STUDENT AID (FAFSA) DEADLINES VARY BY COLLEGE. CHECK WITH THE COLLEGES YOUR CHILD IS APPLYING TO FOR THEIR DEADLINES. CONTACT YOUR HIGH SCHOOL FOR DETAILS.



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15 Lessons (Continued from page 1)

DID YOU KNOW?

ARE YOU CARING FOR A CHILD/GRANDCHILD WHO HAS A BEHAVIORAL ISSUE, DEVELOPMENTAL OR INTELLECTUAL DISABILITY AND/OR NEEDS SUBSTANCE ABUSE TREATMENT SERVICES?

CONSIDER CONTACTING PERFORMCARE:

PERFORMCARE HELPS FAMILIES ACROSS NEW JERSEY BY OFFERING SERVICES TO ELIGIBLE CHILDREN SUCH AS:

- IN-HOME THERAPY
- FAMILY SUPPORT SERVICES
- BEHAVIORAL SUPPORTS
- MOBILE RESPONSE
- CARE MANAGEMENT
- OUT-OF-HOME TREATMENT
- SUMMER CAMP ASSISTANCE AND MORE

CALL
1-877-652-7624
24 HRS A DAY/ 7 DAYS
A WEEK

PerformCARE



become less location-specific.

Lesson 8: Our Trust in one Another has Frayed, but It can be Slowly Restored. We seem to have become more comfortable with changing conditions and viewpoints.

Lesson 9: The Crowds Will Return, but We'll Gather Carefully. It's very possible that masks and sanitizers will be part of the norm, the way airport and transportation security measures changed after 9/11.

Lesson 10: Loneliness Hurts Health More Than we Thought. To help ease loneliness help others. When

older adults share their wisdom with those younger, everyone benefits.

Lesson 11: When Your World gets Small, Nature Lets us Live Large. For older people in particular, spending time in nature helped ease the hardships caused by social isolation and stress.

Lesson 12: You can Hope for Stability - but be Prepared for the Opposite. The pandemic reminded us that everything can change in a moment, therefore the word to remember is "resilience."

Lesson 13: Wealth Inequality is Growing, and it Affects us all Many work full-time and cannot pay rent, let alone food and clothing. There

is a rising gap between rich and poor with increased economic instability. Measures are now being discussed to address this problem, including raising the minimum wage and other benefits for workers.

Lesson 14: The Benefits of Telemedicine Have Become Indisputable. Telemedicine proved to be a godsend, particularly for those with chronic health conditions.

Lesson 15: Our Cities Won't Ever be the Same The office and business district will look different. Many have little interest in returning to a 9-to-5 work life. Flexible hours and work spaces may replace the traditional workday and location.

Kinship Navigator Programs:

Dial 2-1-1

By dialing 2-1-1, eligible Kinship caregivers can get help addressing immediate problems, and they will also be referred to a local New Jersey Kinship agency which will work with caregivers to access additional services.

The local kinship agencies serve three functions. First, staff from the agencies help caregivers "navigate" other forms of government assistance. Secondly, Kinship agencies determine if the caregiver's family is eligible for Kinship Navigator program benefits and help with short-term expenses for the relative child, such as furniture, moving expenses, and clothing. Finally, the Kinship agencies provide technical support and guide the family through the process of Kinship Legal Guardianship, if the caregiver wishes to make a legal commitment to the child.

Have other Kinship-related questions? Call KinConnect at 877-544-5463.

Our Library “Kin” Korner, Book Review

Welcome to our Kin Korner!



