

## Grandfamilies: Challenges of Caring for the Second Family

### Introduction

Imagine you're a child who in the middle of the night is dropped off at grandma's house to live. Your mom can't care for you anymore because she's addicted to drugs. You are glad to be with grandma because it feels safe and comfortable at her house, but you're worried about some things. Where will you go to school? How will you get your asthma medicine? Can grandma get it for you?

This fact sheet is about "grandfamilies" or families in which grandparents or other relatives are primarily responsible for caring for children who live with them. Reasons causing these grandfamilies to come together include parental substance abuse, military deployment, incarceration, and death.

Almost six million children across the country are living in households headed by grandparents or other relatives, according to the 2000 U.S. Census.<sup>1</sup>

- 4.4 million of these children are in grandparent-headed households.<sup>2</sup>
- 1.5 million children live in households headed by other relatives, such as aunts, uncles, siblings, and great-grandparents.<sup>3</sup>
- 2.5 million children in households headed by grandparents and other relatives have no parents in the home.<sup>4</sup>

As for the caregivers, about 2.4 million grandparents are responsible for most of the basic needs of the children.<sup>5</sup> Similar Census data does not exist for the other relatives, like aunts and siblings.

When parents have been unable to care for their children for any reason, grandparents and other relatives have stepped in as a safety net to keep these families together and out of the formal foster care system. The statistics tell the story. The vast majority of relative-headed families are not in foster care in the formal child welfare system. Only about 126,000 of the children being raised by grandparents and other relatives are in foster care.<sup>6</sup> Although this number represents about one-fourth of all children in foster care, it is only about one-twentieth of all the children being raised by grandparents and other relatives with no parents in the home. If less than half of the 2.5 million children being raised by relatives with no parents in the home were to enter foster care, they would completely overwhelm the system. Translated to dollars, if even one million children being raised by relatives were to enter foster care, it would cost taxpayers more than \$6.5 billion each year.<sup>7</sup>

For those families in foster care, access to services, such as school enrollment, is typically easier than for those not in the formal system.



The state generally has legal custody of the children in foster care, so caseworkers and judges ease entry into schools and receipt of medical care. In order to support the caregivers outside the system and their tremendous contributions towards keeping families together, access to resources and services needs to be improved dramatically.

### Who are these Grandfamilies?

Grandfamilies – whether inside or out of the foster care system – are racially and ethnically diverse, live throughout the country, exist for multiple years, typically have young children and young caregivers, and are more likely to live in poverty and lack health insurance than parent-headed households. Despite this last fact, most of the caregivers in grandfamilies are still in the labor force and own their homes. Understanding these statistics is crucial to designing policies and programs that respond to the families' strengths and needs.

#### Grandfamilies are Racially and Ethnically Diverse

- 49% of the 4.4 million children living in grandparent-headed families are white, 32% are black, 2% are Asian, 2% are American Indian and Alaska Native, 0.3% are Native Hawaiian and Other Pacific Islander, 9% are of some other race, and 5.4% are of two or more races. Of these children, 21% are Hispanic or Latino origin (of any race) and 39% are white alone, not of Hispanic or Latino origin.<sup>8</sup>
- Of the 1.5 million children living in other relative-headed families, 39% are white, 29% are black, 2% are American Indian and Alaska Native, 5% are Asian, 0.5% are Native Hawaiian and Other Pacific Islander, 20% are of some other race, and 5% are of two or more races. Of these children, 17% are of Hispanic or Latino ori-

gin (of any race) and 24% are white alone, not of Hispanic or Latino origin.<sup>9</sup>

- Because of the diversity of the families, programs and policies need to be culturally sensitive, written outreach materials may be needed in two or more languages, and multilingual program staff could be essential.

### Grandfamilies Live Throughout the Country

- 46% of all grandparents with grandchildren living in their homes reside in the South, 14% in the Northeast, 18% in the Midwest, and 22% in the West.<sup>10</sup>
- Of the 4.4 million grandchildren living in grandparent-headed households, about 42% live in the South, 23% in the West, 16% in the Northeast, and 18% in the Midwest.<sup>11</sup>
- Grandfamilies are everywhere, and supportive programs and policies need to be available throughout the country.

