

# Grandparents and Other Relatives Raising Children: Support in the Workplace



September 2002

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Ana Beltran  
Director  
National Center on Grandparents and  
Other Relatives Raising Children

Maggie Biscarr  
Assistant Director  
National Center on Grandparents and  
Other Relatives Raising Children

Caroline Crocoll  
KinNET Manager  
National Center on Grandparents and  
Other Relatives Raising Children

Cara Goldstein  
Technical Assistance Coordinator  
National Center on Grandparents and  
Other Relatives Raising Children

Florence Mitchell  
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Jaia Peterson  
Public Policy Director/  
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Eboni Speight  
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Sheri Steinig  
Program Director

## **GENERATIONS UNITED**

122 C Street, NW  
Suite 820  
Washington, DC 2001  
(202)638-1263  
Fax (202) 638-7555  
E-mail [gu@gu.org](mailto:gu@gu.org)  
<http://www.gu.org>

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Maggie Biscarr  
Assistant Director  
Generations United  
National Center on Grandparents and  
Other Relatives Raising Children

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# *Executive Summary*

## **INTRODUCTION**

The U.S. Census Bureau reported in 2000 that half of the 2.4 million grandparents raising grandchildren were employed (Census 2000 Supplementary Survey). Many working grandparent- and other relative-caregivers are quietly raising children without their employer's knowledge or government involvement. This guide and its accompanying fact sheet are designed to raise awareness concerning the number of these caregivers in the workforce and their unique needs, and to provide models of supportive human resources policies and programs that employers can replicate. It contains the results of a corporate human resources survey that Generations United (GU) conducted of 51 companies across the United States. Specifically, GU asked about the inclusion of these families in: medical insurance, dental, and vision benefits; child care services; employee assistance/counseling programs; leave policies; and other available benefits.

Anecdotal evidence suggests that the majority of relative caregivers are caring for children without a formal legal relationship such as adoption, guardianship or legal custody. For purposes of this document, these caregivers will be referred to as "informal caregivers." Informal caregivers often have the most difficulty including the children they raise on employer-sponsored insurance policies.

## **SURVEY RESPONSES**

### ***Medical Insurance and Dental/Vision Benefits***

None of the companies GU surveyed allow relative caregivers, who are raising

children without legal custody, guardianship, or adoption, to include these children as eligible beneficiaries on their employer-provided health insurance. In addition, about half of the states do not have laws allowing these informal caregivers to consent to the children's medical treatment, making it more difficult to access medical care for the children they are raising.

### ***Child Care Services***

With only one exception, employers surveyed that offer child care or financial assistance for its provision, do not allow their relative caregiver employees to access the services without legal relationships to the children they are raising.

### ***Employee Assistance/Counseling Programs***

Nearly all the corporations surveyed offer employee assistance/counseling programs that are accessible to all employees. However, none have specific programs for relative caregivers.

### ***Leave Policies***

Nearly half of the corporations surveyed allow employees to take leave to stay home with sick children, take them to doctor's appointments, or attend school functions. However, in most cases employees are only allowed to use their vacation or sick leave. Only four corporations have special categories designated for child-related leave. Less than a quarter of all corporations surveyed allow informal relative caregivers to use

*The survey's overall results show that corporations' benefits packages have not kept pace with the growing numbers of relative-headed families.*

their leave policies for child-related leave, two of which have the special categories of leave.

### **Other Benefits**

Approximately one-half of the corporations surveyed offer benefits other than those offered in standard employee benefits packages. Of those that do, slightly less than half allow informal relative caregivers to access them. Other benefits included child care referral, education referral and/or funding, and sick child care/emergency back-up child care.

### **MODEL EMPLOYER PROGRAMS**

Many employers have adapted their Work/Life or employee assistance programs to include services specifically for grandparent- and other relative-caregivers. Others have expanded eligibility requirements in their overall employee benefits packages to include informal relative caregivers and their dependents. Included in this guide are examples of some employer programs that specifically include grandparents and other relatives raising children in their benefits packages. For instance, the Social Security Administration offers a comprehensive Work/Life program that includes on-site child care, eldercare information and referral, health and wellness including onsite fitness centers, and resource centers. They also sponsor a monthly lunchtime grandparents raising grandchildren support group. Another model is AT&T's Work & Family Program, which offers a combination of family-friendly programs that employees who are raising grandchildren or other related children informally can access, including a Family Resource Program that offers

advice, materials, and referrals to local and national resources, related to child care, parenting, education, elder care, and self care.

### **PUBLIC BENEFITS**

This guide includes descriptions of many public benefits programs available to grandparents and other relatives raising children. The services these programs can provide include financial assistance, medical insurance, and supportive services. Often relative caregivers are eligible to apply for these benefits on behalf of the children they are raising, but are uninformed about the programs or do not know how to apply for them. One low-cost service that human resources personnel could provide for these families is information about these programs and how to apply for them. This guide includes information about Social Security Dependents benefits, Temporary Assistance to Needy Families' Child-Only grants, Medicaid and the Children's Health Insurance Program, and the National Family Caregiver Support Program.

### **ACTION STEPS/RECOMMENDATIONS**

Employers, insurance professionals, and advocates can take the following action steps to improve the quality of life in the workplace for grandparents and other relatives raising children:

- *Employers are encouraged to consider the needs of all types of families and to be inclusive in their employee benefits packages.*
- *Employers can choose insurance policies that allow employees to claim the related children they raise, with or without a legal relationship, as dependents.*

*Many employers have adapted their Work/Life or employee assistance programs to include services specifically for grandparent- and other relative-caregivers.*

- *Employers may follow suit when designing Work/Life benefits, by researching model family-friendly programs, like the ones in this guide, and replicating all or parts of them.*
- *If an employer contracts with an outside agency to provide an Employee Assistance Program or Work/Life Program, the employer may request information on relative caregiving to share with employees.*
- *When employers offer incentives, such as family days, they can encourage employees to bring the children they are raising, rather than just “their children.”*
- *In order to more fully support grandparents and other relatives raising children, employers must take a more active role in seeking out the relative caregivers they employ.*

## **CONCLUSION**

The survey’s overall results show that corporations’ benefits packages have not kept pace with the growing numbers of

relative-headed families. The factors contributing to relative caregiving, such as parental drug abuse, divorce, poverty, mental illness, and incarceration, show no sign of decreasing. In addition, people are living longer and retiring later. It would follow that the number of grandparents and other relatives raising children who are in the workplace will continue to rise. If these current trends continue, the number of grandparents and other relatives raising children will continue to increase and their caregiving issues will become more pressing for corporations and insurance companies. The business community will be forced to respond to these non-traditional families in order to retain employees and maintain a healthy, balanced working environment. Employers should consider GU, this publication and the related fact sheet as resources to consult when examining and modifying its policies.



## *Introduction*

### **PROBLEM STATEMENT**

The U.S. Census Bureau reported in 2000 that half of the 2.4 million grandparents raising grandchildren were employed (Census 2000 Supplementary Survey). This number does not account for the other relatives, such as aunts, uncles, and siblings, who are also raising related children. Many of these working caregivers are quietly raising their children's children or other relatives, without their employer's knowledge or government involvement. This guide is designed to raise awareness concerning the number of these caregivers in the workforce and their unique needs, and to provide models of supportive human resources policies and programs that employers can replicate. It contains the results of a survey that Generations United (GU) conducted of companies across the United States.

As surrogate parents, relative caregivers have the same needs as any parent, but often face access problems that many parents do not. Relative caregivers need to be able to take time off to care for sick children and attend parent-teacher conferences. They have trouble finding quality, affordable child care and at times are in need of some parenting advice (Meltz, 1995 in Simon-Rusinowitz, et. al., 1996). Survey results, however, show that most employers that offer family leave policies and child care options to their employees do not allow grandparents or other relatives to access these services for the children they raise unless they have some type of legal relationship, such as adoption, legal custody or guardianship.

The majority of grandparents and other relatives raising children who themselves have health and/or dental

benefits through their jobs are unable to add the children they raise to their policies. Although most working adults receive health and dental insurance coverage for themselves and their children through employer sponsored insurance policies (Scandlen, 2000; Mills, 2001; U.S. Department of Labor, 1999), survey results indicate that most employers do not allow employees who are grandparents or other relatives raising children to include these children on these policies unless they have some sort of legal relationship with the children. Strong anecdotal evidence suggests that the majority of relative caregivers are caring for children without a formal legal relationship, such as adoption, guardianship or legal custody. For the purposes of this document, these caregivers will be referred to as "informal caregivers." Informal caregivers often have the most difficulty including the children they raise on employer-sponsored insurance policies.

GU conducted the Corporate Human Resources Survey for this guide through phone interviews with human resources representatives of 51 corporations<sup>1</sup> - one in each state and the District of Columbia. GU had a 100% response rate. Forty-one of the companies interviewed were listed in the April 2000 issue of Fortune 500, which ranked the 500 largest companies in 41 states. All 51 companies had several locations, and 39 companies had more than 10,000 employees total. Specifically, GU asked about the inclusion of these families in (1) medical insurance benefits and dental and vision benefits, (2) child care services, (3) employee assistance/counseling programs, (4) leave policies, and (5) other available benefits.

*This guide is designed to raise awareness concerning the number of these caregivers in the workforce and their unique needs, and to provide models of supportive human resources policies and programs that employers can replicate.*

Appendix A contains a copy of the survey instrument. This guide is divided into these topic areas with background information on each issue, summaries of the answers GU received for each topic, and possible next steps.