Here are some new books added to our KinConnect library! Take a look:

A Grandfamily for Sullivan written by Beth Winkler Tyson and illustrated by Adam Walker-Parker, is the story of a Koala bear named Sullivan on the day he leaves his home quickly and moves in with his grandmother. On this first day filled with emotions, Sullivan shares the physical feelings associated with his ambiguous loss. He exclaims, “nervous energy filled my body from head to toe. My belly buzzed like it was full of bees. I didn’t know why I had to move and I needed to find out.” Sullivan meets a friend who listens to his feelings and helps him to learn a calming technique. Sullivan teaches the new technique to his grandmother and then feels

comfortable enough to ask his grandmother all the questions on his mind. *A Grandfamily for Sullivan* is written by psychotherapist, Beth Winkler Tyson, and includes a guide for grown-ups to support caregivers as they help their children impacted by trauma and loss. Sullivan’s final thoughts include a list of famous people who were raised, like him, by grandparents. He thanks the reader at the end of the book by stating, “Thank you for reading this story about how Grandma and I became a grandfamily. I am feeling better now that I have shared it with you”.

Courage to Soar: A Body in Motion. A Life in Balance is the autobiography of Simone Biles, the 2016 gymnastics Olympic gold medalist. With the joy and enthusiasm that she lives her life, Simone takes readers on the journey of her childhood. She begins with the early memories of living with her birth mother, her move to foster care and eventually her adoption by her grandparents.

She shares her honest thoughts on her birth mother and highlights the unconditional support and love of her grandparents and siblings. She writes, “When it comes to how things turned out, I’m not sorry. I’m part of a beautiful family that is closer and more loving than any I could’ve chosen.” Simone’s book is the journey of how a girl from foster care became an Olympic gold medalist. But the medal isn’t the most amazing part, she explains, “it’s how I got there – or more accurately, who got me there – that is most miraculous. I’m going to tell you a story. My story. How my faith and my family made my wildest dreams come true. And how embracing a dream can give you courage to soar.”

To borrow these or other books, please call or e-mail us at:

warmine@kinkconnect.org.



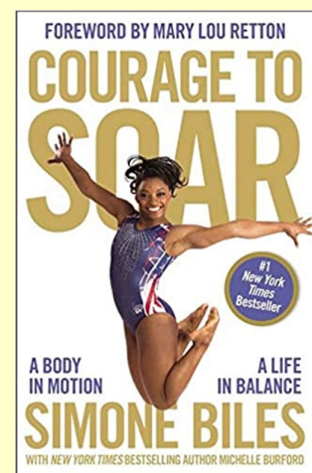
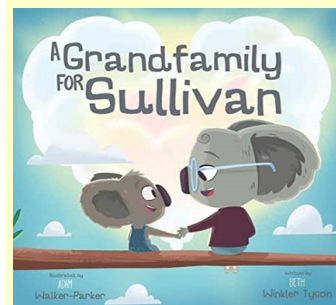
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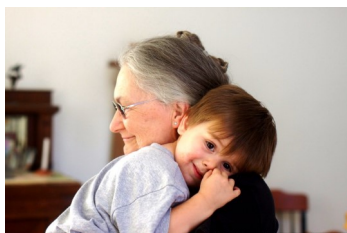
Call us to borrow
a book!

1-877-KLG-LINE
(1-877-554-5463)

www.kinkconnect.org

**We have many
Kinship books!**





NJ Kinship Connections

Supports for Relatives Raising Relative's Children

DID YOU KNOW?

THAT ALMOST 3 MILLION CHILDREN IN THE U. S ARE LIVING IN GRANDFAMILY/KINSHIP HOUSEHOLDS; OVER 200,000 IN NJ.

DUE TO THE ADDITIONAL CHALLENGES DURING THE PANDEMIC, THE U.S DEPARTMENT OF HEALTH, ADMINISTRATION FOR COMMUNITY LIVING CREATED THE "COVID-19 EMERGENCY PREPAREDNESS RESOURCE GUIDE FOR KINSHIP FAMILIES AND GRANDFAMILIES"

TO VIEW THE RESOURCE VISIT:

https://acl.gov/sites/default/files/programs/2020-08/8-25-2020_Emergency%20Preparedness%20for%20Kinship%20Families%20and%20Grandfamilies_shorterTOC_508accessible_FINAL.pdf



Are you raising your grandchild, niece/nephew or other relative? With the onset of the pandemic, many agencies have been offering virtual support groups, trainings and more.