### Grandparents are Responsible for Grandchildren for Multiple Years

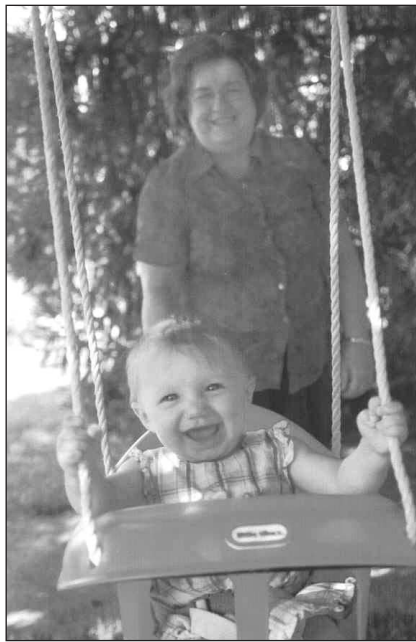
- 39% of grandparent caregivers have been responsible for most of the basic needs of their grandchildren for five years or more; 15% for three to four years; and 23% for one to two years.<sup>12</sup>
- Because short-term living arrangements frequently extend to long-term when grandparents and other relatives step forward, policies that ensure children do not lose vital time receiving an appropriate and meaningful education and getting the health care they need are essential.

### Grandfamilies are Young

- 71% of all grandparents responsible for their grandchildren are under the age of 60.<sup>13</sup>
- 43% of children living in grandparent and other relative-headed households are under six years old, and 30% are between the ages of six and eleven.<sup>14</sup>
- Knowing the age of the caregivers and children help programmers and policymakers design appropriate services for these families.

### Grandparent-Headed Families are More Likely to Live in Poverty and Be Uninsured than Parent-Headed Families

- One in five (21%) children living in grandparent-headed homes and one in four (25%) children living in other relative-headed homes were impoverished in 1999, as compared with one in six (16%) children living in households headed by their parents.<sup>16</sup>
- One in three children (29%) living in grandparent-headed homes in 1996 had no health insurance, as compared with one in seven children (15%) in the overall child population.<sup>17</sup>
  - Affordable health insurance must be available to all



**No matter why parents can no longer take care of their children — death, divorce, neglect, abuse or poverty — it never, ever is the 'fault' of the child.<sup>15</sup>**

children regardless of who is raising them.

### Most Grandfamilies' Caregivers are in the Labor Force

- 55.6% of grandparents responsible for their grandchildren are in the labor force.<sup>18</sup>
- 70.4% of other relatives responsible for children are in the labor force.<sup>19</sup>
- Since most caregivers are under age 60 and are working outside of the home, child care and before- and after- school activities are programs that need to be available for these families.

### Most Relative Caregivers Own Their Home

- 70.2% of grandparents responsible for their grandchildren own their home.<sup>20</sup>
- 51.8% of other relatives responsible for children own their home.<sup>21</sup>
- Caregivers' homes may not be big enough to accommodate children. Policymakers and programmers should consider designing housing programs to help homeowners add bedrooms and bathrooms at an affordable cost.

## What Challenges do Grandfamilies Face?

Over the past several years, the growing pool of data has helped to uncover grandfamilies' challenges and strengths. Generations United (GU) and its many partners have used this information to help support the families. We have collectively made great strides, but important work remains to be done.

## Legal

*Legal issues are frequently among the top concerns for grandfamilies:*

- The process of obtaining a legal relationship with the children — such as adoption, legal custody or guardianship — is usually expensive, time-consuming, and can be disruptive to family dynamics.
- Opting to raise the children without any legal relationship may severely limit caregivers' ability to access services on the children's behalf.
- Private attorneys may be unaffordable, and other existing legal resources — such as legal aid and law school clinics — may be unknown to caregivers or not easily accessed.
- Kinship navigator programs help link caregivers with legal resources, but the vast majority of states do not have these programs.
- Thirty-five states and the District of Columbia have subsidized guardianship programs, which provide ongoing subsidies to eligible children who exit the child welfare system into the permanent care of legal guardians, often relatives. Although proven

successful, these programs are not usually federally funded and are not available to most grandfamilies.

