



Family Matters: Multigenerational Families in a Volatile Economy



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A C K N O W L E D G E M E N T S

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About Generations United

Generations United is the only national membership organization focused solely on improving the lives of children, youth, and older people through intergenerational strategies, programs, and public policies. Since 1986, Generations United has served as a resource for educating policymakers and the public about the economic, social, and personal imperatives of intergenerational cooperation. Generations United 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.

Disclaimers

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Survey Methodology

Harris Interactive® fielded the study on behalf of Generations United from September 27-29, 2011 via its Harris Poll QuickQuerySM online omnibus service, interviewing a nationwide sample of 2226 U.S. residents age 18 years or older; 136 respondents from this survey currently live in a multigenerational household. Figures for age, sex, race/ethnicity, education, region, household income, and age of children in the household were weighted where necessary to bring them into line with their actual proportions in the population. Propensity score weighting was also used to adjust for respondents' propensity to be online.

Respondents for this survey were selected from among those who have agreed to participate in Harris Interactive surveys. The data have been weighted to reflect the composition of the U.S. general population. Because the sample is based on those who agreed to be invited to participate in the Harris Interactive online research panel, no estimates of theoretical sampling error can be calculated.

All sample surveys and polls, whether or not they use probability sampling, are subject to multiple sources of error which are most often not possible to quantify or estimate, including sampling error, coverage error, error associated with non-response, error associated with question wording and response options, and post-survey weighting and adjustments. Therefore, Harris Interactive avoids the words "margin of error" as they are misleading. All that can be calculated are different possible sampling errors with different probabilities for pure, unweighted, random samples with 100 percent response rates. These are only theoretical because no published polls come close to this ideal.

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EXECUTIVE SUMMARY



Today more than 51.4 million Americans of all ages – or about one in six – live in multigenerational households, a more than 10% increase since the start of the Great Recession in 2007.¹ Some multigenerational families choose to live together; others form because of the widespread impact of the nation’s economic downturn and uncertain recovery.

For many, the main motivator is compassion. When elderly relatives become frail or have trouble making ends meet, adult family members take them into their homes and become caregivers while often experiencing economic stress themselves. When young adults cannot find work or have trouble caring for their children, they come home to their parents – calling to mind a line from one of Robert Frost’s poems: “Home is the place where, when you have to go there, they have to take you in.”

Whatever the reasons, multigenerational households are an increasingly important part of the socioeconomic fabric of the United States. This represents a reversal of the long-term trend towards living in nuclear families – one that creates both challenges and opportunities for policymakers and the private sector.

What motivates Americans to live in a multigenerational household today? To explore that question, Generations United recently commissioned a nationwide survey by Harris Interactive.²

The survey, conducted from September 27 to 29, 2011, found economic conditions were a significant factor:

- **66%** of adult respondents living in a multigenerational household reported that the current economic climate was a factor in their family becoming a multigenerational household, while 21% reported that it was the only factor.

Family Matters: Multigenerational Families in a Volatile Economy

- **40%** reported that job loss, change in job status, or underemployment was a reason their family became a multigenerational household.
- **20%** reported that health care costs prompted them to form a multigenerational household.
- **14%** reported that foreclosure or other housing loss prompted them to form a multigenerational household.

When asked a set of questions about their personal experience, adults living in multigenerational households responded:

- **72%** agreed that “My family’s multigenerational household arrangement improved the financial situation of at least one family member.”
- **63%** agreed that “Social Security plays a vital role in the financial stability of our multigenerational household.”
- **52%** agreed that “My family’s multigenerational household arrangement has made it possible for a family member to continue school or enroll in job training.”
- **82%** agreed that “There should be more government programs and policies that are supportive of multigenerational households like mine.”