Below is a partial list of agencies that may be offering grandparent/caregiver support groups:

embrella (formerly Adoptive Family Services- FAFS): Most NJ counties offer support groups for those who are adoptive parents, currently licensed foster parents and/or Kinship Legal Guardians (KLG) through the Division (DCP&P). To locate a group in your area, contact embrella at 1-800-222-0047 or visit their website at www.embrella.org.

Grandparents Raising Grandchildren Monthly Support Group: Family Support Org. of Bergen County. Call 201- 796-6209 Ext. 102 for more information or visit www.fsobergen.org/

Grandparents Support Group sponsored by the Family Partners of Morris and Sussex Counties: www.familypartners.ms.org / 973-940-3194.

Caregiver Support Group meetings in English and Spanish sponsored by Family Support Organization of Hunterdon, Somerset and Warren Counties: For more information visit <https://fso-hsw.org> / 908-223-1191.

To see the full list of Family Support Organizations by county, please visit www.nj.gov/dcf/families/support/support/.

In addition, many more groups are offering meetings and supports virtually through Zoom or phone. To see our current list of these groups, please visit www.kinkconnect.org and select "Virtual Support" towards the top of the Home page to check out a support group that may be right for you. You are also welcome to contact our KinKconnect warmline at warmline@kinkconnect.org or call us at 877-554-5463 to speak to a warm line representative.

Bereavement Support Groups

During these trying times and with many of us losing friends or family due to illness, support has never been more important. To that end, KinKconnect has added a Bereavement support group section to our list of resources. With technology, there is no need

to leave your home. Take advantage of the virtual groups that allow you to connect with others who have walked in your shoes. For a list, please log onto www.kinkconnect.org, select "Resources" on the top left, select the "Advanced Search" option, and select

"Support Groups" to view the list of bereavement support groups. You are also welcome to contact us at warmline@kinkconnect.org or call us at 877-KLG-LINE (877-554-5463) and we will be happy to help you find a resource right for you.

Cost-of-Living Adjustments (COLA) Update for 2021

As of January 2021, a 1.3 percent cost-of-living adjustment (COLA) began with benefits payable to more than 64 million Social Security beneficiaries as well as over 8 million beneficiaries who receive Social Security Income (SSI) benefits. Some of the same people receive both Social Security and SSI benefits. The maximum amount of earnings subject to the Social Security tax (taxable maximum) increased from \$137,700 to \$142,800 for 2021.

The earnings limit for workers who are younger than "full" retirement age (age 66 for people born in 1943 through 1955) increased to \$18,960. (Social Security deducts \$1 from benefits for each \$2 earned over \$18,960.) The earnings limit for people reaching their "full" retirement age in 2021 increased to \$50,520. (Social Security deducts \$1 from benefits for each \$3 earned over \$50,520 until the month the worker turns "full" retirement age). There is no limit on

earnings for workers who are "full" retirement age or older for the entire year.

For more information on the Cost of Living Increase, please visit: <https://www.ssa.gov/news/cola/> and/or

<https://www.ssa.gov/pubs/EN-05-10003.pdf>.



Multigenerational Home Life

Across the country, multigenerational living situations — whether spurred by the pandemic or already in place--are making grandparents starring figures in family life. They are caring for grandchildren as parents work from home, helping with remote education, doing chores like cooking and yard work, and reading bedtime stories. The result is often a deeper relationship with members of the household. Many grandparents state that they feel so much closer to their grandchildren.

Older adults are also benefitting from this multigenerational living environment. Research shows that seniors who provide some level of care for their grandchildren had a 37% lower risk of death over a 20-year period, compared with older adults who were not grandparents or grandparents who were not involved in their grandchildren's care. *

For some families, cohabiting is a return to tradition. According to the Pew Research Cen-

ter, 57% of adults 65 and older lived in multigenerational households in 1900. That number dropped in the U.S after WWII and reached its lowest number at 12% in 1980. The number has steadily increased, and even more so during this last year. Many seniors say they do more things together like play board games, share family stories, become physically active and just simply enjoy each other.

