

Gateway Grandparents/Kinship Network is a collaboration of organizations & agencies in the St. Louis Metro Area working to enhance the lives of grandparents and relative caregivers and the children in their care.

MEMBERS

- AARP
- Cardinal Ritter Senior Services
- Community Partnership Project, University of Missouri – St. Louis
- County Older Resident Programs (CORP), Saint Louis County Human Services
- Edgewood Children's Center
- Legal Services of Eastern Missouri
- Let's Start Caregivers Group, St. Vincent de Paul Church
- Mid-East Area Agency on Aging (MEAAA)
- Missouri Department of Social Services, Children's Division
- Parents as Teachers
- St. Louis Area Agency on Aging (SLAAA), Department of Human Services
- University of Missouri Extension

University of Missouri Extension Contacts:

- ▶ **St. Louis City/County**
Elizabeth Reinsch
314-615-7605
- ▶ **Franklin County**
Sandra McKinnon
636-583-5141
- ▶ **Jefferson County**
B.J. Eavy
636-797-5391
- ▶ **St. Charles County**
Teresa Mareschal
636-970-3000

[extension.missouri.edu/
cregion/grandparent](http://extension.missouri.edu/cregion/grandparent)

University of Missouri,
Lincoln University, U.S.
Department of Agriculture &
Local University Extension
Councils Cooperating

EQUAL OPPORTUNITY/
ADA INSTITUTIONS

KinCare Connections

A newsletter for grandparents and other relatives in a parenting role

Support Groups Benefit Relatives as Parents

Teresa L. Mareschal, M.A.T.
Human Development Specialist
University of Missouri Extension
636-970-3000
mareschalt@missouri.edu

Across the United States, more and more children are being raised in households headed by grandparents and other relatives. In Missouri, there are more than 30,000 children living in households headed by grandparents or other relatives without either parent present. As the children's parents struggle with substance abuse, mental illness, incarceration, economic hardship, divorce, domestic violence, and other challenges, these caregivers provide a vital safety net to the children in their care.

One of the most important resources to the adults who care for these children is a support group. Support groups function as "extended families." Groups offer emotional support and advice on how to deal with common problems. Members can discuss their problems without embarrassment, give support and encouragement to each other, share coping strategies, release feelings such as anger and guilt, make new friends, and help deal with feelings of social isolation.

Relatives acting as parents live with hectic schedules that can sap their energy. They must also deal with guilt and resentment – their own,

their children's, and/or their relative children's. While their friends are taking trips, going out to dinner or seeing a movie, they're trapped at home. The added responsibility of raising relative children often leaves these adults emotionally and financially strained.

In response to the many pressures these parents face, support groups have been developed across the nation to offer help and coping strategies for the many challenges of raising relative children. The goal of a support group is to create a warm, non-judgmental environment where members can share information and discuss concerns.

A support group is a fallout shelter, a place for people to come together when everything seems to be exploding around them. It helps to overcome feelings of loneliness and isolation. The people there understand what you are going through because they have been in the same situation, or face the same problems. Members of a support group can also be a source of information on community resources for the issues a family may be facing. Raising relative children can be challenging. But it can also be rewarding. Support groups can help relative parents meet the challenges they face and celebrate the triumphs and rewards too.

Information for this article was adapted in part from the AARP Missouri Fact Sheet and the Grandparents as Parents: Support groups ease the journey newsletter from the University of Kentucky Cooperative Extension Service.

Gateway Grandparents/Kinship Network Awarded Grants

Roxanne Miller

Regional Civic Communications Specialist

University of Missouri Extension
314-615-7607 office
636-574-1324 pager
MillerRT@missouri.edu

The Gateway Grandparents/Kinship Network has awarded small seed grants of \$400 each to 12 agencies and organizations in St. Louis City and St. Louis and Jefferson counties to help establish new support groups for Relatives as Parents. The checks were presented to agency representatives at a January 15 meeting in Clayton.

