

Newsletter November 2012

Tena Koutou, Talofa Lava, Kia Orana, Fakaalofa Lahi Atu, Malo e Lelei, Bula Vinaka, Taloha Ni, Kam Na Mauri, Greetings to all!

Data base: 5241 Whanau Carers.



From the National Office:

Pensioners cut back on basics

Results of the Retirement Expenditure Survey (Fin Ed Centre, Massey University) revealing what older people are spending on and how much may come as a shock to some but not Age Concern.

This month, Age Concern New Zealand's Chief Executive, Ann Martin spoke out about the adequacy of New Zealand Superannuation.

"We know that most older people are trying to live on the pension and a little extra," she says. Those who have to live on the pension alone, can really struggle to make ends meet."

Age Concern is of the view that \$348 per week (New Zealand Super) is not enough to buy the basics: electricity, telephone, rates, food, non-food eg shoes, soap, transport, cultural and medical.

Older people in this group are particularly vulnerable to hardship, especially if their health costs are high and / or they are faced with unexpected one-off expenses like a house repair, a trip to the dentist, a new pair of glasses, or an airfare to get to a tangi. These are the kinds of expenses that can tip people from hardship into poverty.

"What happens is the pensioner cuts back on these necessities. They don't turn heating on, some reduce their grocery spend. Buckets end up being a long term fix for a leaking roof. They pull back on social activities, medications and doctor visits.

"Unfortunately this often leads to their having greater susceptibility to illness, hospitalisation and rest home admission, and this in turn may be a significant cost to Government."

Government has been advised by Age Concern that what is needed is: a pension which meets the cost of the basics, more regular CPI adjustments and a community services card with scope to reduce the cost of electricity / gas; general dental care, eye care and visits to GPs for holders aged 65+. Now add to this grand or great grandchildren to raise.

SALT (Sharing and Learning Together)

Specially designed for all our members: grandparent/kin/whanau carers

Christchurch Workshop Wednesday 7th November 2012 9.30am – 2pm

FREE TO Grandparents Raising Grandchildren Trust members (Morning tea provided; BYO lunch)

Workshop Aims & Objectives:

Growing Stronger Grandparents' Growing Stronger Grandchildren

- To identify key strengths within you: Using strengths—based materials to identify some of the strengths you use in your care-giving role
- To acknowledge the strength of your resilience: An opportunity to positively identify and employ the elements of your resilience

Avonhead Baptist Church 102 Avonhead Road, Christchurch

Registration is essential: Please contact Sharyn Parker on (03) 342 5528 or Diana East on 0800 472 637 (ext.4) or email d.east13@yahoo.co.nz

A minimum of 8 and a maximum of 16 participants is required for this workshop to be held

Facilitators: Jill Worrall and Diana East are well-known to many of GRG's members, both having many years' experience working with people in the community as adult learning facilitators and trainers. Their workshops are fun and very interactive with participants encouraged to value the experiences of each other as a source of learning. The uniqueness of each group helps to shape each workshop.

Take advantage of this exciting opportunity and register NOW!

Most popular Caregiver names on our data base:

Ann/e : Sue/Susan : Margaret : Mary : Chris/tine : Marie/a : Pat/Patricia : Carol/e : Helen : Maureen & Pam/ela =

Our Heroes:



Ann Tahitahi: Just thought I would drop you a photo of my moko Zak in the army.... Zak joined the army after he finished school, he worked for a few months with Sleepyhead just to make money, but he kept his fitness levels up by training in the gym almost every day. He made a decision to join the army and he has been with them for about 18months...Tina the other teenager is training towards joining the navy in the New Year, and has just come back from training at Waioru for a week, she loved it. I have one boy at intermediate and six still at primary and a 3 year old in kindy, my aim for them is education and as much as they can get.

This sure makes for a busy household for you Ann, fantastic are you!