Employers have been less responsive in promoting and providing supports for employees who are raising grandchildren or other related children than for employees who are raising their own children or are caring for older relatives. Many employers, including national banks, law firms, federal agencies, and insurance companies, have begun to implement “family friendly” policies and programs that allow employees to balance their work and personal lives (Karg, 2002; Martinez, 1997; Simon-Rusinowitz, et.al., 1996; U.S. Office of Personnel Management, 2000). In a recent study by Hewitt Associates LLC, 91% of companies surveyed offered some kind of child care assistance, and 73% offered flexible scheduling, indicating that work and life benefits are continuing to grow even in today’s slowing economy (Hearty, 2001). Examples of family-friendly policies and programs are support groups, informational lunches, information fairs, employee assistance programs (EAPs), on-site child care, child care subsidies, medical leave, flex-time, and dependent care accounts. However, the majority of these initiatives are in response to employees caring for their own children or older relatives. Grandparents and other relatives raising children often go unrecognized in these programs largely because most employers have not thought of them as likely consumers of these services (Simon-Rusinowitz, et.al., 1996).

A prominent study found that raising children had a severe impact on the lives of working grandparent caregivers

(Pruchno, 1999). Pruchno suggests that it is extremely important to educate employers about the needs of grandparents and other relatives raising children if these caregivers are to be able to continue effectively in both their work and family roles.

### **ABOUT GENERATIONS UNITED**

GU is the only national membership organization focused solely on promoting intergenerational programs and public policies. GU was founded in 1986 amidst a growing effort to pit the older and younger generations against one another in competition for scarce resources. The goal of its founders, the National Council on the Aging, the Child Welfare League of America, AARP, and the Children’s Defense Fund, was to forge a common agenda among advocates for both younger and older constituencies. GU membership now includes over 100 national, state, and local organizations representing more than 70 million Americans and is the only national organization advocating for the mutual well-being of children, youth, and older adults.

GU is in a unique position to address the issue of grandparents and other relatives raising children from the perspectives of both the young and old. As a result, GU has emerged as a national leader in a growing field of organizations focused on these families. GU’s National Center on Grandparents and Other Relatives Raising Children (GU’s National Center) publishes and disseminates publications, tracks state laws and programs, educates federal policy makers, and provides technical assistance and training to direct service providers and other professionals working with relative-headed families. This includes education on the issues facing these families and on

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*When parents have been unable or unwilling to care for their children, grandparents and other relatives have stepped in as a safety net to keep these families together and out of the formal foster care system.*

how providers can better serve them.

GU's National Center is available to serve as a resource for work-life program staff, benefits administrators, and other human resources personnel who are looking to find ways to support grandparent- and other relative-caregiver employees in their companies.

For additional information concerning this guide or the information it contains, please contact Maggie Biscarr, Assistant Director of GU's National Center on Grandparents and Other Relatives Raising Children, at (202) 638-1263 or at [mbiscarr@gu.org](mailto:mbiscarr@gu.org). Also visit the GU web site at <http://www.gu.org> for further information and resources about grandparents and other relatives raising children, including GU's general fact sheet about these families entitled "Grandparents and Other Relatives Raising Children: The Challenges of Raising a Second Family." This fact sheet is a useful educational tool and can be downloaded from the web site, copied, and distributed, as can all of GU's fact sheets.

### **BACKGROUND CONCERNING RELATIVE-HEADED FAMILIES**

In the United States, approximately 5.8 million grandparents are living in homes with their grandchildren. About 2.4 million of them bear the primary responsibility for raising those grandchildren (2000 U.S. Census). A significant portion of them, approximately 36%, have been raising these children for five years or more (Census 2000 Supplementary Survey). The numbers of these families has steadily increased since 1990.

The increase in the number of relative-headed families is attributable to many factors, all of which show no sign of decreasing: parental drug and alcohol

abuse, child abuse and/or neglect, teenage pregnancy, HIV/AIDS, unemployment, divorce, mental health problems, family violence, poverty, and incarceration. For example, since 1990 the number of all female prisoners has grown faster (108%) than that of male prisoners (77%) (Beck, 2001). A majority of female State (64%) and Federal (84%) prisoners reported living with their children prior to incarceration. When women were incarcerated, 53% of the children lived with grandparents and 26% lived with other relatives (Mumola, 2000).

When parents have been unable or unwilling to care for their children, grandparents and other relatives have stepped in as a safety net to keep these families together and out of the formal foster care system. The statistics tell the story. Prior Census data showed that approximately 2.1 million children were living with grandparents or other relatives with no parent present (U.S. Census, 1998). About 145,150 of the 588,000 children currently in formal foster care in the United States are children living with relatives (U.S. Department of Health and Human Services, AFCARS, preliminary estimates as of April 2001). The foster care system would be overwhelmed if even half of the remaining two million children being raised by grandparents, or other relatives, with no parents present were to enter the system. Translated to dollars, if one million children were to enter the foster care system, it would cost taxpayers, conservatively, about \$6.5 billion dollars each year and completely overwhelm the system. This figure was calculated based on the Federal share of the 2000 average monthly foster care maintenance payment, which was estimated at \$545 (2000 Green Book, Committee on Ways and Means, U.S.

House of Representatives). In order to support the grandparents and other relatives who keep families together and save taxpayers billions, they must be included in family friendly policies and have access to employee benefits for the children in their care.

Any relative can suddenly find him or herself raising children, as these 1997 U.S. Bureau of the Census statistics indicate<sup>2</sup>:

- *41.3% of all children living in grandparent-headed households lived in the suburbs, 38.9% lived in the central city and 19.8% lived in non-metropolitan areas.*
- *43.3% of all children living in grandparent-headed households lived in the South, 18.7% lived in the Northeast, 16.9% lived in the Midwest and 21.1% lived in the West.*
- *15.1% of grandmothers in grandparent-headed households were over age 65, whereas 65.5% were between 45-64 and 19.4% were under 45.*
- *20.5% of grandfathers in grandparent-headed households were over age 65, 64.6% were between 45-64 and 14.9% were under age 45.*
- *51% of all children living in grandparent-headed households were under 6 years old.*
- *51% of grandparent-headed families were headed by both married grandparents.*
- *19% of children living in households headed by their parents lived in poverty. By contrast, 27% of children living in grandparent-headed households were impoverished.*

### **IMPLICATIONS OF LEGAL RELATIONSHIPS FOR RELATIVE-HEADED FAMILIES**

These diverse families have a continuum of needs, including physical and mental health care and child care. However, a recent study shows that many of them do not receive the services they need (Ehrle & Geen, 2002). Despite the

fact that a large percentage of these relative caregivers are employed, survey results indicate that obstacles to employee benefits and resources are more significant if the relative caregiver lacks a legal relationship, such as legal custody or guardianship, with the children they are raising.

Some relative caregivers have formalized their relationships with the children they are raising through one of several legal mechanisms, including adoption, legal custody, or guardianship. These formal mechanisms involve court proceedings, which are typically arduous and emotionally difficult for everyone involved, alienating parents and straining family relationships. Court cases also take a great deal of money, time, and energy. Although in many cases the arrangement ends up being permanent, many caregivers do not want a formal legal relationship with the children in their care. Their hope is that the children will be reunited with the biological parents at some point in the future, so they do not want to legally remove the parents' rights or responsibilities.

- **Adoption** *severs the rights and responsibilities of the child's biological parents and permanently transforms the relative caregiver into the child's parent in the eyes of the law. If the child's parents do not consent to the adoption, a court may still grant the adoption if it is determined to be in the best interests of the child. Adoption is considered the most permanent form of custody outside of a biological parent/child relationship. Therefore it is nearly impossible for a biological parent to regain custody of a child once an adoption has been finalized.*
- **Legal custody** *gives caregivers the right to make decisions for the child and access services*

*for the child in the same way that a parent would, but without permanently severing the rights and responsibilities of the parents.*

- **Guardianship** is very similar to legal custody, but is typically granted through a different court with different procedures. Legal custody and guardianship are considered less permanent than adoption. In both cases, the biological parent can petition the court to regain custody.

Because of the access problems without one of these legal relationships, caregivers often have to consider obtaining one of the three general types of custody. The specifics of these legal relationships can vary dramatically from state to state, and state laws should be consulted for exactly what is available to relative caregivers.



# Survey Responses

## 1. MEDICAL INSURANCE AND DENTAL/VISION BENEFITS

None of the companies surveyed allow relative caregivers who are raising children without legal custody, guardianship, or adoption, to include these children as eligible beneficiaries for their employer-provided health insurance. In addition, several states do not have laws allowing these informal caregivers to consent to the children's medical treatment, making it more difficult to access medical care for the children they are raising.<sup>3</sup>

### Survey Responses

- *When asked what definition of “dependency” was used for medical insurance and dental/vision benefits, the most common responses were:*
  - *Spouse*
  - *Child up to age 25 if unmarried, student, or financially dependent more than 50% on employee*
  - *Disabled child*
- *None of the companies surveyed responded that grandparents and other relatives could informally (i.e. without adoption, legal custody, or guardianship) include these children in their medical insurance and dental/vision coverage.*
- *The majority (84%) of companies surveyed said “legal custody” was necessary in order for grandparents and other relatives to include these children in their medical insurance and dental/vision benefits, while a small percentage (5%) said that “guardianship” was necessary, and a few (3.9%) responded that “adoption” was needed.<sup>4</sup>*

The caregivers and children in these families face many physical and mental health concerns that require care. The stress of caring for young children, accompanied by their own health

difficulties, can be overwhelming for many caregivers and can result in a variety of stress-related illnesses such as diabetes, hypertension, insomnia, gastric distress, and depression (Minkler & Roe, 1993). The difficult family situations that often characterize the children's transition to the relatives' care can create physical and emotional problems for the children as well. These children often exhibit a number of difficult behaviors, such as sudden mood changes, hyperactivity, nervousness, and trouble paying attention (Pruchno, 1999). Several of these behaviors are symptomatic of Attention Deficit Disorder and/or Attention Deficit Hyperactivity Disorder, both of which require medical and/or psychological treatment (Baker, 2000).

