

Child-rearing grandparents slipping through the safety net

Some seniors can be ineligible for public aid, a new report says. Even if they got extra funds, the state would still save money by avoiding foster care.

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Bessie Clayborne has big dreams for her grandson Malcolm. She has been raising the 6-year-old since he was a newborn, when, she says, his mother was jailed and his father - Clayborne's son - shirked all parental responsibility.

Clayborne, who's had eight children of her own over the decades, says Malcolm was 3 days old when she picked him up from the hospital and police officers took his mother away. "I wasn't going to let him be out there with somebody" in foster care, the 83-year-old South Los Angeles resident said. "That was my grandbaby."

Clayborne, now the child's legal guardian, is one of more than 300,000 Californians who are caring for grandchildren, many without extended family assistance. Seniors such as the Mississippi native have spared the state from spending millions of dollars that would otherwise have gone into placing their grandchildren into foster homes.

But a UCLA report issued recently says these grandparent caregivers are not receiving adequate support from public aid programs, making them among the state's most vulnerable residents due to the high cost of living. Nearly half of custodial grandparents ages 65 and older in California do not have enough income to make ends meet.

"The reality is our system just focuses on traditional nuclear families and doesn't accommodate multigenerational families," said Susie Smith, a managing director at the Insight Center for Community and Economic Development, a nonprofit that collaborated with UCLA to develop the report.

Smith and the report's authors found that grandparents are often left out of the social safety net mostly due to requirements set by the federal poverty guidelines, the measure used to determine who's eligible for public assistance. The guidelines also determine the amount of certain benefits people receive.

In 2011, for instance, a single elder with one grandchild was considered at or below the poverty line if the senior's annual income was \$14,470 or less. Grandparents receiving slightly more were either ineligible or didn't receive the full amount of available Medi-Cal, food stamps, public housing and other help.

But the average grandparent who rents a home or apartment in California requires \$28,809 — twice the federal limit — to meet basic needs, Smith and the report's authors estimate. And that amount fluctuates depending on where a senior lives. A grandparent in the San Francisco Bay Area, for example, would require a higher income than one in Kern County.



Bessie Clayborne, 83, has been raising 6-year-old grandson Malcolm since he was a newborn. (Francine Orr, Los Angeles Times)

They came to this conclusion by developing an Elder Index, a system that factors in what a retiree raising a child on a fixed income would need to afford housing, food, healthcare, transportation and other expenses.

Another benefit used often by seniors, Supplemental Security Income, doesn't offer extra money to people over 65 raising children, Smith said, a sign that the social safety net system needs an update.

Grandparents are ineligible to receive state foster care benefits unless the grandchild is transitioning out of juvenile-delinquency programs or foster care, the study also notes. CalWORKs, a welfare program that offers money each month to low-income families that qualify, can help them, but the amount they receive through this program is far less than the foster care subsidy. "It seems counterintuitive," said Smith of the Insight center, adding that grandparents caring for their grandkids save taxpayers the cost of supporting them in the foster care or juvenile-justice systems, which can run up to \$9,400 a month per child in the system.

Many seniors on fixed incomes and with limited mobility are often the least able to seek and receive public assistance, said D. Imelda Padilla-Frausto, a graduate student researcher at the UCLA Center for Health Policy Research and lead author of the report.

Clayborne fits the trend. A retiree who volunteers in a community coalition, she supports herself and her grandson Malcolm through the \$860 a month she receives in food stamps and from her late husband's Social Security benefit. Out of that, \$395 pays for a federally subsidized two-bedroom apartment, \$90 covers gas and electricity, and about \$100 goes into her car for gasoline and maintenance. That leaves less than \$300 for food, school supplies, and her blood-pressure medication, which is not covered by her Medi-Cal and Medicare supplemental policy. On top of that, she has \$25,000 in credit card debt. But Clayborne is so upbeat about her life, a resolve she says comes from her faith in God, that "no one would ever know" if she was experiencing hard times.

But there are community-based programs to help grandparents such as Clayborne find social services. Clayborne takes classes at one such kinship program where she learned she might be able to receive additional income from the county to take care of her grandson. "I'm learning that there are resources available," she said with hints of surprise in her voice. "I just have to learn where they are and how to find them." To help grandparents such as Clayborne, the UCLA study recommends that the government change the eligibility criteria so it matches the Elder Index, which would still be less than the cost of foster care.

"The hope is these grandparents can break the cycle of poverty," Smith said.

Malcolm says he wants to be a veterinarian when he grows up. But his grandmother has bigger dreams for her him. "He's going to be a [medical] doctor or lawyer if I have any say about it," Clayborne said with confidence.

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