This couple represent all our grandparents who have stopped their lives to hold the hand of children who have had a less than ideal start. You have put aside your retirement dreams, gone back to homework, fish fingers and pea's, gone are the days of bowls and bingo. But you do this with a good heart, putting the grand/kin children first, before your own needs. To fight in the Family Court against one's own kith and kin takes HUGE courage. But you do, for you know, these parents are adults in their own right and have a choice and a voice. Those innocent ones you shelter in your homes and arms do not have a voice or a choice. You are their voice.



God bless each and every one of you, we salute you and bow deeply before you and your awesomeness. You are ALL heroes in our eyes.

At 73, Lucy Garcia welcomes any help she can get raising her 6-year-old granddaughter. She was thrilled when she heard about Grandparents Raising Grandchildren Support Group. "It has helped us a lot, especially when you get overwhelmed at our age," said Lucy, who along with husband, Tony Garcia, has had the child since infancy. Her husband is on dialysis and much of the burden falls on Lucy.

"I have met a lot of people there in our same situation," she said. Her granddaughter, too, has made friends and enjoys taking part in the activities offered at the group's special

events. "It not only helps us, but the kids, too. They get to see that there are other people who care," says Lucy.

Parenting Magazine:

In case you were wondering why you get these posted to you free of charge. It is an agreement GRG Trust NZ has with The Parenting Place that enables this to happen.

Every day papers we all sign:

They seem to come at an alarming rate, permission forms to be precise. They come from schools, sports groups, all manner of places and we sign them as a matter of course. Do not leave yourself open to being charged with falsifying a document. It has come to our

attention a grandmother raising found herself being charged by the mother of the children. A form came home from school asking permission for child to attend a school trip. It had the words 'parent/guardian' she signed it without a thought. The mother found out and had her charged. These are Legal Documents and she was not classed as the parent and was not a guardian. (If you are a legal guardian you can sign) Apparently the notices should have the word 'caregiver' for her to have been able to have signed it. And you cannot



write the word caregiver in either. This ended up in costing the caregiver \$\$\$ in legal fees.

Remember if the children are under the care and protection of CYF they are the ones who have to sign. Ridiculous, impractical, yes we know as kids usually bring these home and they need to be returned the next day. This is a timely warning, for us all. Any forms should have these words on them 'parent/caregiver/guardian' to enable you to sign if children are not under CYF.

Now I am not a lawyer but I tend to think I would cross out the words parent/guardian and write in caregiver and sign, then it is up to the school to accept it or not, then one can't be charged with falsifying a document because you have accurately described your role.

• A Member wrote: Also it is my understanding that grandparents, aunts, uncles, siblings (18yrs+) etc... are 'natural guardians' anyway, with or without legal custody??

The answer is no.....you are only an additional guardian if this has been granted through the Family Court.

Guardians - what are they and what do they do?

What is a guardian? http://www.justice.govt.nz/courts/family-court/what-family-court-does/care-of-children/guardianship

Grandnarents Raising Grandchildren Trust N7

A guardian of a child is someone the law has given all the duties, rights, responsibilities and powers that a parent has in bringing up that child.

Although most parents will be guardians of their children, others can be guardians of those children as well. A child can have more than one guardian, and they may include parents and any number of others. In some cases the <u>Family</u> or <u>High Court</u> may become the guardian of a child.

Guardianship responsibilities

A guardian's responsibilities to a child include:

- providing <u>day-to-day care</u> for the child. This means making sure that the everyday
 things in the child's life are OK a safe and secure home, loving care and attention,
 proper arrangements for school, for example. But this does not apply to a guardian
 appointed by a parent in their will
- contributing to the child's development as a person. In different ways, and at
 different stages of a child's life, guardians help children build a life for themselves, so
 that they can learn about the world and their culture, make friends, achieve goals,
 cope with setbacks, and all the other things that growing up involves.
- helping make the big decisions in a child's life. These include important things like:
 - where they live
 - where they go to school
 - o major medical treatment
 - o what their culture, language and religion will be
 - o any changes to their name.