A few employers however, have updated their personnel policies so their health insurance plans cover non-biological children for whom the employee is the primary caregiver but lacks a legal relationship. Following is an excerpt from the Health Care Benefits handbook of Blue Cross/Blue Shield of the National Capital Area (Section 2, Eligibility and Enrollment, COC-3-COC-4), which is an example of language for such eligibility requirements:

#### 2.4 Eligibility of Dependent Children

- a. To be covered as a Dependent Child, the child:
  - *Must meet the age requirements described in section 2.5 below;*
  - *Must be unmarried; and*
  - *Must be related to you, the Subscriber, in one of the following ways:*

*...(7) A grandchild, niece, or nephew, who meets the requirements for coverage as your Primary Care Dependent under paragraph b, below.*

*The difficult family situations that often characterize the children's transition to the relatives' care can create physical and emotional problems for the children as well. These children often exhibit a number of difficult behaviors, such as sudden mood changes, hyperactivity, nervousness, and trouble paying attention*

b. To qualify for coverage as a Primary Care Dependent:

- *The child must be the Subscriber's grandchild, niece, or nephew;*
- *The child must be under the Subscriber's "Primary Care," (Primary Care means that the Subscriber provides food, clothing and shelter for the child on a regular and continuous basis during the time that the District of Columbia public schools are in regular session); and*
- *If the child's legal guardian is someone other than the Subscriber, the child's legal guardian may not be covered under an accident or sickness policy.*

You must provide us with proof upon application that the child meets the requirements for coverage as a Primary Care Dependent, including proof of the child's relationship and primary dependency on you and certification that the child's legal guardian does not have other coverage. We have the right to verify whether the child is and continues to qualify as a Primary Care Dependent.

There are other organizations that have begun to institute employee benefits programs that cover people other than immediate family members, although most were developed primarily to address the issue of coverage for domestic partners. One such corporation in San Francisco, California has instituted an extended family benefits program that allows employees to enroll another qualifying adult in their household in their health plans. The qualifying adult must be a parent, grandparent, sibling, or same-sex or opposite-sex domestic partner, and does not extend to children in the household who are not the biological

children of the employee (Society for Human Resource Management, 1999). Programs like this could be adapted to serve relative caregivers by explicitly including related children living in the employees' households.

## **2. CHILD CARE SERVICES**

With only one exception, employers surveyed that offer child care or financial assistance for its provision, do not allow their relative caregiver employees to access the services unless they have legal relationships to the children they are raising. To make matters worse, the cost of child care has risen so much that many people have trouble affording it, even if they have been planning to raise children. Grandparents and other relatives raising children usually have not planned to take on the children in their care, and are thus unprepared for the financial burden it can place on them. Finding someone that the caregivers can trust with these children may also be difficult, because the children often have emotional or physical health problems that are caused by the difficult circumstances that lead children into a relative's care.

### **Survey Responses**

- *Ten percent (10%) of corporations surveyed offer child care services or financial assistance for its provision to their employees, and none of them allow grandparents and other relatives raising these children informally to include the children in any child care service.*
- *One corporation has a relationship with a major child care center for discounts, and another has relationships with near-by centers for back-up child care for young children in case of an emergency.*
- *Two corporations offer child care on-site, and one other was in the process of building an on-site center when the survey was conducted.*

- *Eighty-six percent (86%) of the corporations interviewed have dependent care accounts available to its employees in order to pay for child care costs with pre-tax dollars. However, only one corporation allows grandparents and other relatives raising these children informally to access the dependent care accounts for these children.*

The high costs associated with providing on-site child care is likely the reason that only 4% of the companies GU surveyed currently offer it as part of their employee benefits packages. In fact, a recent study on the effect of specific benefits on the bottom line of major U.S. corporations indicated that on-site child care can be so costly that it can not be offset by increased employee productivity (Kleiman, 2002).

There are other options, such as dependent care accounts, that are much less costly to employers than on-site child care and can assist employees in paying for child care and other related expenses. For example, on average, it can cost an employer between \$500 and \$1000 to set up a flexible spending account for employees' dependent care costs, such as child care. Associated administrative costs can range from \$800 to \$1,500 per year, depending on the number of employees covered.

Creating a relationship with a nearby child care center, in order to obtain discounts and emergency back-up for employees, as one of the respondents to the survey has done, can be another way to lower costs in providing child care assistance to employees.

Providing employees with child care assistance, even if it is in the form of obtaining discounts or providing dependent care accounts, can ultimately save employers money and help them avoid unnecessary hassles, such as

reduced productivity and disrupted client/company relationships (Hearty, 2001). Many relative caregivers, especially younger ones, are forced to cut back on their hours at work or leave their jobs completely due to their caregiving responsibilities (Minkler & Roe, 1996). It can cost around 150% of an employee's salary to replace that employee (CNA, 1996). Increasingly, employers are choosing to look at alternative ways, such as the ones mentioned above, to support, rather than replace, their caregiving employees (Hearty, 2001). Among these caregiving employees are grandparents and other relatives raising children, who need and deserve the same assistance as other employees who are raising children.

### **3. EMPLOYEE ASSISTANCE/COUNSELING PROGRAMS**

Nearly all the corporations surveyed offer employee assistance/counseling programs that are accessible to all employees. However, none have specific programs for relative caregivers. The emotional and physical stresses endured by grandparents, other relatives, and the children in their care warrant a variety of social supports to make their lives more manageable, such as support groups, educational seminars, and respite care.

#### ***Survey Responses***

- *Ninety-four percent (94%) of the corporations surveyed offer employee assistance/counseling programs to their employees.*
- *Out of the 48 companies that have employee assistance/counseling programs, 47 allow grandparents and other relatives raising children informally to seek help for any problems they might face.*
- *None of the companies surveyed, however, have programs in place specifically to support relative caregivers.*

*Many relative caregivers, especially younger ones, are forced to cut back on their hours at work or leave their jobs completely due to their caregiving responsibilities*

*Despite all of the stressors grandparents and other relatives raising children face, they are far less likely than parents to seek counseling or other sorts of formal help for themselves*

Despite all of the stressors grandparents and other relatives raising children face, they are far less likely than parents to seek counseling or other sorts of formal help for themselves (Shore & Hayslip, 1994). However, many relative caregivers have been very receptive to the concept of peer support groups (Minkler & Roe, 1996). Support groups for these caregivers have increased dramatically in recent years. These groups provide opportunities for members to express feelings and concerns, and share information about resources. Educational seminars led by guest speakers on various topics, including legal issues, behavior problems, and stress reduction, are also helpful to these caregivers.

Some corporations have higher numbers of grandparent or other relative caregivers than others, and thus, have more incentive to provide support groups or educational seminars on-site. The Social Security Administration and Northrop Grumman are two examples of employers currently providing such services. Their programs for relative caregivers are highlighted in the Model Programs section of this guide.

There are steps that human resources personnel can take to find out if there are significant numbers of relative caregiver employees in their companies who might need such services. One method would be, when conducting surveys to assess the needs of employees, to add a question or questions about raising a grandchild or other relative. A flyer could be posted in a break room or mailroom asking employees to call human resources if they are raising a related child and would like some support. Flyers and surveys could also be distributed as check stuffers.

Regardless of the method used, it is important for human resources personnel

to know enough about the family lives of their employees in order to be able to design services for them. Support groups and other informal gatherings, such as informational discussions led by guest speakers, can often be low-cost to employers and can benefit relative caregivers greatly. We know anecdotally that for most grandparents and other relatives raising children, the knowledge that there are other grandparents or other relatives raising children is one of the biggest sources of relief. GU encourages employers to determine the need for supportive services and, if there is a need, to consider implementing them.

#### **4. LEAVE POLICIES**

Nearly half of the corporations surveyed allow employees to take leave to stay home with sick children, take them to doctor's appointments, or attend school functions. A significant number of corporations allow informal relative caregivers to access this leave as well. However, in most cases employees are only allowed to use their vacation or sick leave. Only four corporations have special categories (other than sick, vacation, personal, or discretionary) for designated child-related leave, and only two of these corporations allow grandparents or other relatives raising children informally to access this leave.

#### **Survey Responses**

- *Forty-one percent (41%) of corporations surveyed have some sort of leave policy that employees can use in order to attend to their children.*
- *Of the 41% that have such a leave policy, only 4 have designated **special** categories for this type of leave:*
  - *Paid Parental Leave*
  - *Family Sick Leave*

- *Sickness in the Family and Child Education Leave*
- *Time Off with Pay (TOP)*
- *The corporations that allow employees to access child-related leave, but do not have special categories for that leave, allow employees to use personal time, vacation time, sick leave, and/or discretionary leave.*
- *Twenty-one percent (21%) of all corporations allow informal relative caregivers to use their leave policies, two of which have the special categories of leave.*

Like other working parents, grandparents and other relatives raising children may need leave from work in order to stay home with sick children, take them to doctor's appointments, or attend teacher conferences. The children in relative-headed families have been found to exhibit high levels of behavioral or emotional problems. It would follow that these children require frequent doctor's visits. They are also likely to have Individual Education Plans (IEPs) due to their special needs. IEP conferences are usually held during the working day and require the participation of the parent, in these cases the relative caregivers.

It is important that relative caregivers be able to take leave to attend to the physical and mental health needs of the children they are raising as soon as the needs arise. It is in the best interest of not only the children and caregivers, but also the employers. The cost of letting illnesses go untreated is ultimately higher than early or preventative treatment (Children's Defense Fund, 2002). Early detection and treatment will lead to improved health for the children and, in addition, could ultimately mean less time off for employees overall.

It has been found that merely giving

employees the ability to take time off from work to care for family members increases profits (Kleiman, 2002). This is possibly because if caregivers are able to take leave in order to attend to the health needs of dependent family members, they are less likely to have to try to manage the situation from work. They can concentrate more fully on their jobs while at work, rather than their family obligations. Employers may want to explore instituting leave policies specifically for child related appointments and/or illnesses, and allow grandparents and other relatives raising children to access them.

## **5. OTHER BENEFITS**

Approximately one-half of the corporations surveyed offer benefits other than those offered in standard employee benefits packages. Of those that do, slightly less than half allow informal relative caregivers to access them. Many of these other benefits are referral services, such as child care referral, education referral, a comprehensive resource and referral service, including day care and summer camp information, and elderly care information and referral. Others include an education funding service, a scholarship program, and sick child care/emergency back-up child care.

