BRIDGING SYSTEM SILOS AND PROCESS GAPS

A Retrospective Analysis of Kinship Caregiver Housing Support
A Former Case Manager's Perspective (2010-2025)

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December 2025

AUTHOR'S NOTE

This white paper is based on a policy memorandum I wrote in 2010 while serving as a kinship care case manager in Prince George's County, Maryland. At that time, I witnessed the daily struggles of many grandparents, aunts, uncles, and other relatives who stepped forward to care for children in crisis—only to find themselves without adequate support- particularly the category of housing services.

Fifteen years later, significant policy progress has occurred—most notably the Family First Prevention Services Act of 2018 and the September 2023 rule issued by the U.S. Administration for Children and Families (ACF) allowing kin-specific foster care licensing standards. The 2023 rule enables agencies to streamline licensing for relative caregivers and requires equal foster care maintenance payments for licensed kinship families. However, these advances primarily benefit kinship families within the formal foster care system, leaving the 19:1 majority of kinship caregivers outside the system without adequate housing support according to Generations United, a Washington, D.C.-based nonprofit.

What follows is both a retrospective analysis and an urgent call for action.

THE SCOPE OF THE PROBLEM

Kinship care represents a significant and growing population across the United States. According to current data from the U.S. Department of Labor, National Institute of Aging, and other various institutes and organizations, approximately 2.5 million children are being raised by grandparents, aunts, uncles, or other relatives with no parents in the home which rose from 2 million children prior. These children represent about 3.3% of all children in the nation.

Notwithstanding the COVID-19 pandemic, which placed additional strain on kinship families through job losses, school closures, and health crises, the number of children in kinship care has continued to grow. The pandemic exacerbated existing vulnerabilities, with many kinship caregivers—disproportionately older adults on fixed incomes—facing heightened health risks while simultaneously managing remote learning and economic instability. Despite these compounding challenges, kinship caregivers continued to step forward for children in crisis, demonstrating the resilience of these families even when faced with unprecedented obstacles.

The demographics of kinship caregivers indicate this population is in urgent need of housing support. Of these 2.5 million children, the vast majority live in households where grandparents or other relatives report being fully responsible for their care. The U.S. Census Bureau explains that approximately 32.7% of grandparents living with grandchildren are responsible for their care—a responsibility that often comes unexpectedly and without adequate preparation or resources.

The financial vulnerability of these caregivers is stark. Generations United states that eighteen percent of grandparents responsible for their grandchildren live in poverty—double the poverty rate of the general population of older adults. Furthermore, the nonprofit highlights that over 45% of grandparents responsible for grandchildren are aged 60 and older, many approaching or already in retirement with fixed incomes insufficient to accommodate the added expenses of raising children.

THE CHALLENGE OF UNPLANNED CAREGIVING - THE LENS OF A FORMER CASE MANAGER

One of the primary challenges for kinship caregivers is the unexpected, unplanned parenting they undergo when agreeing to care for a relative child. In most cases, caregivers have not had the chance to plan financially or mentally to parent again. The intergenerational gap can pose a challenge in this area as many grandparents are faced with parenting their grandchildren in a new era and new culture unfamiliar to them. This can often serve as a stumbling block for many other caregivers, as well.

They have to familiarize themselves with the procedures for school enrollment; secure childcare; child-rearing techniques; engaging youth in extra-curricular activities; becoming familiar with the new styles of music, clothing, and language; and utilizing and learning advanced technology. This often poses as a source of stress for caregivers.

Change can serve as a source of stress for children as well. It is an adjustment for many children to relocate, to change schools, to make new friends, to separate from their parents despite the hardships that their parents are experiencing—incarceration, substance abuse, mental health and health issues, and financial struggles. For other children, they may come to the relative's home with very few clothing and personal items, and need additional clothing for the new season. Others may enter their relative's home taking on a parental-child role and have to readjust to appropriate boundaries. Others may hoard food in their new environment in response to the scarcity they experienced while living in their biological parent's home—a sign of deeper concerns such as anxiety, fear, food trauma, or food insecurity.

THE HOUSING CRISIS - THE LENS OF A FORMER CASE MANAGER

Obtaining safe, healthy and reliable housing continues to remain a problem for kinship caregivers. While various support programs exist—kinship care support groups, family preservation services, and kinship navigator programs—these programs do not provide the financial means needed for kinship caregivers to rent or purchase homes to house their immediate families and added family members.

Social service agencies provide financial stipends such as Temporary Cash Assistance under the Child Only Grant, Medicaid, and food assistance when qualified, to caregivers raising relative children. The average TANF child-only grant provides just $328 per month nationally. Additionally, some states offer property tax assistance programs that provide aid to homeowners and renters by limiting the amount paid in property taxes.

Though all of these are valuable programs, none of them provide long-term financial assistance which can be relied upon to obtain housing. Most states do not provide a residential subsidy for kinship caregivers raising relative children. Applying for public housing through the Section 8 Rental Assistance Program remains the primary source of hope for kinship caregivers based on firsthand accounts.

Unfortunately, the waiting period to receive a Section 8 voucher averages 27 months nationally today, with some states like New York experiencing waits of up to 51 months—over four years, according to USA Facts. In Maryland in 2010, when I was practicing, wait times ranged from 23-46 months, demonstrating that this crisis is both longstanding and persistent. Having to wait this long due to housing insecurity is disheartening and can cause caregivers to avoid incurring the obligations of another child or children.