The grants were made possible through a \$10,000 two-year regional grant from the Brookdale Foundation Group, awarded to the Gateway Grandparents/Kinship Network in June 2007. The 12 agencies (and representatives) receiving grants are:

St. Louis City

- ▶ **St. Alphonsus Liguori "Rock" Catholic Church**, St. Louis, MO 63106 (Dr. Pearl Johnson)

St. Louis County

- ▶ **Blankets of Hope**, Richmond Heights, MO 63117 (Christina Pollard-Hair)
- ▶ **The Boyhood Initiative of Missouri**, St. Louis, MO 63135 (Huey Hawkins, Jr.)
- ▶ **Community Action Agency of St. Louis County**, St. Louis, MO 63114 (Chris Boyd)

- ▶ **Cry Out Youth Ministries**, St. Louis, MO 63136 (Selena Stiles)
- ▶ **Epworth Children & Family Services**, Webster Groves, MO 63119 (Casie Neu)
- ▶ **Kydz La Casa Learning Center**, St. Louis, MO 63033 (Dr. Harriet Ball-Stanburri)
- ▶ **Masterpeace Studios**, Kirkwood, MO 63122 (Megan Wolf)
- ▶ **Salem Lutheran Church & School**, Affton, MO 63123 (Deaconess Ruth McDonnell)
- ▶ **Villas of Grace Senior Living Center**, St. Louis, MO 63033 (Trymiah Miller)

Jefferson County

- ▶ **Good Shepherd Lutheran Church**, Arnold, MO 63010 (Alvin Huther)
- ▶ **University of Missouri Extension Council of Jefferson County**, Hillsboro, MO 63050 (B.J. Eavy)

"I am very excited about the interest and creativity the recipient agencies presented as ways to enrich and enhance the lives of Relatives as Parents and the children in their care," said Elizabeth Reinsch, Ph.D., extension human development specialist headquartered in St. Louis County and coordinator of the Gateway Grandparents/Kinship Network. "How wonderful to have other organizations step up to the plate to begin to address the concerns and issues of families represented by Relatives as Parents."

Organized in 1998, the Gateway Grandparents/Kinship Network is a coalition of 11 agencies and service providers working to address issues important to relative caregivers in the St. Louis Metro Area. The coalition members are listed on page one column one of this newsletter.

Brookdale Foundation Group is a national organization that has provided financial support to agencies across the United States since 1996 to establish support groups for grandparents and other relatives who have taken on responsibility of surrogate parenting.

According to the 2000 Census, more than 31,000 children under the age of 18 live with a grandparent in the five-county area of St. Louis, Franklin, Jefferson and St. Charles counties and St. Louis City. The percentage of children in each county under the age of 18 living with a grandparent is: City of St. Louis (11.7 percent), St. Louis County (5.5 percent), Jefferson County (5.1 percent), Franklin County (4.5 percent), and St. Charles County (3.3 percent).

For more information about Gateway Grandparents/Kinship Network and the resources it provides, contact Elizabeth Reinsch at 314-615-7605, or visit the Web at <http://extension.missouri.edu/ecregion/grandparent>.

Ease the Costs of College—Missouri's College Savings Plan

Sandra McKinnon, M.S.

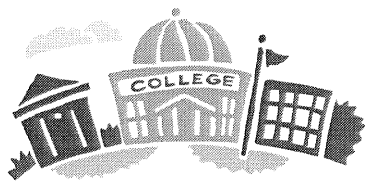
Financial Education Specialist

University of Missouri Extension

636-583-5141

mckinnons@missouri.edu

A four-year undergraduate degree could cost almost \$220,000 at a public university by 2022, according to T. Rowe Price, an investment management firm. That is a daunting amount.



As a relative caregiver, you may have considered helping children with college expenses. One of the most common college savings options is a 529 plan. 529 plans are a tax-advantaged investment vehicle that can be used by a designated beneficiary at nearly every U.S. college or graduate school.

In Missouri, the 529 plan is called MOST (Missouri Saving for Tuition). Any U.S. citizen can open one or more accounts for any future student with just \$25. Enrollment is free though there may be a fee to manage the account. Once the account is opened, anyone can contribute to it. The account can be used to pay for tuition, mandatory books, fees, certain room and board expenses and supplies at any eligible postsecondary school in the U.S. and abroad.

Tax advantages

The MOST plan features significant benefits for Missouri taxpayers -

- ▶ State income tax deduction of up to \$8,000 per year (\$16,000 if married filing jointly) for the owner of the account.
- ▶ Contributions can grow free from federal and Missouri income tax until withdrawn.
- ▶ The earnings are tax-free when used to pay for qualified higher education expenses. If the funds are withdrawn and used for anything other than these expenses, then taxes and penalties may apply.