### ***Survey Responses:***

- *Forty-nine percent (49%) of the corporations surveyed offer employee benefits, other than those in standard employee benefits packages, most of which related to dependent children.*
- *Two corporations offer elderly care information and referral services.*
- *Of the corporations offering other benefits, 43% allow grandparents and other relatives raising children informally to access these other benefits.*

- *One of the corporations allow informal caregivers to access their child care referral service, but not their scholarship program.*

Most of the other benefits offered by corporations are related to child care and education, indicating that these areas are important to their employees, many of whom must be parents. The issues of child care and education are equally important to parenting grandparents and other relatives and to the children they are raising. Many of these children live with their grandparents for five years or more (Census 2000 Supplementary Survey), which implies that many are living in these households during their school-aged years. Some of these other benefits,

such as the resource and referral services, could be extended to relative caregiver employees at little cost to employers. Employers who do not currently offer some kind of resource and referral services to their employees are encouraged to begin doing so, and to allow all employees to access those services.

Other benefits, such as the scholarships, education funding programs, and emergency child care, may be more expensive. Employers might still want to consider expanding eligibility for them to include informal relative caregivers, for in the long run increased employee productivity could overcome the expense.



## *Model Employer Programs*

Many employers have adapted their Work/Life or employee assistance programs to include services specifically for grandparent- and other relative-caregivers. Others have expanded eligibility requirements in their overall employee benefits packages to include informal relative caregivers and their dependents. Although none of the corporations that participated in GU's survey had model employee benefits programs tailored for these families, the following are examples of some employer programs that specifically include grandparents and other relatives raising children in their benefits packages:

### **FEDERAL AGENCY:**

#### ***Social Security Administration***

The Social Security Administration (SSA) allows grandchildren or other related children being raised informally by employees to be covered as dependents for all of their insurance benefits as long as the child meets the IRS definition of "dependent," which means that the child resides in the employee's home for at least 8 hours a day, and the grandparent is providing more than 50% of the child's financial support.

The SSA's Center for Employee Services (CES) offers a comprehensive Work/Life program to all of its employees, including informal relative caregivers, primarily at its Headquarters location. Services include on-site child care, eldercare information and referral, health and wellness including onsite fitness centers, resource centers and other services. Activities include lunchtime seminars, fairs, bimonthly newsletters, support groups, information phone lines and individual guidance and support.

As part of its comprehensive program,

the CES sponsors a grandparents raising grandchildren support group that meets monthly at lunchtime. At these meetings, in addition to receiving emotional support from each other, grandparent caregivers receive information about how to deal with finances, disciplinary issues, educational concerns, and many other topics. The CES often invites outside experts from the community to lead discussions on various issues, such as guardianship, legal and social services, and stress relief.

SSA CES has also produced materials specifically for these families by:

- *Partnering with the Centers for Medicare and Medicaid Services (CMS) (formerly the Health Care Financing Administration), to produce a 30-minute videotape entitled, "Medicare From a Caregivers Point of View." These videotapes are available to all SSA and CMS employees.*
- *Producing and broadcasting, to SSA offices across the country, an hour-long program entitled "Grandparents Raising Grandchildren," which featured a panel of experts on the issues related to kinship care.*
- *Collaborating with the Maryland Department of Human Resources to develop an annual Grandparents Appreciation Conference, which is regularly attended by members of the SSA support group.*
- *Working with the Maryland Department on Aging to develop, produce and distribute a statewide resource directory for grandparents.*

SSA employees can make use of the services offered by the CES through the SSA Career/Life Resource Centers, where they can access the Internet, borrow videotapes and books on family services, and attend seminars on family needs. Employees are also provided with information on how to use Family-Friendly

*The Social Security Administration (SSA) allows grandchildren or other related children being raised informally by employees to be covered as dependents for all of their insurance benefits as long as the child meets the IRS definition of "dependent," which means that the child resides in the employee's home for at least 8 hours a day, and the grandparent is providing more than 50% of the child's financial support.*

leave policies, volunteer leave transfer programs, and flexible and compressed work schedules to assist with their dependent care responsibilities.

For more information about the SSA's grandparent support group, contact:

Tom Pugh or Sandy Seymour  
Center for Employee Services  
Social Security Administration  
West Highrise Building  
6401 Security Boulevard  
Baltimore, MD 21235  
(410) 965-0479  
tom.pugh@ssa.gov or sandy.seymour@ssa.gov

### **LARGE COMMUNICATIONS COMPANY: AT&T Work & Family Program**

AT&T's Work and Family Program is a combination of four family-friendly programs, which are made available to all AT&T employees. Employees who are raising grandchildren or other related children informally can take advantage of all but one of these programs. The adoption reimbursement program is intended only for employees who are adopting unrelated children. The four programs are described below:

#### **The AT&T Family Resource Program:**

Offers practical advice, useful materials, and referrals to local and national resources in the following areas to help employees better manage work and personal responsibilities:

- **Child Care & Parenting:** *Helps employees locate, evaluate, and manage quality child care and provides advice about parenting issues. Consultation is available for employees interested in adoption as well as on issues concerning parenting adopted children.*
- **Education & Schooling:** *Helps employees with educational issues for school-age children, including post high school education.*

- **Resources for Seniors:** *Helps employees locate, evaluate and manage quality elder care. Consultation is available on a variety of subjects related to aging.*
- **Adult Disability:** *Helps employees locate, evaluate and manage quality care for relatives with mental, physical, emotional, or sensory disabilities. Consultation is available on a wide range of related subjects.*
- **Caring for Yourself:** *Offers practical advice on topics such as empty nest concerns, stress management, and adapting to shift work.*

#### **The AT&T Family Care Development Fund:**

Is a grant-making program that was created to build the supply and improve the quality of community child and elder care services available to AT&T employees. This program, which awarded nearly \$47 million from 1990-2001, is jointly administered by AT&T and its unions, the Communication Workers of America and the International Brotherhood of Electrical Workers. It includes the following grant programs:

- **Child Care Grant Program:** *Provides funding for a wide range of child care projects including expansion grants, start-up of new programs, and quality improvement initiatives.*
- **Elder Care Grant Program:** *Provides funding for a wide range of elder care projects including expansion grants, start-up of new programs, and quality improvement initiatives.*
- **Mini-Grant Program:** *Provides funding for training and/or equipment that will enhance the quality of child and elder care programs.*
- **Family Child Care Quality Improvement Grant Program:** *Provides funding for training and/or equipment that will enhance the quality of child care provided in an individual's home to the children of AT&T employees.*

***The Adoption Reimbursement Program:***

Provides employees up to \$3,000 for expenses associated with legally adopting a child not related by blood, who is under 18 years of age.

***The AT&T Flexible Work Arrangements Programs:*** Supports the Flexible Working Arrangements listed below, business needs permitting and with appropriate approval:

- *Flexible Hours*
- *Incremental options for Flexible Excused Workday/Management Personal Day*
- *Compressed Work Schedules*
- *Part-time Employment/Job-Sharing*
- *Gradual Return to Work from Care of Newborn/Newly Adopted Child*
- *Leave and Family Care Leave*
- *Telecommuting (Not currently provided for in union bargaining agreement.)*

For more information about AT&T's Work and Family Programs, contact:

Alan Youngblood  
AON Human Capital Services  
Director of AT&T EAP and Work Family Programs  
10 Independence Blvd  
Warren, NJ 07059-6747  
908-605-3791  
ayoungblood@att.com

**LARGE AEROSPACE AND DEFENSE****COMPANY:*****Northrop Grumman Corporation***

Northrop Grumman Corporation's Electronic Systems Sector, headquartered in Baltimore, Maryland, designs, develops and manufactures defense electronics. The company offers a wide variety of benefits packages through its Employee and Family Assistance Program, including a

kinship care support group. This support group is open to any employee who has the responsibility of raising a related child. Advertisements for the group are posted on bulletin boards in break rooms, as well as on Northrop Grumman's intranet, website, and weekly companion newsletter. The group meets on a monthly basis for hour-long discussions on topics that relate to kinship care. Occasionally, guest speakers are brought in to lead discussions on various topics, such as legal issues, financial supports, and educational issues.

A legal relationship is necessary for relative caregivers to include the children they raise as dependents on Northrop Grumman's medical insurance policies. However, many of the benefits packages have several other programs that are useful to these families. Furthermore, all of these programs could be replicated by other employers and made to include informal caregivers. Most Northrop Grumman employee' packages include:

- ***Employee Assistance Package:*** *A professional, confidential counseling service that can help employees and their family members resolve personal issues and problems.*
- ***Flexible Spending Account (FSA):*** *Two types of FSAs. One type can help pay for certain health care expenses; the other helps pay for dependent day care expenses. Both accounts allow the employee to use before-tax dollars to save money.*
- ***Health Care FSAs:*** *This account enables employees to use before-tax dollars to pay for certain non-covered medical, dental, vision, hearing, and other health care expenses. Eligible expenses include co-payments, deductibles, coinsurance amounts, and amounts paid over plan limits.*

- **Dependent Day Care FSAs:** *This account enables employees to use before-tax dollars to pay for day care for children under age 13 and qualifying older dependents (including eligible dependent parents).*

To find out more about Northrop Grumman's relative caregiver support group or its employee benefits packages, contact:

Jim O'Hair  
Employee and Family Assistance Program  
Northrop Grumman Corporation  
Post Office Box 746  
MS 1161  
Baltimore, MD 21203  
(410) 765-3327

### **NATIONAL NON-PROFIT: Casey Family Programs**

Casey Family Programs is a national operating foundation that supports children, youth and families through local and national direct service programs, advocacy initiatives and collaborations with other organizations and agencies. Casey services include long-term foster care, adoption, guardianship, kinship care, and family reunification (reuniting children with birth families). Casey is also committed to helping youth in foster care make a successful transition to adulthood.

