

# CHART

## Adoption and Guardianship for Children in Kinship Foster Care: Comparison Chart for New Jersey

This chart is designed to help kinship foster parents compare adoption and guardianship as two options that you and the children in your care can pursue to exit foster care and create permanent families in New Jersey.

While this chart is directed at kinship foster parents, it is also intended as a tool to help child welfare and other case workers assist kinship foster parents. Birth parents and older children may also find it helpful to review as part of their decision-making.

Generations United created this chart in collaboration with The Children’s Home Society of New Jersey. It is developed from Generations United’s National Comparison Chart and accompanying Brief on Adoption and Guardianship for Children in Kinship Foster Care, which are available at [www.grandfamilies.org](http://www.grandfamilies.org). The content on this chart should not be considered legal advice, but rather general information to help guide your decision. Anyone considering adoption or guardianship should consult with a local legal professional.



### RIGHTS AND RESPONSIBILITIES

#### ADOPTION

#### GUARDIANSHIP

<i>What are my legal rights and responsibilities for the child?</i>	You will become the parent in the eyes of the law forever. You have all rights and responsibilities for the child.	You will have most of the rights and responsibilities that come with caring for a child until the child reaches adulthood or the guardianship ends.
<i>What are the birth parents’ rights and responsibilities for the child?</i>	The birth parents’ rights are forever terminated.	Parents keep the rights to visit the child and to consent to adoption and/or name change.  Parents have an obligation to financially support the child if ordered by the court to pay child support.
<i>Do I have authority to access services for the child?</i>	As an adoptive parent, access to services for the child is the same as for any birth parent.	As a guardian, access to services for the child is typically the same as for any parent.

# RIGHTS AND RESPONSIBILITIES

## ADOPTION

## GUARDIANSHIP

*Can the child visit their birth parents?*

You will have the right to determine whether the child visits their birth parents. You may have an agreement in place as part of the adoption, and you should follow that. If you don't follow it, your adoption will not be invalidated but the birth parents may request a hearing in court.

The birth parents typically keep their right to visit the child. The court awarding guardianship often sets up terms for that visitation, which you must follow. You may have to supervise those visits.

*Can I change the child's last name?*

You can change the child's last name as part of the adoption process.

You cannot change the child's last name as part of the guardianship process.

*Is the child welfare agency still in our lives?*

Once you adopt, the child welfare agency will no longer be in your lives.

Once you obtain guardianship, the child welfare agency will no longer be in your lives.

If the child receives adoption assistance, you will need to complete a short annual form regarding the subsidy.

If the child receives guardianship assistance, you will need to complete a short annual form regarding the subsidy.

*Will we continue to be involved with the court?*

The case will be finalized. You are now the parent.

There will not be any scheduled court hearings. However, the birth parents can go to court and ask to have the child returned to them.

*Can the birth parents come back to claim the child?*

Birth parents cannot come back and claim the child. Their rights and responsibilities are terminated.

Parents can seek to have the child returned to them. They must show the judge that something has changed with them, the child or you as the caregiver and that the return is in the best interest of the child.

*Can the child end up back in foster care?*

Just like any child in the United States, the child welfare agency can remove the child from you in the event of abuse or neglect. You may be able to voluntarily surrender the child back to the agency. If you are considering such a serious step, you should consult with professionals in your area.

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*When does the legal relationship end?*

Adoption does not end - the child is permanently part of the family.

Guardianship ends when the child reaches adulthood, which is age 18 in New Jersey.

# FINANCIAL AND LEGAL ASSISTANCE

## ADOPTION

## GUARDIANSHIP

*Is there financial assistance to help meet the needs of the child?*

All states have adoption assistance for relatives adopting children with "special needs" from foster care. "Special needs" is defined broadly and 90 percent of all children adopted from foster care are eligible for adoption assistance. New Jersey has federal-funded (and state-funded) adoption assistance. The rate cannot be more than the child received while in foster care. Federal program: <https://nacac.org/resource/eligibility-benefits-federal-assistance/?nowprocket=1>. State program: <https://nacac.org/help/adoption-assistance/adoption-assistance-us/state-programs/new-jersey-adoption-assistance-program/>.

Federally funded guardianship assistance programs exist in about 42 states and 11 tribes. They are modeled on adoption assistance and work in a similar way. New Jersey has federal-funded guardianship assistance, and more information is available at <https://www.nj.gov/dcf/families/support/kinship/>.

*How much is this assistance?*

Under both New Jersey federally funded and state-funded adoption assistance programs, the assistance amount cannot be more than the child received while in foster care.

Under both New Jersey federally funded and state-funded guardianship assistance programs, the assistance amount cannot be more than the child received while in foster care.