- Other creative legal options, such as de facto custody, only exist in a handful of states.
- Many states still lack medical and education consent laws, which allow caregivers without a legal relationship to the children to access school enrollment and necessary health care on their behalf.



**“It was easier for them to adjust with me because I’m their grandmother.”**

— Grandmother raising grandchildren

## Physical and Mental Health

*The children and caregivers in grandfamilies face serious physical and mental health challenges and obstacles:*

- Relative caregivers often face obstacles enrolling the children they raise in either public or private health insurance. Some states impose restrictive policies – such as requiring caregivers to prove that they are related to children – that make it difficult to enroll the children in Medicaid or the Children’s Health Insurance Program. Private insurance frequently requires adoption in order for children to be included on caregivers’ policies.
- Caregivers are often unable to attend to their own medical needs due to a lack of daycare, respite care or adequate medical insurance.
- Grandparent caregivers have been found to frequently suffer stress-related health problems like depression, diabetes, hypertension, insomnia, and gastric distress.<sup>22</sup>
- Supportive services – such as caregiver support groups, respite, and counseling – help the families cope with their physical and mental health issues, but these services may be unavailable. The National Family Caregiver Support Program—which federally funds Area Agencies on Aging (AAAs) to help relative and other family caregivers—is limited. It is restricted to relative



caregivers age 60 and older, no more than 10% of the funds can be used to help these caregivers, and some AAAs opt not to use these funds to serve this population.

### Housing

*Relative-headed families often begin caring for children without warning or preparation, and face unique problems with respect to housing:*

- Many relative caregivers live on fixed incomes and/or in small apartments and houses that are not suitable for children.
- The caregivers may no longer be able to afford their apartments or houses after assuming the extra expenses of raising children.
- Grandparents or other relative caregivers may be physically unable to walk stairs with children and strollers.
- If the caregivers live in public senior housing with children, they may be wrongfully evicted because the children are living there.
- The presence of children may violate private lease agreements.
- If relative caregivers do not have legal custody of the children, they are often unable to convince the housing authorities to recognize their need for larger apartments.

### Education

*Many school policies are geared towards “nuclear” families, and can pose obstacles for relative-headed families, especially those families in which there are no legal ties:*

- Children may be denied school enrollment because their relative caregivers do not have guardianship or legal custody.
- The caregivers may have difficulty being included as a participant in the Individual Education Plan (IEP) process for children with disabilities.
- Caregivers may be excluded from activities that usually include parents, such as parent-teacher meetings funded by Title I of the federal Elementary and Secondary Education Act (ESEA).

### Conclusion

All children need and deserve appropriate education, health care, and housing. Policies and programs should ensure that children receive these services, regardless of whether they are raised by a parent, grandparent, aunt or uncle. Public awareness through community education and media outreach is an integral part of any effort to support the multiple generations in grandfamilies. As an aid towards improving public knowledge, GU has created this fact sheet to freely distribute and use as a resource for general information about the families. Together with the grandfamilies themselves, policy makers, and advocates, GU will continue to work to improve the lives of children and adults in these special caregiving arrangements.

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Visit www.gu.org for additional information about grandfamilies.

**generations  
United**

Because we're stronger together

*Generations United (GU) is the national membership organization focused solely on improving the lives of children, youth, and older people through intergenerational strategies, programs, and public policies. GU represents more than 100 national, state, and local organizations and individuals representing more than 70 million Americans. Since 1986, GU has served as a resource for educating policymakers and the public about the economic, social, and personal imperatives of intergenerational cooperation. GU acts as a catalyst for stimulating collaboration between aging, children, and youth organizations providing a forum to explore areas of common ground while celebrating the richness of each generation.*

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<sup>1</sup> Lugaila, T. and Overturf, J. (March 2004). *Table 1, Population Under 18 Years by Age and Relationship to Householder: 2000*, in "Children and the Households They Live in: 2000," a Census 2000 Special Report. Washington, D.C.: U.S. Bureau of the Census.