Casey offers medical, dental, and vision to all eligible employees and their dependents. Casey's primary insurance provider is Mutual of Omaha. Casey offers free life insurance, long-term disability, accidental death and dismemberment, and travel accident insurance to all eligible employees. Casey also offers employees FSAs for both non-reimbursable medical expenses and dependent care. In addition to insurance benefits, Casey makes an Employee

Assistance Program (EAP) available to all employees and their family members. Grandchildren and other relative children, permanently living with and being raised by Casey employees are considered eligible dependents for the medical, dental, vision, FSAs, and EAP plans.

Magellan is the provider for Casey's EAP. The EAP provides a confidential resource outside of the workplace for all Casey employees and their children and household members to get help, as needed, in addressing a variety of personal matters including, but not limited to:

- *Adult relationships*
- *Parenting*
- *Chemical dependency*
- *Stress*
- *Depression*
- *Financial issues*
- *Legal issues*
- *Child and elderly care*
- *Health*

*The EAP provides:*

- *Toll free number for employees to call, which is staffed 24 hours a day, 365 days a year by a team of client services representatives.*
- *Legal Consult Line, which refers employees to lawyers at discounted rates. Attorneys are also available to provide free assistance by phone for a wide range of common legal problems. This service could be very useful to relative caregivers who are seeking custody or guardianship of the children they are raising.*
- *Child Care Referral, which provides access to a national network to help locate in-home family daycare providers, daycare centers, and pre-school programs. It provides employees with*

written information that will help them evaluate their children's child care options, specific details on 3-4 child care providers, and on-going assistance until the children's child care needs are met.

- *Elder Care Referral Services, which helps employees deal with every aspect of caring for the elderly.*
- *Secure Health Nurse Advisory Line, which is designed to make health and medical decisions less overwhelming for employees. Nurses are available to discuss almost any non-emergency health concern. In addition, the nurse can research options for care and help make doctors appointments more productive.*

For more information about Casey Family Programs' employee benefits package, contact:

Kay Manekas  
Human Resources  
Casey Family Programs  
1300 Dexter Ave, N  
Seattle, WA 98109  
(206) 352-4221  
kmanekas@casey.org

### **MEDIUM SIZED UNIVERSITY: Johns Hopkins University**

Johns Hopkins University is a research university, based in Baltimore, Maryland. The university employs more than 25,000 people in full-time, part-time, and temporary positions, and is one of Maryland's five largest employers.

Johns Hopkins has a comprehensive employee benefits package, including core benefits and a flexible compensation program called Personal Benefit Elections, which has four main goals: (1) to help protect employees and their families from financial loss in case of illness, injury, unemployment, disability, or death; (2) to

help employees build financial security for the present and future; (3) to provide opportunities for employees' education and personal needs; and (4) to provide services for employees and their families.

The core benefits are those that every employee gets that are either no-cost, basic benefits, such as sick leave and unemployment compensation, or those they can buy at group rates, such as long term care insurance. These benefits are continuous and are not elected annually. Personal Benefit Elections are those benefits elected annually, such as medical plans and FSAs. The cost sharing formula is based on current salary, and eligibility is based on full-time employment.

The core benefits for most full-time employees at Johns Hopkins fall into four categories that reflect these goals:

#### **Protection, which includes:**

- *Worker's compensation*
- *Long-term disability insurance*
- *Unemployment compensation*
- *Travel accident insurance*
- *Group long term care insurance*

#### **Security, which includes:**

- *Pre-retirement planning*
- *403(b) retirement plan*
- *Credit union*
- *U.S. savings bonds (Employees can elect to have deductions made from credit union account toward purchase of U.S. Savings Bonds.)*

#### **Opportunity, which includes:**

- *Tuition grant*
- *Tuition reimbursement*
- *Dependent care programs*

- *Adoption assistance*
- *Pre-tax Commuting-to-Work program*
- *Vacation and Holidays*
- *Leave*

**Services**, which include:

- *Faculty and staff assistance program*
- *WORKlife programs*

The University's Personal Benefit Elections package has two categories:

**Protection**, which includes:

- *Medical plans*
- *Dental plans*
- *Life insurance*
- *Personal accident insurance*
- *Dependent life insurance*
- *Short-term disability insurance*

**Security**, which includes:

- *Health care flexible spending account*
- *Dependent care flexible spending account*
- *Cash (Each year, full-time university employees are given a certain amount of Benefit Dollars that can be used to*

*purchase benefits or to fund an FSA. Any unspent Benefit Dollars may be converted into cash that will be received by the employees as taxable income over the course of the year.)*

A grandchild or other related child being raised informally by an employee of Johns Hopkins would be covered as a dependent for all of the employee benefits mentioned above as long as the child meets the IRS definition of "dependent," which means that the child resides in the employee's home for at least 8 hours a day, and the grandparent is providing more than 50% of the child's financial support.

For more information about the Johns Hopkins University Benefits Program, contact:

Sandra Cobb  
 WORKlife Programs  
 The Johns Hopkins University  
 1101 East 33rd Street, Suite C100  
 Baltimore, MD 21218  
 443-997-5483  
 scobb@jhu.edu

Or:  
 University Benefits  
 410-516-7770

## Public Benefits

There are many public benefits programs available to grandparents and other relatives raising children. The services these programs can provide include financial assistance, medical insurance, and supportive services. Often, however, relative caregivers are eligible to apply for these benefits on behalf of the children they are raising, but are uninformed about the programs or do not know how to apply for them. One low-cost service that human resources personnel could provide for these families is information about these programs and how to apply for them.

The public benefits available to grandparents and other relatives and the children they raise vary from state to state, so it is important to consult the particular state in which one is seeking benefits. However, here are some of the major, federally-funded programs that are available in each state:

### SUPPLEMENTAL SECURITY INCOME (SSI)

SSI is an important source of assistance for grandparents and other relatives raising blind or disabled children. This program, administered by the U.S. Social Security Administration, provides a cash benefit to the child. To qualify for benefits, the child must be under 18 and meet the SSI disability, income, and asset criteria.

### SOCIAL SECURITY DEPENDENTS BENEFITS

Children under the age of 18 are eligible for Social Security benefits under Old-Age Survivors and Disability Insurance (OASDI) if the child's parent is collecting retirement or disability insurance benefits, or if the parent is deceased and was either fully or currently

insured at the time of death.

Approximately three million children receive these benefits. Grandparents and other relatives can apply for benefits on behalf of the child based on the work record of the child's parent.

Children being raised by their grandparents **may** qualify for these benefits as a "dependent child" based on a grandparent's work record [cut from here] if **one of the following applies**:

- *the child's natural or adoptive parents are deceased or disabled, **or***
- *The child's natural or adoptive parents are deceased or disabled, **or***
- *The child was legally adopted by the grandparent and at the time of the grandparent's death, the child's natural parent was not living in the same household and making regular contributions to the child's support.*

In addition to the above, to be considered dependent on the grandparent, the child **must also meet all of the following requirements**:

- *Must have begun living with the grandparent prior to turning 18 years old, **and***
- *Must have lived with the grandparent in the United States, **and***
- *Must have received at least one-half of their support from the grandparent.*

The above stipulations only apply to children being raised by their grandparents. Children **being raised by other relatives** can qualify for dependent benefits **only** if they are legally adopted by the relative caregiver.

For more information about SSI or Social Security benefits for grandchildren, contact:

Social Security Administration  
Office of Public Inquiries  
Windsor Park Building  
6401 Security Blvd.  
Baltimore, MD 21235  
1-800-772-1213  
<http://www.ssa.gov>

### **TEMPORARY ASSISTANCE TO NEEDY FAMILIES (TANF) CHILD ONLY**

Historically, Aid to Families with Dependent Children (AFDC) was the largest single source of public assistance for grandparents and other relatives raising children. In addition to cash benefits, AFDC eligibility conferred automatic eligibility for other benefits. This changed in 1996 with the enactment of the Personal Responsibility and Work Opportunity Reconciliation Act (PRWORA). The PRWORA repealed AFDC, replacing it with the Block Grant for TANF, and turned over administration of the program to the States. The PRWORA also changed the eligibility requirements for a number of other government support programs.

**The TANF Child-Only Grant:** The “child-only” grant provides benefits solely for the children in the family. The adults in the family are not counted as part of the assistance unit. These grants allow grandparents and other relatives raising children to receive money through TANF for the children in their care. However, since the adults are not counted as part of the assistance unit, the child-only grants are less than TANF grants in which the whole family is included. Work requirements and time limits do not apply to child-only grants, as they do for grants on which the adult is included.

**Child Support Enforcement:** The PRWORA requires states to strengthen their child support enforcement efforts and recover any public assistance dollars that were paid on behalf of a child from the parent who failed to support that child. This requirement has serious implications for grandparents and relative caregivers. A relative caregiver no longer chooses whether to pursue child support. Before enactment of the PRWORA, grandparents were exempt from cooperating with support enforcement efforts if they could establish that a parent presented a danger to either the grandparent or the grandchild. Federal law no longer defines a “good cause” refusal to cooperate. Each state defines “good cause” for itself and establishes its own strategies for pursuing child support. Caregivers should be aware of the child support requirements before seeking benefits, because they may not want to set in motion a chain of events that can result in the incarceration of the child’s parent or the loss of the parent’s professional license.

