

# FACT SHEET

## Grandparents and Other Relatives Raising Children: Support in the Workplace



### INTRODUCTION

According to the U.S. Census 2000, more than six million children across the country are living in households headed by grandparents or other relatives.<sup>1</sup> The Census further found that nearly 5.8 million grandparents are living in households with one or more of their own grandchildren under the age of 18. More than 2.4 million of these grandparents have the primary responsibility for meeting the basic needs of these children.<sup>2</sup> Factors such as parental substance abuse, divorce, incarceration, HIV/AIDS, mental illness, death, and poverty are causing growing numbers of grandparents and other relatives to step forward to keep their families together.

Over half of the 2.4 million grandparents raising grandchildren are employed.<sup>3</sup> Many working grandparent- and other relative-caregivers are quietly raising children without their employer's knowledge or government involvement. This fact sheet and its accompanying guide are designed to raise awareness concerning the number of these caregivers in the workforce and their unique needs, and to provide models of supportive human resources policies and programs that employers can replicate. The guide contains the results of a survey that Generations United (GU) conducted of 51 companies across the United States. Specifically, GU asked about the inclusion of these families in: medical insurance, dental, and vision benefits; child care services; employee assistance/counseling programs; leave policies; and other available benefits.

Strong anecdotal evidence suggests that the majority of relative caregivers are caring for children without a formal legal relationship such as adoption, guardianship or legal custody. For the purposes of this fact sheet, these caregivers will be referred to as "informal" relative caregivers. Informal grandparent- and other relative-caregivers have the same needs as any parent, but often face barriers that many parents do not, such as access to medical care, medical insurance, child care, and school enrollment on behalf of the children they are raising. Working relative caregivers need to be able to access employer-sponsored benefits designed for families, such as child-related leave and child care, and to be able to include the children they raise as dependents on their employer-sponsored health insurance policies.

### SURVEY RESPONSES

#### MEDICAL INSURANCE AND DENTAL/VISION BENEFITS

None of the companies GU surveyed allow relative caregivers, who are raising children without legal custody, guardianship, or adoption, to include these children as eligible beneficiaries on their employer-provided health insurance. In addition, about half of the states do not have laws allowing these informal caregivers to consent to the children's medical

treatment, making it more difficult to access medical care for the children they are raising.

#### CHILD CARE SERVICES

With only one exception, employers surveyed, who offer child care or financial assistance for its provision, do not allow their relative caregiver employees to access the services without legal relationships to the children they are raising.

#### EMPLOYEE ASSISTANCE/COUNSELING PROGRAMS

Nearly all the corporations surveyed offer employee assistance/counseling programs that are accessible to all employees. However, none have specific programs for relative caregivers.

#### LEAVE POLICIES

Nearly half of the corporations surveyed allow employees to take leave to stay home with sick children, take them to doctor's appointments, or attend school functions. However, in most cases employees are only allowed to use their vacation or sick leave. Only four corporations have special categories designated for child-related leave. Less than a quarter of all corporations surveyed allow informal relative caregivers to use their leave policies for child-related leave, two of which have the special categories of leave.

#### OTHER BENEFITS

Approximately one-half of the corporations surveyed offer benefits other than those offered in standard employee benefits packages. Of those that do, slightly less than half allow informal relative caregivers to access them. Other benefits included child care referral, education referral and/or funding, and sick child care/emergency back-up child care.

#### MODEL EMPLOYER PROGRAMS

Although none of the companies surveyed by GU have done so, some employers have adapted their Work/Life or Employee Assistance Programs (EAPs) to include services specifically for grandparent- and other relative-caregivers. Others have expanded eligibility requirements in all or parts of their employee benefits packages to include informal relative caregivers and their dependents. Detailed descriptions and contact information for each of these model programs are included in the guide.

The Social Security Administration's Center for Employee Services offers a comprehensive Work/Life program that includes on-site child care, elder care information and referral, health and wellness including on-site fitness centers, and resource centers. They also sponsor a monthly lunchtime grandparents raising grandchildren support group. Northrop Grumman's EAP offers a monthly support group for its relative caregiver employees as well. Another model is AT&T's Work & Family Program,

which offers a combination of family-friendly programs that employees who are informally raising grandchildren or other related children can access, including a Family Resource Program that offers advice, materials, and referrals to local and national resources, related to child care, parenting, education, elder care, and self care.