New Jersey has post-adoption support available through the New Jersey Department of Children and Families' Office of Adoption Operations. See <https://www.state.nj.us/njfofadopt/adoption/A.Guide.To.Post.Adoption.Resources.pdf> for more information.

New Jersey has post-guardianship support available through the New Jersey Department of Children and Families' Kinship Navigator Program. See <https://www.nj.gov/njfofadopt/documents/Guide.to.Kinship.Legal.Guardianship.Support.Services.pdf> for more information.

*How long does this assistance last?*

In New Jersey, adoption assistance payments last until age 18. Payments are available until age 21 while the youth is attending high school or an equivalent program. After the youth turns 21, other state services may be available.

In New Jersey, guardianship assistance payments last until age 18.

*Will I be reimbursed for my expenses to obtain the permanency option?*

In New Jersey, the adoption assistance program will reimburse up to \$2,000 in nonrecurring expenses, including up to \$500 for legal fees per child.

In New Jersey, the guardianship assistance program will reimburse for some nonrecurring expenses.

## PUBLIC BENEFITS

### ADOPTION

### GUARDIANSHIP

*Is the child eligible for free school meals?*

Children adopted from foster care during the school year will remain eligible for free school meals for the remainder of the school year.

Children who exit foster care to guardianship during the school year will remain eligible for free school meals for the remainder of the school year.

After that, your income is used to determine if the child is eligible.

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*Is the child eligible for SNAP, which used to be known as food stamps?*

Your income is used to determine the household's eligibility for SNAP. The adoptive child is now part of your household. Any adoption assistance counts as income for purposes of SNAP eligibility.

You decide whether to include the child in the household for purposes of determining SNAP eligibility. If the child is included, guardianship assistance payments count as income for purposes of determining SNAP eligibility. If you choose not to include the child in the household for SNAP eligibility, the guardianship assistance payments will not count as income, but you will not receive SNAP for the child.

*Can the child receive welfare benefits under Temporary Assistance for Needy Families (TANF)?*

The child's adoption assistance will be counted as income and that alone will likely disqualify the child from a TANF child-only grant. Furthermore, TANF child-only grants are only available to children living with parents in a few limited situations – they are mostly for children living with non-parents.

The child's guardianship assistance will be counted as income and will likely disqualify the child from a TANF child-only grant.

Children in guardianships who do not receive guardianship assistance payments will likely qualify for a TANF child-only grant.

Whether to include the child (and the child's income) in a TANF family-grant will depend on whether that will help the family financially or not.

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*Will the child be able to get disability or survivor Social Security benefits based on my work record?*

The child may be able to get Social Security benefits based on your work record if: (1) the child is not receiving Social Security benefits from the birth parents, (2) you have already adopted the child at the time you die or become disabled, and (3) when that death or disability occurs, the child's birth parents were not living in the same household and contributing regularly to the support of the child.

It is only possible for the child to qualify for Social Security benefits based on your work record if the child is your grandchild. There are a number of other eligibility requirements, including that the birth parents must generally be deceased or disabled. See [www.ssa.gov/people/kids/](http://www.ssa.gov/people/kids/)

The child remains eligible to receive any Social Security benefits based on the parents' work records.

## HEALTH INSURANCE

### ADOPTION

### GUARDIANSHIP

<i>Can I put the child on my private health insurance?</i>	Your adoptive child can be put on your private health insurance just like a birth child.	Some private policies allow for the child to be included, but not all. You will need to check with your insurance carrier.
<i>Can the child receive Medicaid?</i>	<p>The child you adopted from foster care is automatically eligible for Medicaid if the child is receiving federally-funded adoption assistance.</p> <p>New Jersey provides Medicaid automatically with state-funded adoption assistance.</p>	<p>If you obtained guardianship with a federally-funded guardianship assistance agreement, the child is automatically eligible for Medicaid.</p> <p>New Jersey does not provide Medicaid automatically with state-funded guardianship assistance because there is no state-funded guardianship assistance.</p>