THE COST OF INACTION - THE LENS OF A FORMER CASE MANAGER

From my personal experience as a case manager, about 90% of my clients stated that they refused to place their relative children in foster care or have the children remain in their current state. Caregivers explained that they would rather struggle and work additional jobs to guarantee safety and security for their biological children in addition to relative children while maintaining their jobs and homes.

The costs governments would incur using housing subsidies to keep children in their homes is significantly less than the costs of placing these same children in a foster program. The average foster care maintenance payment is $1,622 per month for children in non-relative foster homes, compared to the $328 monthly TANF child-only grant that kinship families receive. If just 600,000 of the 2.5 million children in kinship care were to enter traditional foster care due to housing inadequacy, the annual cost would exceed $10.5 billion—not including the extensive administrative, legal, and service costs associated with formal foster care placements.

Beyond fiscal considerations, the entire U.S. foster care system serves approximately 329,000 children according to recent reports from the Adoption and Foster Care Analysis and Reporting System (AFCARS), 2024. It would be completely overwhelmed if even a quarter of the 2.5 million children being raised by kin needed to enter traditional foster care. The infrastructure simply does not exist to absorb this population.

POLICY RECOMMENDATIONS

While the September 2023 federal rule improved support for kinship caregivers within the formal foster care system, the following recommendations address the critical housing needs of the vast majority of kinship families who remain outside that system.

Implementing an initiative for rental assistance for kinship caregivers would alleviate housing concerns and create stability for millions of vulnerable children. This would allow kinship caregivers to provide a safe and stable home for their relative children and create incentives for more family members to possibly take custody of their child relatives. Moreover, the percentage of children residing in foster care would decrease dramatically.

State-Level Action: States should establish dedicated rental assistance programs specifically for kinship caregivers, providing monthly housing subsidies calibrated to local housing costs. These programs could be funded through redirection of existing child welfare dollars, recognizing that preventing foster care placements generates substantial savings.

Federal HUD Priority: If states are unable to act, an alternative could be a HUD program to incorporate a rental assistance program specifically for kinship caregivers. The program could establish kinship caregiving as a priority category for Housing Choice Voucher waiting lists, similar to existing priorities for homeless families and victims of domestic violence. This would require no additional federal funding while dramatically improving access for a vulnerable population.

Interagency Coordination for Eligibility Requirements: While the Title IV-E Kinship Navigator Program has made progress in some jurisdictions, critical gaps remain. Two critical improvements are needed to ensure kinship caregivers can access available support. First, states should develop integrated database systems that connect state and local aging departments, child welfare agencies, housing authorities, and social services—enabling efficient verification of eligibility across multiple programs. Modern database technology makes such systems both feasible and cost-effective, allowing grandparents and other kinship caregivers to validate guardianship, custody, or responsible caregiving through school records, medical documentation, or agency verification without navigating multiple disconnected bureaucracies.

Second, based on firsthand experience as a case manager, newly appointed kinship caregivers are often unaware of available services due to lack of interagency coordination regarding eligibility requirements. A centralized kinship navigator role within each county or region—tasked with connecting families to housing assistance, financial support, legal services, and healthcare—would bridge these system silos and ensure families receive the comprehensive support they need.

FIFTEEN YEARS LATER: WHAT HAS CHANGED?

When I wrote my original memorandum in 2010, I hoped that the passage of time would bring meaningful policy reform. Significant progress has occurred—including the Family First Prevention Services Act of 2018, which emphasized prevention and family preservation, and the September 2023 federal rule that allows child welfare agencies to adopt kin-specific foster care licensing standards and requires equal payment to licensed kinship caregivers. These are meaningful advances for kinship families within the formal foster care system. However, the fundamental housing crisis facing the vast majority of kinship families—those caring for children outside the formal system—remains largely unresolved.

The 2023 rule represents progress for children in the formal foster care system with relatives, but it does not address housing stability for the 2.5 million children in informal kinship arrangements who remain ineligible for foster care maintenance payments. Housing instability continues to threaten these placements and push families toward formal system involvement they otherwise seek to avoid.

The number of children in kinship care has grown from approximately 2 million to 2.5 million. Section 8 waiting times remain unconscionably long. The gap between foster care payments ($1,622/month) and TANF child-only grants ($328/month) persists. The caregivers I worked with in 2010 faced the same impossible choices that caregivers face today: sacrifice their own financial security and well-being, or allow children to enter a more expensive and less effective foster care system.

What has remained constant is the determination of relatives to step forward for children in crisis, despite overwhelming obstacles. The strength and love of kinship families deserves policy frameworks that support rather than hinder their efforts. The evidence is clear, the need is urgent, and the solutions are both achievable and cost-effective.

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CITATION

Pearson, A. (2025). *Bridging system silos and process gaps: A retrospective analysis of kinship caregiver housing support* [White paper]. International Child Welfare Advisory Group, LLC. https://icwadvisory.com/white-papers/

Note: *This white paper is based on the author's 2010 policy memorandum written while serving as a kinship care case manager. Statistics have been updated to reflect 2024 national data. Core observations and recommendations emerge from direct frontline experience.*

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