For more information about TANF Child-Only, contact:

Administration for Children and Families  
370 L’Enfant Promenade SW  
Washington, DC 20447  
<http://www.acf.dhhs.gov/programs/ofa/>  
To find contact information on your state Human Services Administrator, go to:  
[http://www.acf.dhhs.gov/programs/ofa/hs\\_dir2.htm](http://www.acf.dhhs.gov/programs/ofa/hs_dir2.htm)

### **MEDICAID**

Medicaid is a national health insurance program that covers most basic health care for children, including doctor visits, prescriptions, and hospital costs. Most states will not count a grandparent- or other relative-caregiver’s income or the value of his or her assets (such as a house or car) in determining a child’s income

eligibility for Medicaid. In addition, most states do not require grandparent- and other relative-caregivers to have court-ordered legal custody or guardianship to apply for Medicaid on behalf of the children they are raising. (Children's Defense Fund, 2001)

All children who are eligible for Medicaid are also eligible for the Early and Periodic Screening, Diagnosis, and Treatment (or EPSDT) program. EPSDT provides children with preventive testing, health screenings, and regular check-ups. It also covers the cost of comprehensive treatment for most problems that are found in these EPSDT check-ups, including treatment for mental health conditions. Optional benefits for Medicaid vary considerably from state to state. (Children's Defense Fund, 2001)

The Children's Defense Fund (CDF) has conducted a nationwide survey of state agencies that administer Medicaid and the Children's Health Insurance Program in order to find out how these programs are serving grandparents and other relatives raising children. The results of this survey have been published in a report called "Healthy Ties: Ensuring Health Coverage for Children Raised by Grandparents and Other Relatives." They also published a companion guide specifically for caregivers, called "Healthy Ties: The Grandparent's and Other Relative Caregiver's Guide to Health Insurance for Children." Both are available from CDF free of charge, and are available for download on their website at <http://www.childrensdefense.org>.

CDF's "Healthy Ties" report reveals that in some states, depending on their relationship to the children and/or income, relative caregivers may encounter some difficulty obtaining Medicaid benefits for the children they care for.

Virginia requires caregivers to have legal guardianship; to have initiated legal guardianship proceedings; or to have written permission from the children's parents to apply for Medicaid. In Wyoming, the income of the caregiver is counted in determining Medicaid benefits for the child. In both Oregon and Tennessee, relative caregivers are required to prove a blood relationship and/or full-time caregiver status with documentation in order to obtain Medicaid benefits for the children in their care. CDF has information about each state's eligibility requirements for Medicaid at [http://www.childrensdefense.org/hs\\_chipst\\_u.php](http://www.childrensdefense.org/hs_chipst_u.php). Another good website that has state specific information about Medicaid is <http://www.insurekidsnow.gov>.

For more information about the Medicaid program, contact:

The Centers for Medicare and Medicaid Services  
7500 Security Boulevard  
Baltimore, MD 21244-1850  
(410) 786-3000  
<http://cms.hhs.gov/medicaid/>

### **CHILDREN'S HEALTH INSURANCE PROGRAM**

The Children's Health Insurance Program (CHIP) provides health insurance coverage for uninsured children in families with incomes too high to qualify for Medicaid, but who cannot afford the high cost of private health insurance. Most states will not count a grandparent- or other relative-caregiver's income or the value of his or her assets (such as a house or car) in determining a child's income eligibility for CHIP (see below for exceptions). In addition, most states do not require grandparent- and other relative-caregivers to have court-ordered legal custody or guardianship to apply for

CHIP on behalf of the children they are raising (see below for exceptions). (Children's Defense Fund, 2001)

Depending on the state, CHIP usually covers most basic health care services such as regular check-ups, immunizations, hospital care, prescription drugs, dental care, and eyeglasses. Unfortunately, every state's CHIP program does not cover all necessary specialized health services or may greatly limit the use of services, such as certain dental procedures and some medical equipment. (Children's Defense Fund, 2001)

States have a great deal of flexibility to set eligibility rules, define covered benefits, determine subsidy levels, set payment rates, select health plans, and use managed care. CHIP permits states to cover only targeted low-income children and to establish additional eligibility standards, including limiting the geographic areas served by program, imposing state residency requirements, setting age limits lower than 19, and establishing time limits for coverage. The state residency requirements can prove problematic for grandparent and other relative caregivers who are temporarily caring for a child who has moved from another state. (Children's Defense Fund, 2001)

CDF's "Healthy Ties" report reveals that in many states, depending on their income and/or relationship to the children, relative caregivers may have some difficulty obtaining CHIP benefits for the children in their care. Virginia requires caregivers to have legal guardianship or written permission from the children's parents to apply. Both Florida and Montana require that relative caregivers have legal guardianship of the children in their care to enroll the children in CHIP. The following states count the income of

relative caregivers when determining CHIP benefits for the children in their care: Colorado, Florida, Montana, Nevada, and Pennsylvania. Oregon and Tennessee require relative caregivers to prove a blood relationship and/or full-time caregiver status with documentation in order to obtain CHIP benefits for the children in their care. CDF has information about each state's eligibility requirements for CHIP at

[http://www.childrensdefense.org/hs\\_chipstu.php](http://www.childrensdefense.org/hs_chipstu.php). Another good website that has state specific information about CHIP is <http://www.insurekidsnow.gov>.

For more information about CHIP, contact:

The Centers for Medicare and Medicaid Services  
7500 Security Boulevard  
Baltimore, MD 21244-1850  
(410) 786-3000  
<http://cms.hhs.gov/schip/>

### **EARNED INCOME TAX CREDIT**

This credit is a supplement to the income of working individuals with children. It is available to grandparents and other relatives only if they work and have at least one "qualifying child" living with them. To qualify, the relative and child must live in the same home for more than six months of the year and their home must be in the United States. This tax credit can be particularly useful because, unlike other tax credits, the relative gets a refund even if no income tax is owed.

The Casey National Center for Resource Family Support (CNC) has published a Federal tax benefits booklet that highlights the EITC, in addition to other deductions, exemptions, and tax credits of particular interest to foster and adoptive families and kinship caregivers. Corporations wishing to distribute the

booklet can edit it by adding relevant information about their state, such as a state earned income tax credit, and can include any desired graphic designs, logos, or clip art. You can access the booklet on the CNC web site at [http://www.casey.org/cnc/support\\_retention/federal\\_tax\\_benefits.htm](http://www.casey.org/cnc/support_retention/federal_tax_benefits.htm). Also available for download on the CNC web site is a sample newsletter article about tax benefits that employers can edit and include in their own newsletters, as well as a check stuffer that can be distributed in advance of the newsletter article or booklet.

Please note that available benefits will vary depending on several circumstances: the types and amounts of payments families receive from agencies; amount of family earned income; and family size.

For more information about the EITC and how relative caregivers can qualify, contact:

Casey Family Programs National Center for Family Support  
1808 Eye Street, NW, 5th Floor  
Washington, DC 20006  
(202) 467-4441  
888-295-6727  
cncinfo@casey.org  
<http://www.casey.org/cnc/>

### **NATIONAL FAMILY CAREGIVER SUPPORT PROGRAM**

The National Family Caregiver Support Program (NFCSP) is a program administered by the U.S. Department of Health and Human Services' Administration on Aging (AoA). It provides five categories of supportive services to grandparents and older individuals aged 60 and older who are relative caregivers of children, in addition to family caregivers of individuals aged 60 and older. The money for the supportive

services goes from AoA to the states. The states in turn fund local Area Agencies on Aging (AAAs). The AAAs actually provide the support services to the caregivers or contract with other local service providers for their provision. AAAs may use the funds to provide any and all of the five categories of support services authorized by the NFCSP to relative caregivers.

The NFCSP defines "grandparent or older relative who is a relative caregiver" to mean:

*a grandparent or step-grandparent of a child, or a relative of a child by blood or marriage, who is 60 years of age or older and –*

- *lives with the child;*
- *is the primary caregiver of the child because the biological or adoptive parents are unable or unwilling to serve as the primary caregiver of the child; and*
- *has a legal relationship to the child, such as legal custody or guardianship, or is raising the child informally.*

The five categories of support services delineated in the NFCSP are:

- (1) **information** to caregivers about available services;
- (2) **assistance** to caregivers in gaining access to the services;
- (3) **individual counseling, organization of support groups, and training caregivers** to assist them in making decisions and solving problems relating to their caregiving roles;
- (4) **respite care** to enable caregivers to be temporarily relieved from their caregiving responsibilities; and
- (5) **supplemental services**, on a limited basis, to complement the care provided by caregivers.

In providing these services, states are

to give priority to older individuals with the greatest social and economic need. Employers can direct their employees who are over 60 and raising grandchildren or other related children to their local AAA to find out if they are providing any of these categories of support.

GU has published a user-friendly guide and fact sheet on the NFCSP and its inclusion of grandparents and other relatives raising children. The guide outlines the provisions of the NFCSP in detail and includes descriptions of programs that are providing services under each of the allowable categories. Both of these publications are available and can be downloaded at no cost at <http://www.gu.org>.

For more information about the NFCSP, contact:

Administration on Aging  
330 Independence Avenue, SW  
Washington, DC 20201  
[aoainfo@aoa.gov](mailto:aoainfo@aoa.gov)  
<http://www.aoa.gov>

Call (202) 619-7501 for AoA's National Aging Information Center – for technical information and public inquiries

Call (800) 677-1116 for the Eldercare Locator from 9:00AM to 6:00PM (EST) – to find services for a person aged 60 and older in his or her locality



## *Action Steps/Recommendations*

Employers, insurance professionals, and advocates can take the following action steps to improve the quality of life in the workplace for grandparents and other relatives raising children:

- *Employers are encouraged to consider the needs of all types of families and to be inclusive in their employee benefits packages. Employers can choose insurance policies that allow employees to claim the related children they raise, with or without a legal relationship, as dependents. Employers may also follow suit when designing their work/life benefits, by researching model family-friendly programs, like the ones in this guide, and replicating all or parts of them.*
- *The business community needs to be educated about the numbers and needs of relative-headed families. Employers need to know that often the situations are permanent, even if the caregivers do not have legal custody or guardianship.*
- *If an employer contracts with an outside agency to provide an Employee Assistance Program or Work/Life Program, the employer may request information on relative caregiving. Outside contractors can often provide employers with publications, resource guides, and other helpful materials that can be disseminated to employees. Nonprofit agencies like Generations United can also provide materials and make speakers available.*
- *When employers offer incentives, such as family days, they can encourage employees to bring the children they are raising, rather than just “their children.”*
- *The National Association of Insurance Commissioners (NAIC) could develop a model definition of dependency for state insurance regulators to follow, which includes grandchildren and other related children without a legal relationship as dependents. The Grandparents Raising Grandchildren Assistance Act, introduced in 1993 by Senator William S. Cohen, called for such a definition but it was never passed and the NAIC did not develop such a model. New legislation to this effect may need to be introduced.*
- *In order to more fully support grandparents and other relatives raising children, employers must take a more active role in seeking out the relative caregivers they employ. Most human resources personnel interviewed for this survey did not know how many employees were raising relatives’ children.*

## Conclusion

The results of GU's corporate human resources survey indicate that corporations' benefits packages have not kept pace with the increase in these non-traditional families. All of the corporations surveyed said that some type of legal relationship was required in order for grandparent- or other relative- caregivers to include the children they raise on their medical and/or dental policies. Of the 44 corporations that offered dependent care accounts to employees to pay for child care with pre-tax dollars, only one allowed informal relative caregivers to use these accounts. With child care and health care being two of the most important benefits a corporation can offer, this is problematic for these families. The good news is that most corporations had employee assistance/counseling programs and most allowed informal relative caregivers to use these services. None of the corporations surveyed, however, indicated that they had any employee services specifically targeted at grandparents and other relatives raising children.