Parents as guardians

Both parents are usually guardians

Usually, a child's mother and father are joint guardians of the child. They are often referred to as the child's 'natural guardians'.

However, while a child's **mother is automatically a guardian**, the child's father is a **guardian** only if:

- he was married to or in a civil union with the child's mother at any time from when the child was conceived until it was born
- the child was conceived **before** 1 July 2005 and he was living with the child's mother when the child was born
- the child was conceived **on or after** 1 July 2005 and he was living with the child's mother at any time between conception and the birth, or
- on or after 1 July 2005 he and the mother **jointly** notified the birth and the father appears on the birth certificate. If the birth was not jointly notified but the father was added to the certificate between 1 July 2005 and 25 January 2009 the father is a guardian if:

- the mother requested the father be added at the time the birth was notified, and produced a notice signed by the father acknowledging paternity and consenting to being added; or
- if the father requested to be added after the birth was notified and the mother confirmed he was the father.
- the Family Court has appointed or declared the father a guardian.

The father can apply to be appointed a guardian by the Family Court. The Court will do this unless it is against the child's best interests.

How can a father be recognised as a guardian?

A father who is a guardian of a child can ask the Family Court to officially recognise this by making a declaration of <u>guardianship</u> in his favour. He might want to do this if, for example, he and the mother have split up and she doesn't want him to be involved in bringing up the child.

What happens when parents separate?

Parents don't stop being guardians just because they separate, or start living with new partners. The <u>Care of Children Act 2004</u> recognises that breaking up with a <u>spouse</u> or a partner doesn't mean breaking up with the children. Both parents continue to be guardians of the children as before. Children need both parents to continue being a big part of their lives.

What if children are living with only one parent?

Even when only one parent has <u>day-to-day care</u> of a child, the other parent is still a guardian and continues to have the other responsibilities of guardianship, namely, guiding their child's upbringing and development and being involved in big decisions.

How do people other than parents become guardians?

People other than a child's parents can become guardians of a child in the following ways:

- a parent can name a person in their will to be a guardian if that parent dies. This person is known as a **testamentary guardian**.
- if a parent has a **new partner** who has helped care for the children for a year or more, the parent may be able to appoint the new partner as a guardian of the children. This will depend on whether any of the restrictions set out in the <u>Care of Children Act 2004</u> apply in this case.
- the <u>Family Court</u> can appoint someone to be a guardian of a child. These people are known as **Court-appointed guardians**.
- the Family Court or the <u>High Court</u> can make themselves guardians of a child. This is known as **guardianship of the Court**. The Court usually appoints Child Youth and Family Services to act on its behalf in these cases.

These different types of guardianship are explained below.

Testamentary guardians

A parent who is a guardian of a child can appoint someone to become a guardian of the child when that parent dies. The parent can do this either in their <u>will</u> or in a special type of legal document called a deed. A testamentary guardian must be at least 20 when the parent dies.

If the other parent or another guardian isn't happy about the person who became a guardian in this way, they can ask the Family Court to remove that person as a guardian or to appoint someone else in their place.

What does a testamentary guardian do?

A testamentary guardian's role is similar to other guardians of the child except that they do not have a role in the <u>day-to-day care</u> of the child. Just like other guardians, testamentary guardians have an important role in contributing to the child's **development as a person** and helping make the **big decisions** in a child's life.

Even though testamentary guardians don't have a role in a child's day-to-day care, they can ask the Family Court to make a <u>parenting order</u> in their favour so they have, or share in, the day-to-day care of the child.



Congratulations to Zac: Zac was awarded cups and trophies and certificates for:

- Outstanding Musician
- Orchestral Composition (2nd year running)
- Arts Outside the School (this was a week with the Conductor and AP Orchestra which he applied for and was accepted)
- For Pianoforte Most Outstanding Piano Pupil
- Technical Excellence 3rd time
- Colour awards for Lighting, Technical Support (he has been training some of the juniors to carry on after him) Music and of course The show Godspell in which he was the only student in Dilworth history to Musically Direct a show.
- Irish Cup for PERFORMER OF THE YEAR

Then in November he has the final exams for academic subjects of which at half term he was one of 6 top performers. Grandmother Jean is so proud and so she should be.