Casey Family Programs offers medical, dental, and vision benefits to all eligible employees and their dependents. In addition to insurance benefits, Casey offers an EAP, and flexible spending accounts. Grandchildren and other relative children, permanently living with and being raised by Casey employees are considered eligible dependents for the medical, dental, vision and EAP plans.

Grandchildren and other relative children, permanently living with and being raised by employees at Johns Hopkins University are eligible for all benefits under their comprehensive employee benefits package as long as they meet the IRS definition of “dependent.” That means that the children reside in the employees’ homes for at least 8 hours a day, and the grandparents are providing more than 50% of the children’s financial support. The University’s benefits package includes medical and dental plans, flexible spending accounts, life insurance, Work/Life programs, leave, and dependent care programs.

## PUBLIC BENEFITS

There are many public benefits programs available that grandparents and other relatives raising children are eligible to apply for on behalf of the children they are raising. The services these programs can provide include financial assistance, medical insurance, and supportive services. Often, however, relative caregivers are uninformed about the programs or do not know how to apply for them. Some of the programs that informal relative caregivers, as well as those with legal relationships, can apply for on behalf of the children they raise are Social Security Dependents benefits, Temporary Assistance to Needy Families’ Child-Only grants, Medicaid and the Children’s Health Insurance Program. The National Family Caregiver Support Program is also available to provide supportive services to the caregivers. One low-cost service that human resources personnel could offer to their relative caregiver employees would be to share with them information about these programs and their application processes.

## ACTION STEPS/RECOMMENDATIONS

Employers, insurance professionals, and advocates can take the following action steps to improve the quality of life in the workplace for grandparents and other relatives raising children:

- Employers are encouraged to consider the needs of all types of families and to be inclusive in their employee benefits packages.
- Employers can choose insurance policies that allow employees to claim the related children they raise, with or without a legal relationship, as dependents.
- Employers may follow suit when designing Work/Life benefits, by researching model family-friendly programs, like the ones in this guide, and replicating all or parts of them.
- If an employer contracts with an outside agency to provide an Employee Assistance Program or Work/Life Program, the employer may

request information on relative caregiving to share with employees.

- When employers offer incentives, such as family days, they can encourage employees to bring the children they are raising, rather than just “their children.”
- In order to more fully support grandparents and other relatives raising children, employers must take a more active role in seeking out the relative caregivers they employ.

## CONCLUSION

The survey’s overall results show that corporations’ benefits packages have not kept pace with the growing numbers of relative-headed families. The factors contributing to relative caregiving, such as parental drug abuse, divorce, poverty, mental illness, and incarceration, show no sign of decreasing. In addition, people are living longer and retiring later. It would follow that the number of grandparents and other relatives raising children who are in the workplace will continue to rise. If these current trends continue, the number of grandparents and other relatives raising children will continue to increase and their caregiving issues will become more pressing for corporations and insurance companies. The business community will be forced to respond to these non-traditional families in order to retain employees and maintain a healthy, balanced working environment. Employers should consider GU, this fact sheet, and its related guide as resources to consult when examining and modifying its policies.

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For further information, please contact: Generations United, 1333 H Street, NW, Suite 500W, Washington, DC 20005, (202) 289-3979, Fax: (202) 289-3952, e-mail: [gu@gu.org](mailto:gu@gu.org). The GU web site at [www.gu.org](http://www.gu.org) contains additional information about grandparents and other relatives raising children.

*Generations United (GU) is the national membership organization focused solely on promoting intergenerational strategies, programs, and policies. GU represents more than 100 national, state, and local organizations representing more than 70 million Americans. It is the only national organization advocating for the mutual well-being of children, youth, and older adults. GU serves as a resource for educating policymakers and the public about the economic, social, and personal imperatives of intergenerational cooperation. GU provides a forum for those working with children, youth, and older adults to explore areas of common ground while celebrating the richness of each generation.*



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<sup>1</sup> U.S. Census 2000 SF1, table P28, Relationship by Household Type for Population Under 18 Years. Washington, DC: U.S. Census Bureau.

<sup>2</sup> U.S. Census 2000 DP-2, Grandparent Caregivers in the United States, the 50 States, and the District of Columbia. Washington, DC: U.S. Census Bureau.

<sup>3</sup> Census 2000 Supplementary Survey. (2000). Table 2. Profile of selected social characteristics. United States. Available online at <http://www.census.gov/acs/www/Products/Profiles/index.htm>. Washington, DC: U.S. Census Bureau.