Adults living in multigenerational households also reported that the arrangement had an impact on family relationships:

- **82%** agreed that “My family’s multigenerational household arrangement has enhanced bonds or relationships among family members.”
- **78%** agreed that “At times, my family’s multigenerational arrangement can contribute to stress among family members.”
- **75%** agreed that “My family’s multigenerational household arrangement has made it easier to provide for the care needs (such as child care, older adult care, or special medical care) of one or more of my family members.”

Clearly, the current economic climate has driven the dramatic increase in the number of multigenerational households nationwide. Moreover, the survey responses make it clear that multigenerational living arrangements can offer significant advantages for families struggling to cope with adverse economic circumstances. At the same time, such arrangements can be stressful. There is a need for both public and private initiatives to help multigenerational households overcome obstacles and contribute to a future in which Americans of all generations have a fair chance to thrive.

The term “multigenerational household” can be defined in different ways. Similar to Generations United’s poll, the Census Bureau defines it as “one that contains three or more parent-child generations.” Using this definition, the Census Bureau reported that 3.8 percent of all U.S. households in 2010 were multigenerational.³

The Pew Research Center, which recently published two important studies of multigenerational households, uses a different definition. It includes households that consist of at least two generations of adults. For example, a married couple living with one of their aging parents or a mother or father whose adult child returns to live with them after college would count as multigenerational in their data. Pew also includes “skipped generation” households, ones in which a grandparent (or grandparents) lives with one or more grandchildren whose parents are not present. AARP’s Public Policy Institute issued a fact sheet with a similarly broad definition. However, it does not include households comprised of parents and children when the parent is the householder regardless of the age of the child.⁴

The broadest definition of “multigenerational” results in a finding that 11.9 million of the 113.6 million households in the U.S. in 2009 – or 10.5 percent of the total – were multigenerational, a share of the total almost three times greater than the Census Bureau counted in 2010. The 11.9-million total breaks down as follows: about 6.9 million multigenerational households consisted of two adult generations; about 4.2 million consisted of three or more generations; and the rest consisted of “skipped generation” households.⁵

Pew’s skipped-generation methodology appears to undercount grandfamilies – households typically headed by grandparents who share their homes with grandchildren for whom they are responsible, often with neither of the child’s parents present in the home. Census Bureau data indicate that at least 2.5 million grandparents report that they are responsible for their grandchildren.⁶

Differing definitions notwithstanding, it is clear that the economic downturn that began in 2007 triggered a dramatic increase in both the number and prevalence of multigenerational households nationwide.

This trend is not likely to be reversed, even if and when the United States eventually experiences a robust recovery. The reasons include the aging of the 78 million baby boomers and the increasing numbers of Hispanic and Asian households, both native-born and immigrant, whose cultural traditions often encompass caring for young and old in multigenerational settings. African American families also have a rich history of relying on each other to get through hard times.⁷ The rates of multigenerational families among African Americans have increased during the Great Recession.⁸

Family Matters: Multigenerational Families in a Volatile Economy

Que Spencer

Que is a full-time student at George Mason University in Fairfax, VA. When school is not in session, she lives in Virginia Beach, VA with her grandmother Josephine Merrick; parents Volanda and Jeffrey Spencer; sister Jefrea, and brother Derric.

My grandmother moved in with us over three years ago. We love having her live with us. We've always been a close family and we enjoy each other's company—talking and going to church together. And we love her cooking!

My grandmother really didn't want to move to Virginia Beach. She's a very independent woman and had lived in North Carolina all her life; it's where her heart is. She still owns the house my grandfather built when they married 66 years ago. She visits there whenever possible.

Although it was very difficult for her to leave her home, her declining health dictated the move. My grandmother is diabetic. When she was living on her own in North Carolina, she wasn't always eating properly. Sometimes, we'd call her house and she wouldn't answer the phone. Later, we would find out that she had fallen. Fortunately, a neighbor or friend always came along and helped her before anything really bad happened. After a while, though, the episodes scared my grandmother and she realized she needed to be close to family.