The factors contributing to relative caregiving, such as parental drug abuse, divorce, poverty, mental illness, and incarceration, show no sign of decreasing. In addition, people are living longer and retiring later. It would follow that the number of grandparents and other relatives raising children who are in the workplace will continue to rise. If these current trends continue, the number of grandparents and other relatives raising children will continue to increase and their caregiving issues will become more pressing for corporations and insurance companies. The business community will be forced to respond to these non-traditional families in order to retain

employees and maintain a healthy, balanced working environment.

Many corporations have model employee benefits packages that include grandchildren and other related children, being raised informally by employees, as dependents. In addition, there are many public benefits available to these families that relative caregivers may not be aware of. Some model benefits packages and public benefits programs have been highlighted in this guide so that employers may use the information to better support their employees who are grandparents and other relatives raising children.

GU, in collaboration with AARP State Legislation Department and Grandparent Information Center, has developed a training model on the issues facing grandparents and other relatives raising children. The training model has been used to educate community service providers, support group leaders, and other interested participants about laws, legislation, and program models that support grandparents and other relatives raising children, in addition to preparing them to create supportive public policies and programs where they are lacking. The model can be adapted for use with human resources departments of corporations or organizations of any size, in order to increase their awareness towards grandparent families and other caregivers.

For more information about training and technical assistance available through GU, contact their National Center on Grandparents and Other Relatives Raising Children at (202) 638-1263 or [gu@gu.org](mailto:gu@gu.org). You can also find information about available training and technical assistance materials on GU's website at <http://www.gu.org>.



## National Resources

Below are some of the national organizations that work on the issue of grandparents and other relatives raising children:

### GENERATIONS UNITED

Generation United's (GU's) National Center on Grandparents and Other Relatives Raising Children publishes and disseminates publications, tracks state laws and programs, educates federal policy makers, and provides training and technical assistance to direct service providers and other professionals working with the families. GU receives funding from and partners with the U.S. Administration on Aging (AoA) to provide training and technical assistance to the aging network on the needs of grandparents and other relatives raising children and how to provide services to them. GU also partners with the Brookdale Foundation Group to establish KinNET, a national network of 30 support groups for relatives caring for kin in foster care, and to replicate Brookdale's Relatives As Parents Program (RAPP) in ten mental health agencies around the country. GU is receiving funding from the Children's Bureau of the U.S. Department of Health and Human Services (DHHS) for KinNET, and from the Center for Mental Health Services at DHHS for the replication program.

Generations United  
122 C Street, NW, Suite 820  
Washington, DC 20001  
(202) 638-1263  
gu@gu.org  
<http://www.gu.org>

### AARP

The AARP Grandparent Information Center (GIC) provides information and referral, including a database of grandparent support groups and agencies

that support grandparents and other relatives raising children. The GIC also provides free newsletters, print publications, technical assistance, advocacy in conjunction with AARP's legislation department, research, and training.

AARP  
Grandparent Information Center  
601 E Street, NW  
Washington, DC 20049  
(202) 434-2296  
1-800-424-3410  
gic@aarp.org  
<http://www.aarp.org>

### BROOKDALE CENTER ON AGING

The Grandparent Caregiver Law Center at the Brookdale Center on Aging of Hunter College provides legal information to grandparents and professionals, and publishes analyses of the policy needs of grandparent caregivers. The Center offers presentations, telephone consultations, educational materials, and trainings for both grandparents and professionals, including Continuing Legal Education (CLE) trainings for lawyers.

Brookdale Center on Aging  
Grandparent Caregiver Law Center  
1114 Avenue of the Americas  
New York, NY 10036  
(646) 366-1000  
info@brookdale.org  
<http://www.brookdale.org>

### THE BROOKDALE FOUNDATION

The Brookdale Foundation has a Relatives as Parents Program (RAPP) that began in 1996 and focuses on informal caregivers, i.e., those caring for related children outside of the formal foster care system. The program awards seed grants of \$10,000 over a two-year period to local agencies and state agencies. There are

currently 90 local programs and 32 different State agencies that participate in the RAPP Network and provide extensive services to relative caregivers in 41 states. To apply for a Brookdale Foundation RAPP grant, contact them at the address or phone number provided below. Brookdale's requests for funding are available in the late fall (November) and are due in the late winter (January or February).

Brookdale Foundation  
125 East 56th Street  
New York, NY 10022  
(212) 308-7355  
BkdlFdn@aol.com  
<http://www.brookdalefoundation.org>

### **CASEY FAMILY PROGRAMS NATIONAL CENTER FOR RESOURCE FAMILY SUPPORT**

Casey Family Programs National Center for Resource Family Support (CNC) is the national information and referral arm of Casey Family Programs (CFP), a national operating foundation that supports children, youth and families through local and national direct service programs, advocacy initiatives and collaborations with other organizations and agencies. CNC exists to serve two groups: resource families who provide foster care, kinship care or adoption, and agencies, both public and private, that offer foster care, kinship care and adoption services to children, youth and their families. They provide information, technical assistance, written materials, and referrals.

Casey Family Programs National Center for Family Support  
1808 Eye Street, NW, 5th Floor  
Washington, DC 20006  
(202) 467-4441  
888-295-6727  
cncinfo@casey.org  
<http://www.casey.org/cnc/>

### **CHILD WELFARE LEAGUE OF AMERICA**

The Child Welfare League of America (CWLA) Kinship Care Services provides national leadership in the advancement of program and practice knowledge in the area of kinship care. Consultation, technical assistance and training are provided to public and private child welfare agencies across the country, as well as other national, state and local policy makers, providers, and caregiver organizations on kinship care policy, programs and practice. Also, a biennial National Kinship Care Conference is sponsored by CWLA Kinship Care Services.

Child Welfare League of America  
440 First Street, NW, Third Floor  
Washington, DC 20001  
(202) 638-2952  
<http://www.cwla.org>

### **CHILDREN'S DEFENSE FUND**

The mission of the Children's Defense Fund is to Leave No Child Behind © and to ensure every child a Healthy Start, a Head Start, a Fair Start, a Safe Start, and a Moral Start in life and successful passage to adulthood with the help of caring families and communities. CDF provides information and resources on issues facing children raised by kin inside and outside of the child welfare system with special emphasis on how community and faith-based organizations can support kinship care families. CDF's kinship care publications are available on its website.

Children's Defense Fund  
25 E Street, NW  
Washington, DC 20001  
(202) 628-8787  
cdfinfo@childrensdefense.org  
<http://www.childrensdefense.org>

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## Appendix A

### **Corporate Human Resources Survey: Grandparents and other relatives raising children**

#### **BACKGROUND:**

5.4 million children in the United States are living in their grandparents and other relatives' homes with or without their parents present. Of these children, 1.4 million are being raised solely by their grandparents with no parents present and another 700,000 are being raised solely by other relatives, such as aunts or uncles. (U.S. Bureau of the Census, 1998.) In the last twenty-five years, there has been a dramatic increase in the number of these families. The reasons for this increase are varied, but parental substance abuse, incarceration, death, and HIV/AIDS are some of the primary ones. Because of these varied reasons, any relative can suddenly find him or herself raising children. According to the U.S. Bureau of the Census, grandparents raising grandchildren are in each major region of the country and are found in the inner-cities, suburbs and rural areas. These relatives are keeping families together and serving as a safety net to keep children out of the formal foster care system.

The vast majority – 80 percent – of these grandparent caregivers are under age 65. (U.S. Bureau of the Census, 1997). Many of these caregivers are still in the workforce and are quietly raising their children's children or other relatives, such as nephews or nieces, without their employer's knowledge or any government involvement. These caregivers, however, often face obstacles in raising the children; for example, they may be unable to place the children on their medical insurance policies or to access workplace

childcare.

These obstacles can be even greater if the relative caregiver lacks a legal relationship, such as legal custody or guardianship, with the children they are raising. Some employers and insurance companies require legal custody, guardianship or adoption in order for a child to be covered by a relative caregiver's health insurance. Most caregivers, however, do not want a legal relationship with the children they are raising. Although many of these caregivers sense that the arrangement is permanent, they hope that the children will be raised by the parent(s) at some point in the future. For these caregivers to establish a legal relationship with the children, they must bring a legal proceeding against the parents, one of whom is their relative. These proceedings are usually lengthy and emotionally difficult for everyone involved. The court must reach conclusions about the fitness of the parents and the "best interests" of the child. These conclusions – and the entire process – can strain family relationships, rather than keep the family together.

Caregivers should not be forced to sue relatives for legal relationships with the children nor should they be discouraged or punished for assuming the responsibility of raising children. We at Generations United (GU) and the American Society on Aging's (ASA) Business Forum on Aging (BFA) want to raise awareness concerning the number of these caregivers in the workforce and encourage employers to help support their employees who are raising relatives' children. GU and the BFA are conducting this survey to gather data on how employers throughout the country are

supporting these caregivers and to develop model policies and practices. For purposes of this survey, the term “grandparents and other relatives raising children” refers to families headed by grandparents or other non-parental relatives, such as an aunts or uncles, who are the primary caregivers of children who live with them.