A Different perspective on raising grandchildren:

Some of us are raising our grandchildren due to the death of the parent/s, it could be through suicide, homicide or accidental death including car accidents. This is a sensitive

issue, but we wanted to acknowledge you as well.

Childcare payments following accidental death.

When a parent dies as the result of an injury, ACC can help with the costs of childcare supervision or caring for children. Childcare payments are made to the caregiver of the children, for a maximum of five years from the date of death of the deceased (or the birth of an eligible dependent child) or until the child turns 14. If a child has a disability then we can reassess the case when the child turns 14 to determine if payments should continue, however ACC cannot pay child care for more than five years.

Only children living in New Zealand are eligible for childcare payments. All childcare payments are non-taxable.

What do I need to do to get help?

Our staff are understanding, flexible and will help you to make the claim and collect the information required.

Someone outside the immediate family can make the claim. A friend, member of your extended family and whanau, the funeral director, or your minister or priest.

We have Māori, Pacific and Asian advisors who can provide support and help. We understand this can be a very difficult time for people, so we do everything we can to make claiming simple.

- 1. Before ACC can make any payments we have to confirm the death is covered by ACC. So the first step is to contact the nearest ACC office and make a claim. For more information about making a claim, see Injury causing death.
- 2. You may need to provide ACC with the following information to confirm the children's relationship with the deceased:

If you are claiming for	then ACC may ask for	
a child by birth	a birth certificate naming the deceased as a parent.	
child by adoption	 a birth certificate adoption papers showing date of birth and the deceased as an adopting parent. 	
stepchild	 a birth certificate marriage certificate of parents proof that the deceased acted as a parent (normally a statutory declaration from relevant people to confirm the deceased acted as a parent). 	

child of the deceased not by birth, adoption or marriage

- a birth certificate
- proof that the deceased acted as a parent, (normally a statutory declaration from relevant people to confirm the deceased acted as a parent).
- 3. Confirmation is required of who the childcare arranger is. This is normally the surviving parent or the guardian of the children.
- 4. The childcare arranger will need to confirm they are responsible for the children and give ACC their bank account number. We also need to know if Work and Income has been paying childcare contributions as a result of death in the meantime.

How does ACC decide if a child is eligible?

After ACC has confirmed that a claim for accidental death is acceptable, we will need to confirm the status of each child of the deceased.

Payments for childcare are made to the person who arranges the childcare for the children. This is normally the surviving spouse or guardian of the children.

ACC considers the nature of the relationship of the deceased with a child to determine if they were a parent. Children need to be under 18 years at the time of death and either:

- the natural, or biological children of the deceased
- an adopted child of the deceased
- a foster child, stepchild or other child where the deceased acted as their parent
- under 14 years of age to qualify for childcare

Children need to be living in New Zealand. Children who live or move overseas are not eligible for childcare payments.

Payments for childcare are made to the person who arranges the childcare for the children. This is normally the surviving spouse or guardian of the children.

Important:

The help you will get depends on your individual circumstances. Please contact us to confirm if you are eligible, or to identify other ways in which we can help. See <u>Contact ACC</u> <u>Claims</u> for our contact information.

How long might ACC take to determine if a child is eligible?

ACC will normally make a decision about your claim within 21 days. However, if there is a delay we will write to you to let you know.

Please contact us if you have not heard from us within a reasonable period of time. See Contact ACC Claims for our contact information.

What happens next?

Once we have confirmed that the children are eligible for childcare payments we will write to the children's representative to let them know.

We will begin to make childcare payments by direct credit to the care giver's bank account. We will date our payments from the date of death of the deceased. If the child was born after the deceased died and we accept the child as a child of the deceased, we will make payments from the date the child was born.