<sup>2</sup> *Ibid.*

<sup>3</sup> *Ibid.*

<sup>4</sup> Lugaila, T. and Overturf, J. (March, 2004). *Table 3, Characteristics of Children Under 18 Years by Relationship to Householder: 2000*, in "Children and the Households They Live in: 2000," a Census 2000 Special Report.

<sup>5</sup> Simmons, T. and Lawler Dye, J. (October 2003). *Grandparents Living With Grandchildren: 2000 - Census 2000 Brief*. Washington, D.C.: U.S. Bureau of the Census.

<sup>6</sup> U.S. Department of Health and Human Services, AFCARS, three year average 2001-2003.

<sup>7</sup> This figure was calculated based on the federal share of the 2000 average monthly foster care maintenance payment, which was estimated at \$545 in the Green Book, Committee on Ways and Means, U.S. House of Representatives. Half the children are used for our calculation, due to a conservative estimate that the other half already receive some type of governmental financial assistance, such as a Temporary Assistance for Needy Families (TANF) child-only grant. Consequently, the cost of one million children entering the system would represent all new financial outlays for taxpayers.

<sup>8</sup> Lugaila, T. and Overturf, J. (March 2004). *Table 3, Characteristics of Children Under 18 Years by Relationship to Householder: 2000*, in "Children and the Households They Live in: 2000," a Census 2000 Special Report.

<sup>9</sup> *Ibid.*



<sup>10</sup> Simmons, T. and Lawler Dye, J. (October 2003). *Table 2, Selected Characteristics of Grandparents Living with Grandchildren for the United States, Regions, States, and Puerto Rico: 2000*, in "Grandparents Living With Grandchildren: 2000 – Census 2000 Brief." Washington, D.C.: U.S. Bureau of the Census.

<sup>11</sup> Lugaila, T. and Overturf, J. (March 2004). *Table 2, Characteristics of Children Under 18 Years by Relationship to Householder: 2000*, in "Children and the Households They Live in: 2000," a Census 2000 Special Report.

<sup>12</sup> Simmons, T. and Lawler Dye, J. (October 2003). *Grandparents Living With Grandchildren: 2000 – Census 2000 Brief*. Washington, D.C.: U.S. Bureau of the Census.

<sup>13</sup> Simmons, T. and Lawler Dye, J. (October 2003). *Table 4, Grandparents Living With Grandchildren, Responsible for Coresident Grandchildren, and Duration of Responsibility by Race and Hispanic Origin*, in "Grandparents Living With Grandchildren: 2000," a Census 2000 Brief.

<sup>14</sup> Lugaila, T. and Overturf, J. (March 2004). *Table 1, Population Under 18 Years by Age and Relationship to Householder: 2000*, in "Children and the Households They Live in: 2000," a Census 2000 Special Report.

<sup>15</sup> Generations United (September 2005). *Grand Voices for America's Children: New perspectives on grandparents and other relatives raising children*. Washington, D.C. This phrase was the top probe tested by messaging experts on five focus groups – two comprised of relative caregivers only and three of members of the general public. This probe resonated with each group.

<sup>16</sup> *Ibid.*

<sup>17</sup> Bryson, K.R. & Casper, L.M. (1999). *Coresident Grandparents and Grandchildren*. Current Populations Reports, Special Studies, P23-198. Washington, DC: U.S. Bureau of the Census.

<sup>18</sup> Lugaila, T. and Overturf, J. (March, 2004). *Table 3, Characteristics of Children Under 18 Years by Relationship to Householder: 2000*, in "Children and the Households They Live in: 2000," a Census 2000 Special Report.

<sup>19</sup> *Ibid.*

<sup>20</sup> *Ibid.*

<sup>21</sup> *Ibid.*

<sup>22</sup> Minkler, M. (1999). Intergenerational Households Headed by Grandparents: Contexts, Realities, and Implications for Policy, *Journal of Aging Studies* 13, 199-218.