Control of the account

Relative caregivers may worry about the account if they are no longer a child's guardian or custodian. However, the owner remains in control of the account no matter where the child resides.

There is also no need to worry about others accessing the money in the 529 account. Only the account owner can withdraw the funds.

If a beneficiary doesn't go to college, the account owner can change the beneficiary or defer withdrawals if the beneficiary attends college later.

Possible affects on eligibility

If a relative caregiver is on Medicaid, they should proceed with caution before starting a 529 plan. The effect of an account on eligibility for Medicaid and other state and federal benefits is uncertain. It is possible that an account will be viewed as a

“countable resource” in determining an individual's financial eligibility for Medicaid.

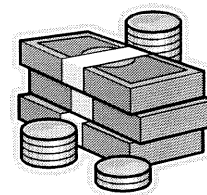
Withdrawals from an account during certain periods also may have the effect of delaying the disbursement of Medicaid payments.

The account does not affect a student's eligibility for merit-based financial aid; however, it may affect the student's eligibility to receive need-based financial aid.

For more information about the MOST plan, visit <http://Missouricollegesavings.com> or call toll-free 800-868-3585.

For more information about financial aid, including calculators to project college costs and how much to save, visit ww.finaid.org.

One last word of financial advice – a caregiver should take care of their own financial planning first and not sacrifice their retirement for a child's college education. There are no scholarships to subsidize retirement.



ParentLink

Raising your grandchildren? Do you have parenting questions?

Call: 1-800-552-8522 or visit: www.extension.missouri.edu/parentlink

Parents and professionals can call ParentLink's toll-free WarmLine to access nutrition information, parenting information and receive problem solving support. The WarmLine is available in English and Spanish and answered Monday-Friday from 8:00 a.m.—5:00 p.m. by a family support specialist.

Need information? Don't know where to go? Call a Warm-Line!

Relatives As Parents/Grandparents Information Warm-Line

► **St. Louis area: 314-961-8000, ext. 242**

Answered by: Cardinal Ritter Senior Services

Sponsors: Cardinal Ritter Senior Services
Legal Services of Eastern Missouri



Get answers to questions on custody, guardianship, adoption issues, public benefits, legal services, support with groups and other community services. When you call, be prepared to leave a message and contact number. Within 2 days, you'll receive a follow-up call.

This service is not for emergencies.

Kincare Connections is written and published by Gateway Grandparents/Kinship Network for grandparents and other relatives in a parenting role in the St. Louis Metropolitan Area. Contributing writers are staff members of member organizations of the Network. Articles may be reprinted for educational purposes. Please credit as follows: Author, Organization, *Kincare Connections*.

Coordinating Editor; Coordinator of Gateway Grandparents/Kinship Network

Elizabeth J. Reinsch

Elizabeth Reinsch, Ph.D., CSW, ACSW
Human Development Specialist
University of Missouri Extension
314-615-7605, ReinschE@missouri.edu

Content Editor

Teresa L. Mareschal, MAT
Human Development Specialist
University of Missouri Extension
636-970-3000, MareschalT@missouri.edu

Designer

Mary Lou Krekeler
University of Missouri Extension

extension.missouri.edu/ecregion/grandparent

Free subscription to Kincare Connections

Fill this out, clip and mail to:
Kincare Connections Newsletter
St. Louis County Extension Center
121 S. Meramec, Suite 501
St. Louis, MO 63105

Name _____

Address _____

City _____

State _____ Zip _____

Phone _____

E-mail _____

St. Louis Metro Area Support Groups

More details on the Web:

extension.missouri.edu/ecregion/grandparent/support.shtml

ST. LOUIS CITY

Carver House Grandparents Group
Contact: Brenda Manon 314-652-8485

Grandparents as Parents Program
Contact: Darnell Fowler, 314-754-4483

Grandparent's Circle, Parenting a Second Time Around
Contact: Williestean Fulks, 314-383-0836

Keepers of the Flame
Contact: Kathleen Mc Aleenan, 314-961-8000 ext. 302

Let's Start Caregivers Group
(Grandparents raising kids of incarcerated or chemically dependent parents)
Contact: Daphne Anderson, 314-241-2342

Parents and Grandparents of Drug Abusers (PAGODA)
Contact: Eddie Mae Binion, 314-432-0109

Proud Grandparents
Contact: Kathleen Mc Aleenan, 314-961-8000 ext. 302