## FEDERAL AND STATE TAX CREDITS

### ADOPTION

### GUARDIANSHIP

<i>Is there a special tax credit that can help me?</i>	<p>There is a federal adoption tax credit, which you can claim for up to \$16,810 per child adopted in 2024 (the rate typically increases each year). You may be eligible for the maximum amount of credit regardless of whether you had any qualifying expenses. For more information on this tax credit, visit <a href="http://www.irs.gov/taxtopics/tc607.html">www.irs.gov/taxtopics/tc607.html</a> and <a href="http://www.nacac.org/category/adoption-tax-credit/">www.nacac.org/category/adoption-tax-credit/</a></p> <p>New Jersey does not have a state adoption tax credit to claim against state income tax.</p>	<p>There is no federal guardianship tax credit.</p> <p>New Jersey does not have a state guardianship tax credit to claim against state income tax.</p>
<i>Are there any other tax credits that I can claim?</i>	<p>There are other tax credits that you may be able to claim, including the Earned Income Tax Credit, child tax credit, additional child tax credit, and the child and dependent care tax credit. For information, see the IRS website at <a href="http://www.irs.gov">www.irs.gov</a> or the brief that accompanies this chart. New Jersey has state tax credits similar to federal tax credits to claim against state income tax, including a refundable Earned Income Tax Credit equal to 40% of the federal credit, refundable Child Tax Credit, and Child and Dependent Care Credit.</p>	<p>There are other tax credits that you may be able to claim, including the Earned Income Tax Credit, child tax credit, additional child tax credit, and the child and dependent care tax credit. For information, see the IRS website at <a href="http://www.irs.gov">www.irs.gov</a> or the brief that accompanies this chart. New Jersey has state tax credits similar to federal tax credits to claim against state income tax, including a refundable Earned Income Tax Credit equal to 40% of the federal credit, refundable Child Tax Credit, and Child and Dependent Care Credit.</p>
<i>Are these tax credits considered "income" for purposes of determining eligibility for public benefits?</i>	Tax credits do not count as income. This is true even if you owe no taxes and receive a refund check.	Tax credits do not count as income. This is true even if you owe no taxes and receive a refund check.

## CAREGIVER SUCCESSOR PLANNING AND DEATH BENEFITS FOR CHILDREN

### ADOPTION

### GUARDIANSHIP

*Can I plan for the child's care if I should die?*

Like any parent, you can name a guardian in your will to take over your rights and responsibilities after your death. That person will need court approval to become the child's guardian.

If the guardian wishes to adopt the child and the child was receiving adoption assistance, the new adoptive parent may be able to receive those payments.

You may name a successor guardian as part of your kinship guardianship agreement. That person may be able to step in your shoes pending court approval after your death and continue to receive the monthly guardianship assistance.

*Can the child inherit from me?*

As an adopted child, the child will automatically inherit from you even without a will.

The child will not automatically inherit from the birth parents. However, they can share their estate through a legal document known as a will.

The child cannot automatically inherit from you, but you can create a will and share your estate that way.

The child continues to be able to automatically inherit from birth parents.

*Will the child be able to get my pension or military benefits when I die?*

The child will be able to receive your pension and military benefits the same as a birth child.

The child will no longer be able to automatically receive pension or military benefits from birth parents.

The child will typically not be automatically able to get your pension or military benefits as they usually only pass down to a birth or adoptive child.

## COLLEGE AND INDEPENDENT LIVING

### ADOPTION

### GUARDIANSHIP

*What type of independent living or education vouchers are available for an older child?*

If adopted before age 16, the child is not eligible for independent living services or education and training vouchers (ETV).

If the child was adopted after age 16, the child will remain eligible and can apply for this support at or after age 18.

If the child exited foster care to a guardianship before age 16, the child is not eligible for independent living services or ETV.

If the child entered a guardianship after age 16, the child will remain eligible and can apply for this support at or after age 18.

*How is my income used to determine the child's eligibility for financial aid for college?*

Your income is considered when determining financial aid as part of the Free Application for Federal Student Aid (FAFSA). However, the child's past foster care status may be considered when determining aid.

If the child was adopted at age 13 or older, the child is considered "independent" and your income does not count.

The guardian's income is not considered in determining financial aid. A child in a guardianship is typically considered "independent" and the child's past foster care status may be considered when determining aid.



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## Generations United’s National Center on Grandfamilies

For over twenty years, **Generations United’s National Center on Grandfamilies** has been a leading voice for families headed by grandparents, other relatives, and close family friends. Through the Center, Generations United leads an advisory group of organizations, caregivers, and youth that sets the national agenda to advance public will in support of these families. Center staff conduct federal advocacy, release an annual State of Grandfamilies Report, and train grandfamilies to advocate for themselves. The Center raises awareness about the strengths and needs of the families through media outreach, weekly communications, and awareness-raising events. It offers a broad range of guides, fact sheets and tools for grandfamilies, which cover issues from education and health care access to financial and legal supports. Those resources can be found at [www.gu.org](http://www.gu.org) and [www.grandfamilies.org](http://www.grandfamilies.org).

## The Children’s Home Society of New Jersey

Saving Children’s Lives, Building Healthy families. Founded in 1894, **The Children’s Home Society of New Jersey** is a nonprofit organization that helps at-risk infants, children, youth, and families achieve their potential. We protect abused or neglected infants and children, strengthen families, and strive for stable, permanent, and loving homes. The Children’s Home Society of New Jersey gives parents the knowledge they need to help their children and themselves long after our active services have ended. Learn more at [chsofnj.org](http://chsofnj.org).





