## Testimony of Victoria Gray

Welfare is Broken: Restoring Work Requirements
to Lift Americans Out of Poverty
United States House Committee on Ways and Means
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Chairman LaHood, Ranking Member Davis, and members of the Subcommittee, thank you for your commitment to families and the opportunity today to talk with you about the critical role Temporary Assistance for Needy Families (TANF) plays in the lives of grandparents and other relatives raising children, also known as grandfamilies or kinship families.

My name is Victoria Gray, and I became an advocate for kinship/grandfamilies after discovering firsthand the difficulties that they face as I raised seven of my grandchildren, some of whom have severe special medical and behavioral needs. For families like mine, Temporary Assistance for Needy Families is often the only source of support to help meet the children's basic needs, yet barriers like work requirements prevent many of us from being able to access it and the payment amount still leaves most grandfamilies struggling to make ends meet. As an advocate and professional, I serve as a Generations United GRAND Voice Member, and I am the founder of a nonprofit where I serve as Executive Director, GreyNickel Inc. – Supporter of Kinship Families. We provide support to grandfamilies in Arizona during the critical first weeks after the child comes to live with them. I routinely connect grandfamilies to resources and TANF is an essential source of support for the children.

When parents are unable to raise their children, grandparents and extended family step up to care for the children, providing critical protection while reducing the trauma of being separated from their parents. We provide roots and connection to culture, keep siblings under one roof, and most importantly-love. Currently more than 2.5 million children are raised by grandparents, other relatives, or close family friends, and they thrive in our loving care. Yet, grandfamilies often step into their caregiving role unexpectedly and struggle

financially to provide for children they did not plan or expect to raise. By stepping up to care for them, grandfamilies keep vast numbers of children out of foster care. Collectively, we save our country more than \$4 billion a year by keeping children safe, connected to their roots, and out of the system.

So many of the grandparents have spent their lives doing what was needed to support their family and plan for their retirement. Situations changed that for us. My husband and I were both working and still had two teenagers in our home when we received a call that our granddaughter, who was medically fragile, was placed into the foster care system. After several court sessions, we brought her home and received about \$17 a month for diapers from the Department of Child Safety. We were not told about the option to apply for TANF at that time. The additional support would have been a huge help to my family, but work requirements are a barrier to families like mine. I had to quit working to care for her. She was born at 29 weeks at 1 pound 2 ounces. Her lungs were not fully developed. She had two holes in her heart and a frontal lobe cyst. She had cloudiness in both eyes which we were told could result in limited to no vision. We could not find a childcare center that would accept responsibility or liability for her care. Later that year her brother was placed with us with some of the same medical issues, but we learned he was not biologically linked to us, so we had to become licensed foster parents to keep him in the home with his sister. Because we became licensed to care for him, we received a \$500 a month foster care payment for him. We were caring for two children in the same house, both had needs. Yet we got vastly less support for my granddaughter because she was related to us.

It is important to note that foster care maintenance payments are only available to families when the child welfare system is involved and there is a safety concern for the children. TANF is one of the few sources of support for grandfamilies outside of the foster care system. If given a choice, grandparents and other relatives prefer to keep children out of foster care and at home with family.

This is why I fight for grandparents and kinship families. Grandfamilies usually step into their role with little or no warning. We have worked, planned and saved for retirement, but we were not expecting to raise a child in retirement. TANF is critical to help grandfamilies care for the children. Yet we face barriers accessing it.

Going back to work can be a huge challenge. Our issue was finding childcare. Other grandfamilies suffer with health issues and disabilities. Almost half of grandparents raising grandchildren are age 60 and older, and one in four has a disability. Some who try to go back to work are judged because of their age alone which keeps them from securing jobs.

The TANF application was long and difficult to navigate with language that was not clear. Even after our family went from two incomes to one income, we did not qualify. Many grandfamilies cannot access TANF because of asset limits. They are essentially penalized for responsibly saving for retirement or even owning a car. We used our credit cards, savings account and some of our 401(k) retirement funding to care for our grandchildren. Today at 86, my husband works as a school crossing guard for us to make ends meet each month. The TANF would have allowed us to care for the children's needs and still allowed us the retirement we planned for. Having spent most of our savings to provide for the children, we now hope that we don't have to ask for financial assistance ourselves as we age.

To address some of these barriers most states offer something referred to as TANF child only grants which, in most cases, do not consider the family's assets or income, however the amount of that grant is vastly lower and not per child like foster care maintenance payments. While one child may receive \$164 in TANF-child only in Arizona, two children in the same home only receive a total of \$220. This practice of unequal support per-child is reflective of TANF child-only policies around the country. While it is valued and essential, the amount of these grants is largely inadequate to provide for the children's needs. For grandparents raising multiple grandchildren, the inadequate assistance often necessitates foster care placement. In order to thrive, families routinely have to piece together other assistance from food banks and clothing closets. Often, they simply go without.

One additional barrier to accessing TANF, including child-only grants, is the requirement that the grandparent turn over the right to collect child support from the parent to the state. Many grandparents are caring for children through informal arrangements without court or child welfare system involvement. If the state tries to locate the parent to collect support, they fear the parent will become angry and take the child back, placing the child in danger. Some grandparents fear for their own safety as well. Fighting with the biological parents is hard because, unlike foster families, some parents still have keys to the family

home. Many grandparents simply want to help their adult child be able to reparent. They know if their adult child has some of their income taken, the likelihood of being able to provide a home again for the child is further jeopardized. While states have the flexibility to use a "good cause" exception to waive the child support requirement if the caregiver can demonstrate a reason not to seek child support, few states use it. Instead, grandparents often chose not to pursue TANF and suffer emotionally and financially for the concerns of the children, the parents, and themselves.

Most grandparent caregivers say they never saw themselves raising their grandchildren. Yet we step up and provide the love and care we know our children need. Across the nation TANF is a critical source of support to grandfamilies in our essential role to help our children thrive and grow into productive citizens.

Please consider and keep the Kinship/Grandfamilies in mind when moving forward with Temporary Assistance for Needy Families.

I make the following recommendations to ensure Temporary Assistance for Needy Families helps provide critical support for grandfamilies raising children.

## **Encourage States to:**

- Reinstate clear exceptions to time limits and work requirements for grandparent and other relative caregivers who are raising young children and/or are age 55 and older. Ensure no work requirements or time limits are placed on child-only grants.
- Eliminate asset limits for grandparent and other relative caregivers to qualify for TANF, as has been done by several states. At a minimum, like common exemptions for college savings, caregivers must be able to keep retirement savings.
- Provide clear directives that child-only TANF grants cannot test caregiver income. These grants are intended for the child based on the income of the child.
- Make clear use of the "good cause" exception to complying with child support enforcement clarifying that caregivers may ask the state not to pursue child support from the parents.

 Improve the adequacy of TANF child-only grants to better meet the needs of children, including by providing the same amount of TANF child-only support for each eligible child in the nome.

Thank you for the opportunity to testify on behalf of grandfamilies like mine.