If Work and Income have been making payment for childcare as a result of death ACC will reimburse them directly.

Ceasing childcare payments

ACC will continue to make childcare payments until the earlier of:

- five years after the start date of the child's entitlement
- the child turns 14.

We will review a case, if the maximum five year payment period has not been reached and a child has reached 14 years of age, if the child has a mental or physical disability. Childcare payments will cease unless the child needs continued care because of the condition. We will write to the child care arranger and let them know the date that the payments will finish.

When someone dies as a result of an injury there are other ways that ACC may be able to help, see:

- Funeral grant
- Survivor's grant
- Weekly compensation accidental death

http://www.acc.co.nz/making-a-claim/what-support-can-i-get/ECI0042 Claims helpline 0800 101 996

More on Work & Income:

If a good Work & Income case manager is doing their job they will tell you how you are **better off**. They have a **Better off calculator on their computers. Ask about it.**

The biggest problem W&I have is they are not good at explaining this to their clients.

As a Solo Parent you get **more** than a single person. Also as a person who receives the UCB they are not classed as a Solo Parent, they are classed as **single person**, as the UCB is classed as a benefit on its own right.

Widows Benefit (current)	

Below are the <u>Widows Benefit</u> rates at 1 April 2012. These are weekly rates, and the net rates are after tax at "M".

Category Net Gross

Single \$213.49 \$238.54 Sole parent \$293.58 \$333.01

Diff \$80.90

Domestic Purposes Benefit - sole parent (current)

Below are the <u>Domestic Purposes Benefit - sole parent</u> rates at 1 April 2012. These are weekly rates, and the net rates are after tax at "M".

Category Net Gross

Sole parent \$293.58 \$333.01

Unemployment Benefit (current)

Below are the <u>Unemployment Benefit</u> rates at 1 April 2012. These are weekly rates, and the net rates are after tax at "M".

Category		Net	Gross
Single 18 - 19 years at home		\$136.64	\$152.67
Single 18 - 19 years away from home		\$170.80	\$190.84
Single 20 - 24 years		\$170.80	\$190.84
Single, 25+ years		\$204.96	\$229.01
Married, civil union or de facto couple (with or without children)	Total	\$341.60	\$381.68
	Each	\$170.80	\$190.84
Sole parent		\$293.58	\$333.01

Difference - \$88.62

+Family Tax credits \$92 for one child under 16 = \$180.62

Orphans Benefit and Unsupported Childs Benefit (current)

Below are the <u>Orphans Benefit and Unsupported Childs Benefit</u> rates at 1 April 2012. These are non-taxable, weekly rates.

Category	Non-taxable rate
Under 5 years	\$142.45
5 - 9 years	\$165.31
10 - 13 years	\$182.42
14+ years	\$199.43

Also the other big consideration is that if you receive **Accommodation Supplement** the Child you are getting **UCB** for is not added to your Accommodation Supplement, but if they are added to your Benefit they are on your Accommodation supplement. *Thanks to Tricia Coring our GRG Field Officer for this.*

Member Support Manager: Di & team (as a caregiver you are part of our team)

heoi ano, na. *E te Atua, aroha mai....* O God shower us with love. Ka kite Ka Whangaia ka tupu, ka puawai
That which is nurtured, blossoms and grows

<u>www.grg.org.nz</u> or <u>www.kin.org.nz</u> or <u>www.raisinggrandchildren.org.nz</u> Email <u>office@grg.org.nz</u>

Member Support Manager: Di Vivian

Free Phone 0800 GRANDS or 0800 472637 ext. 1 (not for use for Auckland callers) Landline users only. Auckland callers (09) 480 6530

Postal Add: PO Box 34 892 Birkenhead. Auckland 0742

If you no longer wish to receive this newsletter please contact the Trust Office as this is where the total mail out membership is kept. Moved home or planning to? Be sure to let us know.

We are a Charitable Trust