

Get the Benefits You Need!

Kris Jenkins, Human Development Specialist

Across the country, more than six million children—approximately 1 in 12 children—are living in households headed by grandparents or other relatives. In Missouri, there are 78,000 kids living with their grandparents.

Most of these grandparents live on limited incomes before the children come to live with them. The addition of children increases expenses making it hard to make ends meet. The good news is that there is financial help available for grandfamilies including cash assistance, food and home energy bills, disability relief, foster care, health care, prescription drugs and tax credits. You just need to know where to find it.

Help Your Finances

Instead of depleting your savings to pay extra bills, see if you can get assistance from government programs. Your family may qualify for these programs:

- Cash assistance programs such as TANF(Temporary Assistance for Needy Families) provides funds through a “child-only grant.” A grandparent’s income is not considered when deciding a child’s eligibility for this grant.
- Food and home energy programs for eligible, low-income families include Food Stamps, WIC and LIHEAP. Food stamps are used to help purchase nutritious food. School’s provide free or reduced-priced meals even when school isn’t in session. WIC(Woman, Infant and Children) offers food assistance and nutritional screening to low-income children under the age of 5 with nutritional problems. Grandparents can apply for WIC. LIHEAP (Low Income Home Energy Assistance Program) helps pay heating and cooling bills and for energy-related home repairs.
- Foster care and adoption support programs in both Missouri and Kansas provide state-funded, subsidized guardianship programs as well as foster care payments for grandparents raising grandchildren.

A grandchild with a serious medical condition and even a healthy grandchild can bring along hefty medical bills. How will you pay?

- Missouri’s **MC+ program** and Kansas’s **HealthWave 21** offers medical and dental health care to low-income children under 18. The states have different requirements and benefits.
- Medicaid is a health insurance program for people who have limited incomes. You can apply for Medicaid benefits for yourself or for a child who lives with you.

- Medicare is basically a federal health insurance program for people 65+. But, the program is also open to some young people who have special needs.

There are also some tax credit programs available for grandparents. EITC (**Earned Income Tax Credit**) provides a federal tax credit to workers with incomes up to \$36,000 who are raising children. You don't have to be the child's legal guardian or custodian or claim them as a dependent.

How do you find more about these programs, determine if you are eligible and access the benefits? BenefitsCheckUp is an easy-to-use website of the National Council on Aging. In only 20 minutes, it can help you find and enroll in federal, state, local and private programs.
<http://www.benefitscheckup.org/>