Now, she's eating the proper foods and her diabetes is under control, but arthritis makes it difficult for her to walk. We all pitch in to help care for her. She helps us by talking to us and giving us a different perspective on things. We all benefit from her lifetime of experiences and her wisdom. She holds the key to our family history.

I think the biggest issue we face is getting time off of work to take my grandmother to doctor appointments. It would be a lot easier on us—especially my mother—if workplace policies took into account how many families now are caregivers for either younger or older generations. Like most families in this situation, we could use more support.



Photo by Mitchell Nnadi

Multigenerational households typically face many challenges – from meeting basic monthly household costs, to covering the medical expenses of uninsured family members, to providing adequate living spaces in houses and apartments not designed for multigenerational living. In this era of political gridlock, it may seem that not much can or will be done to help. But this report identifies many public and private initiatives that are both warranted and broadly affordable.

Recommendations

The recommendations that follow address a variety of audiences including: federal, state, and local policymakers, employers, and foundations. In offering these recommendations, we are fully aware that making progress on them in the present economic and political climate may be slow and challenging. Nevertheless, Generations United believes it is important to set reasonable goals and to pursue constructive policy options that can better meet the needs of Americans living in multigenerational households. Individuals, faith communities, and other community organizations can also assist multigenerational families in need of help – for example, by setting up support groups offering trained or informal respite care arrangements, and providing paid leave for multigenerational caregiving.

How Lawmakers Can Help

Explore innovative housing options for multigenerational families

- Create more options to adapt homes or property to accommodate multigenerational families and encourage banks and other mortgage lenders to adjust lending requirements for multigenerational borrowers.
- Evaluate local policies, codes, and regulations and remove unnecessary barriers to adapting homes to better serve the needs of multigenerational families.
- Launch a new demonstration to adapt the Elder Cottage Housing Opportunity (ECHO) program to allow low-income families living in single-family homes more flexibility in adding additional barrier-free bedrooms and bathrooms.
- Identify and publicize exemplary initiatives that serve grandfamilies, by adapting existing structures or building new ones.
- Promote additional affordable housing for grandfamilies by demonstrating to private developers the benefits of providing such housing and by providing demonstration funds and incentives for state and local governments to stimulate such housing.

Saving Dollars While Making Sense – ideas for promoting intergenerational shared sites to support multigenerational families

- Encourage foundations to extend their bricks-and-mortar funding to proposals for initiatives and facilities serving multiple generations.
- Adapt government programs to allow demonstration funding for development of multigenerational sites; adapt the Older Americans Act to support multigenerational services; provide incentives for schools to incorporate multigenerational programs; and review policies and regulations that may inhibit the development of shared sites.
- Urge local governments to work with potential sponsors to reconsider any policies or regulations that may act as barriers to shared sites.
- Encourage housing developers and architects to incorporate shared sites in multi-unit housing developments and apartment complexes, both new and rehabbed.

Family Matters: Multigenerational Families in a Volatile Economy

Improve supports and services for caregivers

- Increase funding for the National Family Caregiver Support Program (NFCSP) to \$250 million.
- Fund the Lifespan Respite Care Program at its authorized level (\$71.1 million).
- Provide interagency incentives to leverage caregiver-support resources.
- Encourage federal and state programs that involve home visitation to assess and refer household members of all ages to appropriate voluntary services.
- Enact a refundable federal caregiver tax credit to provide modest but much-needed financial support for anyone who cares for a dependent family member.

Protect and preserve the Affordable Care Act (ACA)

- Continue to implement the ACA to ensure that all Americans, including individuals living in multigenerational families, have access to improved, affordable healthcare coverage and services.

Strengthen Social Security and protect benefits for all generations

- Help all Americans who contribute to and rely on Social Security by maintaining benefits and by making the changes needed to ensure that program revenues and outlays are in balance for the long run.
- Help students by restoring the Social Security student benefit so that it covers students through college.
- Help grandfamilies by changing Social Security regulations to permit more children being raised by grandparents or other relatives to qualify as dependents eligible for survivors benefits and student benefits.