We appreciate your assistance with this survey. Should you have any questions, please contact either Ana Beltran, Director of GU’s National Center on Grandparents and Other Relatives

Raising Children at [abeltran@gu.org](mailto:abeltran@gu.org) or Maggie Biscarr, Assistant Director, at [mbiscarr@gu.org](mailto:mbiscarr@gu.org). Ana and Maggie can also be reached at (202) 638-1263. For more information about grandparents and other relatives raising children, visit GU’s web site at [www.gu.org](http://www.gu.org).



## ***Medical Insurance and Dental/Vision Benefits:***

(1) What definition of “dependency” does your company use for purposes of the medical insurance offered to its employees?

(a) Does your company use different categories of “dependency” (e.g., class 1 and 2) with different corresponding employee contribution rates?

Yes  
 No

If yes, what are the categories and rates?

(b) Can grandparents and other relatives raising children informally, i.e., without adoption, legal custody or guardianship, include these children in their medical insurance coverage?

Yes  
 No

*If no, please answer question (c).*

*If yes, please proceed to question (2).*

(c) Which of the following legal relationships must grandparents or other relatives raising children have with these children in order for the children to be included in the medical insurance coverage?

Adoption  Other, please explain  
 Guardianship  
 Legal Custody

(2) If your company offers dental and/or vision benefits, is the definition of “dependency” different from the one used for medical insurance?

Yes  
 No

If yes, what is it?

*If the answer is no, you may skip (a)-(b) and resume with question (3).*

- (a) Can grandparents and other relatives raising children informally, i.e., without adoption, legal custody or guardianship, include these children in dental and/or vision benefits?

Yes  
 No

*If no, please answer question (b).  
If yes, please proceed to question (3).*

- (b) Which of the following legal relationships must grandparents or other relatives raising children have with those children in order for the children to be eligible for dental and/or vision benefits?

Adoption  Other, please explain  
 Guardianship  
 Legal Custody

**CHILD CARE SERVICES:**

- (3) Does your company provide its employees with childcare services or with financial assistance to pay for such services?

Yes  
 No

*If the answer is no, you may skip (a)-(c) and resume with question (4).*

- (a) What definition of “dependency” does your company use in order for employees to access childcare services or financial assistance to pay for such services?

- (b) Can grandparents and other relatives raising children informally, i.e., without adoption, legal custody or guardianship, access childcare services or financial assistance to pay for such services?

Yes  
 No

*If no, please answer question (c).*

*If yes, please proceed to question (4).*

- (c) Which of the following legal relationships must grandparents or other relatives raising children have with those children in order to access child care services or financial assistance to pay for such services?

Adoption  Other, please explain  
 Guardianship  
 Legal Custody

- (4) Does your company make dependent care accounts available to its employees in order to pay for childcare costs with pre-tax dollars?

Yes  
 No

*If the answer is no, you may skip (a)-(c) and resume with question (5).*

- (a) What definition of “dependency” does your company use in order for employees to be able to use dependent care accounts?

- (b) Are grandparents and other relatives raising children informally, i.e., without adoption, legal custody or guardianship, able to use dependent care accounts?

Yes  
 No

*If no, please answer question (c).*

*If yes, please proceed to question (5).*

- (c) Which of the following legal relationships must grandparents or other relatives raising children have with those children in order to use dependent care accounts?

Adoption

Other, please explain

Guardianship

Legal Custody

**EMPLOYEE ASSISTANCE/COUNSELING PROGRAMS:**

- (5) Does your company have an employee assistance/counseling program?

Yes

No

*If your answer is no, you may skip (a)-(c) and resume with question (6).*

- (a) Does that program allow grandparents and other relatives raising children to seek assistance for any problems they may face raising grandchildren or other relatives?

Yes

No

- (b) To your knowledge, do any grandparents and other relatives raising children access these programs to seek assistance for any problems they may face raising their grandchildren or other relatives?

Yes

No

- (c) Please provide an estimate of how many grandparents and other relatives seek assistance?

\_\_\_\_\_

**LEAVE POLICIES:**

- (6) Does your company have a leave policy for employees to care for children, such as a special category of leave for taking them to medical appointments or attending school functions?

Yes

No

If yes, briefly explain the policy.

*If the answer is no, you may skip (a)-(c) and resume with question (7).*

(a) If your company has such a policy, what definition of “dependency” does your company use for employees to be eligible for this leave?

(b) Are grandparents and other relatives raising children informally, i.e., without adoption, legal custody or guardianship, eligible for this leave?

Yes

No

*If no, please answer question (c).*

*If yes, please proceed to question (7).*

(c) Which of the following legal relationships must grandparents or other relatives raising children have with these children in order to be eligible for this leave?

Adoption

Other, please explain

Guardianship

Legal Custody

### **OTHER BENEFITS:**

(7) Is (Are) there any other employee benefit(s) available to parents that relate to their children?

Yes

No

If yes, briefly explain the benefit(s).

*If the answer is no, you may skip (a)-(b) and resume with question (8).*

- (a) Are grandparents and other relatives raising children informally, i.e., without adoption, legal custody or guardianship, eligible for these benefit(s)?

Yes

No

*If no, please answer question (b).*

*If yes, please proceed to question (8).*

- (b) Which of the following legal relationships must grandparents or other relatives raising children have with these children in order to be eligible for these benefit(s)?

Adoption

Other, please explain

Guardianship

Legal Custody

- (8) Does your company offer on-site support groups for grandparents and other relatives raising children?

Yes

No

- (9) Does your company offer any other benefits or have any other policies that provide assistance to grandparents and other relatives raising children?

Yes

No

If yes, what are they?

(10) Is there any other information you would like us to consider as part of this survey?

**GENERAL COMPANY INFORMATION:**

(11) What is your company name and principal address?

(12) Is the address of your company's human resources department different than the principal address?

Yes

No

If yes, what is it

(13) How many location(s) does your company have?

\_\_\_\_\_

- (14) Where are those location(s)?
  
  
  
  
  
  
  
  
  
  
- (15) How many employees work at each of your company's location(s)?

**GRANDPARENTS AND OTHER RELATIVES RAISING CHILDREN:**

- (16) For each of your company's location(s), how many of the employees are grandparents and other relatives raising children?
  
  
  
  
  
  
  
  
  
  
- (17) If you do not know exact numbers, provide a company-wide estimate and indicate which, if any, locations have more employees who are grandparents and other relatives raising children.

## *Endnotes*

<sup>1</sup> Originally, the Corporate Survey was conducted by GU, in collaboration with the American Society on Aging's (ASA's) Business Forum on Aging (BFA) as an online survey to be completed by members of the BFA. Only five online surveys were returned to GU. The next attempt to survey human resources personnel was through distributing surveys at a Society for Human Resources Management (SHRM) conference where GU shared a display table with the BFA. This response rate was low as well – only three were returned. Because these first two survey attempts were administered differently from the phone surveys, and because no phone follow-up was done, the results from these surveys are not included in the percentages cited in this publication. However, it is worth noting that though the responses on the email and written surveys were fairly consistent with those of the phone survey, there were a few notable differences in responses to the questions regarding child care services, dependent care accounts for child care, and employee counseling services. Three out of the eight corporations that responded to the surveys disseminated through ASA's BFA and the SHRM conference offered child care services to their employees, two of which allowed informal relative caregivers to access the services; only five out of the 51 corporations surveyed over the phone were offering child care services at the time of the survey, and of those five none of them allowed informal relative caregivers to access the services. Of the first eight surveyed, six offered their employees dependent care accounts for child care costs, and two of the six allowed informal relative caregivers to access those accounts; of the 51 corporations surveyed, out of the 44 that did offer these accounts, only one would allow informal relative caregivers to access them. Of the first eight, all corporations offered employee counseling services and allowed informal relative caregivers to access the services. One-half, or four of the eight, said that informal relative caregivers accessed the services. Of the 51 surveyed, 48 offered employee counseling services and 47 allowed informal relative caregivers to access the services. However, 49 of those corporations said that none of these caregivers access the services. Another notable difference between the two sets of surveys is that two out of the eight corporations surveyed through ASA's BFA and the SHRM conference answered the question about whether there was any other information they would like us to consider as part of the survey. One corporation's response was "Most [workplace] policies support the informal parent role. Most insurance companies won't recognize the role," and the other stated "The concept/potential of offering benefits to grandparents w/out 'official' custody is excellent." On the contrary, only two of the 51 corporations surveyed over the phone responded to that question, and both responded by giving toll-free numbers. It is difficult to infer anything from these differences, given that the sample size was relatively small in both cases. However, one explanation that could be offered is that the respondents who received copies of the survey had more of an opportunity to consider and research the answers to the questions than did those who answered the questions over the phone.

<sup>2</sup> Comparable statistics have not been extrapolated from more recent Census data on grandparents and other relatives raising children. Data were extrapolated for a paper published in 1998 by Lynne Casper and Kenneth Bryson of the U.S. Census Bureau, entitled "Co-resident Grandparents and Their Grandchildren: Grandparent Maintained Families."

<sup>3</sup> About half the states have medical consent laws, which differ in various ways. Differences include the types of treatment the caregiver can consent to (immunizations only, additional medical care, dental care, or psychological care), whether there must be a written document to confer consent authority, and whether consent can be accomplished orally. States that have medical consent laws include: AR, CA, CO, DE, DC, FL, GA, ID, IN, KS, LA, MD, MS, MO, NE, NM, NY, NC, ND, OK, PA, TX, UT, VA.

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<sup>4</sup> In cases where percentages do not add up to 100%, the remaining percentage did not answer that question.









122 C Street, NW • Suite 820 • Washington, DC 2001  
(202)638-1263 • Fax (202) 638-7555 • E-mail [gu@gu.org](mailto:gu@gu.org)  
<http://www.gu.org>