



Grandparents and Kin Caregivers: How to Access Services

When parents cannot take care of their children, grandparents and other family or kin often step in to help. Almost by definition, this happens under difficult and stressful circumstances. Living with grandparents or other kin is often the best option for children who cannot live with their parents. Children who live with family are more likely to have better health outcomes and stay connected to their siblings, culture, and community.

If you are a grandparent or other kin taking care of children, it's understandable to feel a little overwhelmed. You do not have to go it alone. Help is available and can make things easier. Asking for help is a sign of strength, not a sign of weakness.

Grandparents and other kin often need various services for themselves and the children in their care. This may include legal, health, financial, education, and other supports. This fact sheet will cover the types of services grandparents and other kin caregivers might need and how to find them.

Services You May Need

- **Legal:** Depending on the situation, grandparents and other kin caregivers may need legal advice, especially concerning legal rights and responsibilities for the child. Grandparents and kin caregivers may qualify for free legal aid based on income, or they may need to hire a private attorney.
- **Health care:** Children will need regular health care — including dental care, check-ups, and vaccinations — to stay healthy and attend school. Some children, depending on their experiences, may benefit from mental health care. Keeping up with your own health care is also important. Obtaining health insurance for the children and staying in touch with their health care providers will help ensure the well-being of the child or children in your care. The [Children's Health Insurance Program \(CHIP\)](#) provides low-cost health insurance to children in families that do not qualify for Medicaid.

- **Financial support:** You and/or the child you raise may qualify for other financial resources and benefits. For example, children may qualify for the [Temporary Assistance for Needy Families \(TANF\)](#) child-only assistance, which is typically less than foster care payments. You can apply for TANF on the child's behalf. Additionally, children may qualify for Social Security benefits, such as survivor benefits, if their parent or an eligible grandparent caregiver has passed away. A child may also qualify for dependent benefits if a parent or an eligible grandparent caregiver is disabled or retired. Children with disabilities may qualify for Social Security Disability Insurance (SSDI). A representative from Social Security or a case worker at the local child welfare department or other agency may be able to help you apply for these benefits.
- **Education:** Most states require children aged 5 to 18 to attend school. Some schools may question whether grandparents or kin caregivers can enroll children in school or may require records to document the relationship between you and the child/children. Educational assistance may be available even before children are old enough to attend school. The Individuals with Disabilities Education Act (IDEA) requires states to offer programs to identify infants and toddlers who may be eligible for services to prepare them for entering school. These programs are often called "Child Find." If you are concerned about the child/children in your care not meeting developmental milestones or potentially having an intellectual or developmental disability, Child Find programs offer developmental evaluations for pre-school-aged children to confirm and to determine next steps. In many parts of the country, parent centers also provide families with information about resources available in their state. Also, if you have concerns about the child's educational needs being met, you can request a [meeting with teachers or other school personnel](#) to discuss educational accommodations.
- **Community-based assistance:** Grandparent and kin caregivers and the children in your care may be able to access support from the local area agency on aging or other community-based and faith-based organizations.

How to Find Services in Your Area

- [Grandfamilies & Kinship Support Network](#) has fact sheets for grandparents and other relatives raising children for each state, as well as some territories and tribes.
- Many states have a [Kinship Navigator Program](#) to help grandparents and other family members find the services they need.

- Health care providers, schools, and community-based organizations may help you connect with the [Child Find](#) program in your area. This website also lists contact information for each state.
- The [Eldercare Locator](#) (1-800-677-1116 or via the website) is a public service that connects people to services for older adults and their families.
- The [Center for Parent Information & Resources](#) maintains a list of Parent Training and Information Centers as well as Community Parent Resource Centers. These centers work with families of infants, toddlers, children, and youth with disabilities, from birth to age 26.
- The [988 Lifeline](#) is a free nationwide hotline to connect you to a counselor in times of mental health-related crisis and/or if you or the child in your care are thinking about suicide. The service is available by phone, text, or online chat.
- [Wrightslaw](#) is a privately run website that offers information about special education law and advocacy for children with disabilities.

Common Scenarios

[My grandchildren's school and health care providers require paperwork to prove my relationship to my grandchildren who live with me. Where do I go?](#)

Schools will often ask for documentation of the child's legal residence and custody arrangement before you can enroll the child in school or set up transportation for them. In addition, some health care providers may require documentation of your legal relationship to the child before you can give consent to health care for the child.

Many schools and health care providers have experience with kinship families, and you should first try to work with them. They may know of a simple affidavit you can complete and/or documents other than legal paperwork that you can use to show that you are raising the child. If this does not work and you are able, you can seek counsel through retaining a private lawyer. Look for someone with family law experience, ideally someone who has represented grandparents or other kin raising children.

If you cannot afford a lawyer, some states and cities have free legal aid services for those who qualify. If a child welfare department or representative placed the child with you, they should assist you with enrollment, any special education needs, and transportation.

I have health insurance through my employer, and I can't add my niece to my policy. I cannot afford to pay for her care out of pocket. How do I get health insurance for her?

You are not alone. To add children to your plan, most employer-based plans limit coverage to children by birth or adoption. You can research coverage available through the [Affordable Care Act](#) to see what insurance options you may have for the child in your care. If a child welfare department or representative placed the child with you, they should automatically enroll the child in Medicaid.

The child in my care experienced trauma that affects their behavior. The child often needs constant attention, firm boundaries, and lots of nurturing. I want to help the child through this, but I am exhausted. What can I do?

Many states have family and parent peer support services that can match you with another kin caregiver or parent to provide emotional support, give referrals to resources within your community, and help you with some of these common situations.

The [National Federation of Families](#) provides links to organizations and partners focused on mental health and substance use issues in children. The [National Parent & Youth Helpline](#) (855-427-2736) may also be able to help. You can often find support groups in your community or online to get the support you may need. If you are not sure, ask your child's school, social or case worker, or health care provider if they are aware of any support groups or mental health therapy/counseling programs.

Wrap-up

No matter how much you love the children in your care, raising children as a non-parent caregiver can involve legal, financial, and emotional challenges that are difficult to navigate alone. Seeking assistance from different professionals can help you navigate these challenges and ensure that the children in your care get the health care, education, and other support they need to grow into happy and healthy adults.

See companion fact sheet: "Kin and Grandfamilies: Tips for Working with Professionals"