How Employers Can Help

- Improve family leave policies by offering informal caregivers reasonable time-off rights and more generous paid-leave options.
- Extend health insurance coverage to include dental and vision benefits for children and elders dependent on family caregivers.
- Make other employee benefit programs more multigenerational-friendly by offering benefits such as on-site child care, eldercare information and referrals, health education and fitness centers, and proactive employee assistance and counseling programs.
- Support full implementation of the Affordable Care Act and enactment of affordable long-term care coverage.
- Support enactment of a federal caregiver tax credit to partially compensate working caregivers for the lost pay and high expenses they incur while caring for dependent family members.

I N T R O D U C T I O N



We're all in this together. That phrase has new meaning today. More than 51 million Americans of all ages – one in six – live in multigenerational households.

Although many families adopted multigenerational living by choice, others came together because of the current economic climate.

- A working mother loses her job and has to settle for part-time work at such low pay that she can no longer afford to live independently.
- Young high school and college graduates, bruised by discovering that the economy isn't generating jobs, return home to live with their parents.
- Homeowners unable to keep up with mortgage payments lose their homes and are forced to move in with relatives.
- Stepping in when a child's parents can't provide care, grandparents become "second time around" parents to their grandchildren, also known as a grandfamily.

Reasons for generational interdependence vary, but the outcome is the same: families double up.

By one measure, the number of Americans living in multigenerational households stood at 46.5 million in 2007. By the end of 2009, the multigenerational household population climbed to 51.4 million – a dramatic 10.5% increase in just three years.⁹

Although other definitions of "multigenerational" exist and many multigenerational household configurations are possible as we describe in the text of this report, they all point to the same conclusion: The numbers of multigenerational households are rapidly increasing. The United States is experiencing a nationwide demographic trend of striking proportions – one with significant implications for public policies and the private sector alike.

Family Matters: Multigenerational Families in a Volatile Economy

Assuming that this trend continues – below we discuss substantial factors suggesting that it will – American life in the 21st century will change dramatically, in ways and to an extent that few Americans born in the midyears of the 20th century could possibly have anticipated.

Where we've come from

For much of American history, the multigenerational household was so common that most took it for granted. On a farm, all generations needed to work together and the more hands the better. With the rise of industry, waves of immigration created more multigenerational households. Americans migrated into the cities in search of work and economic independence and families crowded together to pool their resources and survive.

And for much of this time, the United States was still a nation without public safety nets. There was no such thing as Social Security. When family members became too old or frail to work, they typically had two options: moving in with their adult children or moving to the poorhouses established in each state.

During the twentieth century, the multigenerational household headed into a sharp decline accelerated by WWII. As new suburbs sprang up in the postwar 1950s, the compact nuclear family – two adults with two or three children – increasingly became the norm for most Americans.

Social Security, which had grown quite slowly since its enactment in 1935, began to have a widespread societal impact in the 1960s. A dramatic increase in workers' pensions also occurred, won mostly by the labor movement during the previous two decades. Along with Medicare's enactment in 1965, these developments meant that large numbers of older Americans of modest means could retire with a measure of economic security further continuing the decline of the multigenerational household.

In 1940, about 25% of the total U.S. population lived in multigenerational households as the Great Depression ended and the nation moved toward wartime employment. Twenty years later – within the span of a single generation – that figure declined to 15%. By 1980, it dropped to 12%, less than half the 1940 level.¹⁰

But then the pendulum began to swing the other way. By 2000, the share of the population living in multigenerational households climbed back to 15%, the same level as in 1960. In 2010, it reached an estimated 16.1% driven largely by the Great Recession. While the economic downturn ended officially in mid-2009, the recovery that followed remains uncertain and undetectable for millions of hard-pressed households.¹¹

As the Pew Research Center noted in two important studies of multigenerational family households released in 2010 and 2011, the post-1980 pendulum swing occurred across all major demographic groups.