* <https://www.aarp.org/home-family/friends-family/info-2020/grandparents-support-during-coronavirus.html>



SUICIDE PREVENTION

During this past year the suicide rate among young people has increased.

Ideas to help child(ren) in your care:

- Help them stay connected to you and others
- Use On-line Therapy and Apps
- Limit News and Social Media
- Encourage Them to be Easy on Themselves and Others
- Do Something Together to Break the Monotony

Want to Talk?

Contact: National Suicide Prevention Lifeline:

1-800-273-8255

New Jersey Hopeline:

1-855-654-6735

PerformCare:

1-877-652-7624



NJ KINSHIP LEGAL GUARDIANSHIP
RESOURCE CLEARING HOUSE

WWW.KINKONNECT.ORG

A PROGRAM OF CHILDREN'S AID AND FAMILY SERVICES

WWW.CAFSNJ.ORG

Children's Aid and Family Services
76 South Orange Avenue, Suite 209
South Orange, NJ 07079

KLK Warmline: 877-KLK-LINE
877-554-5463

E-mail: warmline@kinkonnnect.org
Visit us at: www.kinkonnnect.org

Children's Aid and Family Services is one of northern New Jersey's leading non-profit human service agencies. Since 1899, we have built better lives for thousands of disadvantaged children who have been abused, neglected, or abandoned. For more information, visit our website: www.cafsnj.org.

DISCLAIMER

While NJ Kinship Legal Guardianship Resource Clearing House (KinKonnnect) or Children's Aid and Family Services makes every effort to present accurate and reliable information, neither KinKonnnect nor Children's Aid and Family Services guarantees the completeness, efficacy or timeliness of such information. In addition, reference herein to any specific product, process, service, organization, or viewpoint does not constitute or imply endorsement, recommendation or favoring by KinKonnnect or Children's Aid and Family Services.



Affordable health coverage. Quality care.

Affordable health coverage. Quality Care - NJ FamilyCare -

New Jersey's publicly funded health insurance program - includes CHIP, Medicaid and Medicaid expansion populations. That means qualified NJ residents of any age may be eligible for free or low-cost health insurance that covers doctor visits, prescriptions, vision, dental care, mental health and substance use services and even hospitalization. NJ FamilyCare is for people who do not have employer insurance. The entire application process can be completed online at <https://njfc.force.com/familycare/quickstart> or call 1-800-701-0710, multi-lingual operators are available. The number for hearing impaired individuals is 1-800-701-0720.

Easily navigate the new online NJ FamilyCare application with:

- ◆ New menus, subheadings and smart technology.

Applicants can register to:

- ◆ Save partially completed applications
- ◆ View submitted applications, and
- ◆ Receive future Medicaid notifications electronically.

Who is Eligible?

NJ Family Care includes: children, pregnant women, parents/caretaker relatives, single adults and childless couples. Financial eligibility will be determined by the latest federal tax return which, when filed, will be electronically verified.

NJ FamilyCare covers: children, pregnant women, parents/caretaker relatives, and single adults/childless couples. As of 2021, the eligibility rates are as follows:

Children 18 and under are eligible with higher incomes up to 355% FPL (\$7,840/month for a family of four). Parents still need to renew the coverage each year.

Parents/Caretaker Relatives with income up to 138% FPL (\$3,048/month for a family of four) must have tax dependent children in their household in order to be eligible under this category.

Adults without dependent children ages 19-64 and with income up to 138% FPL (\$1,482/month for a single person and \$2,004/month for a couple).

Pregnant Women up to 205% FPL (\$4,528/month for a family of four). Pregnant women who are lawfully admitted to the United States can be eligible even if they have lived in this country fewer than five years. *

*www.njfamilycare.org/income.aspx

Aged, Blind, Disabled program including Long-Term Care Individuals ineligible for NJ FamilyCare can find information on other insurance affordability programs at

www.healthcare.gov

and <https://www.state.nj.us/humanservices/dmahs/clients/medicaid/abd/index.html>.