Five factors appear to drive the upsurge in multigenerational families:

- **Slower starts:** Americans now marry later. The median age of first marriage has risen by about five years since the 1970s for both genders. Men now typically marry at 28 and women at 26. More unmarried 20-somethings continue to live with their parents by choice or economic necessity.
- **Immigration:** Latin Americans and Asians have immigrated to the U.S. in large numbers since the 1970s. In both cases, bringing elderly family members into the home where they can help out – and be cared for – is a cultural characteristic, as are higher childbirth rates. About 19% of immigrant families live multigenerationally, compared to about 14% of native-born households.¹²
- **Availability of kin:** Many of the 78 million baby boomers are financially secure enough to offer their parents a place to live. Many of their adult children remain at home or have returned home.
- **Health and disability issues:** Increasing numbers of Americans of all ages suffer from chronic conditions and disabilities. Moving in with family members helps them gain access to caregivers for themselves or their children.
- **Economic conditions:** During the Great Recession and in its aftermath, many Americans struggle to find or keep a job. Sharing household expenses across generations can make them more affordable.

Where we're headed

Although forecasting the future is always risky, there is little evidence to suggest that the current increase in multigenerational households in the United States is a temporary phenomenon.

Baby boomers are beginning to retire at the rate of about 10,000 a day, swelling the ranks of the over-65 population as never before both in numbers and as a share of the total U.S. population. A century ago, the elderly accounted for 4.3% of the total; today they account for 13%. By 2050, they will account for 20%.¹³

Although some boomers may retire in comfort, many others will become less well-off and self-sufficient than they expected. During the Great Recession and its uncertain aftermath, millions of workers in late middle age lost their jobs, savings, and in some cases their homes – or at least much of its equity. Workers laid off late in their careers often lack opportunities to rebuild lost savings; they also lost credits on that missing income toward future Social Security retirement benefits.

Moreover, laid-off workers in their 50s who are unable to find new jobs may need to claim Social Security benefits as soon as they become eligible under the law at age 62. This substantially

Family Matters: Multigenerational Families in a Volatile Economy

lowers the amounts they will receive compared to if they waited until the age of eligibility for full benefits (traditionally 65, but gradually increasing under present law to 67, for workers born in 1960 and later). Many boomers may end up turning to their adult children for help – and a place to live in the near future. Even if relatively few baby boomers follow this course, the sheer size of the baby boom population guarantees that their economic struggles will have a significant impact.

The increasing share of the minority populations in the older adult population also raises the likelihood of multigenerational family living. Hispanics, for example, accounted for only about 7% of the over-65 population in 2010. By 2050, they are expected to account for 20%.¹⁴

It's important to use caution when making generalizations about future household characteristics of any ethnic group. If present trends continue, however, Hispanic, Asian, and African American families are more likely to be multigenerational than white households.

As today's minority populations become tomorrow's majorities in many neighborhoods, multigenerational households will almost certainly continue to feature prominently in the demographic landscape.

In short, the multigenerational household is here to stay. We can worry about that fact and see it as further evidence that the United States is in trouble. Generations United prefers to embrace it as part of our history and our future.

What we need to do next

Policymakers and opinion-shapers must pay more attention to multigenerational households – and take steps to help them thrive.

In the following pages, we identify and discuss recommendations to support multigenerational families – from taking steps to strengthen Social Security to fully implement the Affordable Care Act to helping homeowners add living space to their homes. We look at what can be done to make life easier for caregivers, who are very often the glue that holds a multigenerational household together. We offer suggestions for the private sector as well – from providing more liberal leave policies for employees with family responsibilities to encouraging development of intergenerational shared sites, such as daycare centers that can accommodate children and older adults together for their mutual benefit.

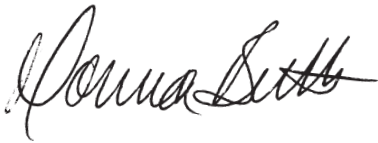
We realize, of course, that the United States is experiencing economic uncertainties coupled with a political polarization that creates barriers to progress. Yet difficult paths should not become an excuse for inaction.

Introduction

Acting today to address the challenges facing multigenerational households will pay dividends tomorrow. Generations United offers this report in that spirit – as a modest investment in America’s future. Because the bottom line is that, just as with a multigenerational family, we’re all in this together – and family matters.

A handwritten signature in black ink, reading "Larry Minnix".

Larry Minnix, Chair, Board of Directors

A handwritten signature in black ink, reading "Donna Butts".

Donna Butts, Executive Director

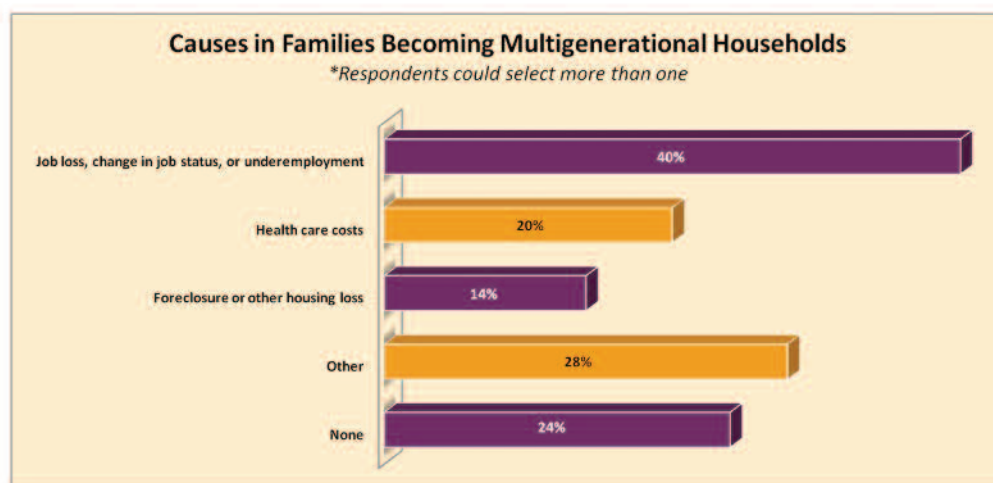
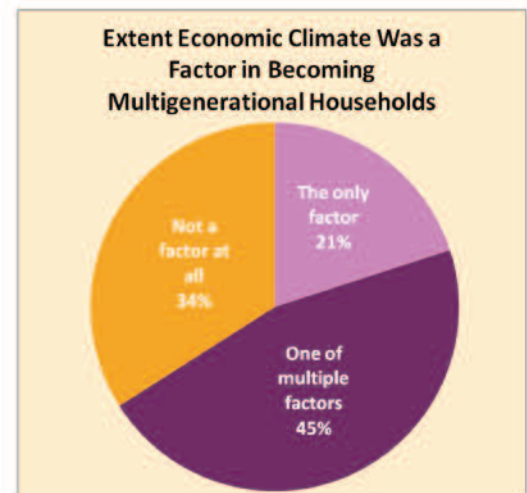


MULTIGENERATIONAL HOUSEHOLDS IN A VOLATILE ECONOMY

More than 51 million Americans of all ages – about one in six – currently live in multigenerational households. Some families have adopted such arrangements by choice, others because of the impact of the Great Recession and the ongoing economic downturn nationwide. Whatever the reason, the United States is clearly experiencing a demographic change of striking proportions – one with significant implications for policymakers and the nation.

What motivates Americans to live in a multigenerational household today? To find out, Generations United recently commissioned a nationwide survey by Harris Interactive.¹⁵ The survey, conducted from September 27 to 29, 2011, found economic conditions to be a significant factor:

- 66% of adult respondents living in a multigenerational household reported that the current economic climate was a factor in their family becoming a multigenerational household, while 20% reported that it was the only factor.
- 40% reported that job loss, change in job status, or underemployment was a reason their family became a multigenerational household.
- 21% reported that health care costs prompted them to form a multigenerational household.
- 14% reported that foreclosure or other housing loss caused them to form a multigenerational household.

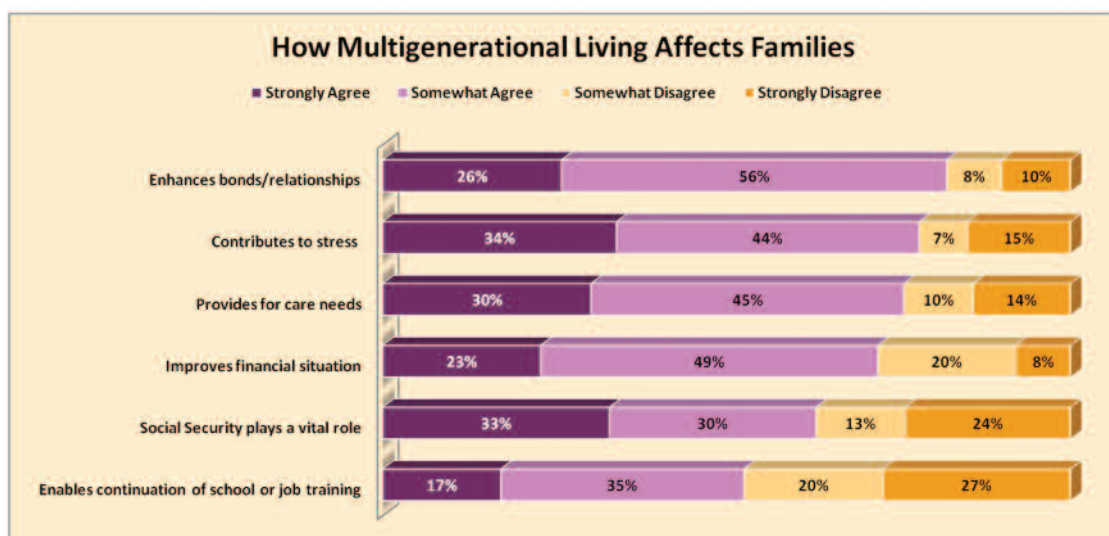


When asked a set of questions about their personal experience, adults living in multigenerational households responded:

- 72% agreed that “My family’s multigenerational household arrangement improved the financial situation of at least one family member.”
- 63% agreed that “Social Security plays a vital role in the financial stability of our multigenerational household.”
- 52% agreed that “My family’s multigenerational household arrangement has made it possible for a family member to continue school or enroll in job training.”
- 82% agreed that “There should be more government programs and policies that are supportive of multigenerational households like mine.”

Adults living in multigenerational households also reported that the arrangement had an impact on family relationships:

- 82% agreed that “My family’s multigenerational household arrangement has enhanced bonds or relationships among family members.”
- 78% agreed that “At times, my family’s multigenerational arrangement can contribute to stress among family members.”
- 75% agreed that “My family’s multigenerational household arrangement has made it easier to provide for the care needs (such as child care, older adult care, or special medical care) of one or more of my family members.”



Americans living in the Northeast were most likely to live in multigenerational households, followed by those in the South and Midwest. Westerners were least likely to live in this arrangement. Among the households surveyed, 32% reported having children under 18 living in the household. The number of

Family Matters: Multigenerational Families in a Volatile Economy

respondents with only a high school education or less (43%) was higher than in the average population (29% had some college; and 28% had a college degree or higher.) Similar to the general U.S. population, annual household incomes were most concentrated at the lower and upper levels (26% reported having \$35,000 or less; 11% reported \$35,000 to \$49,999; 17% reported \$50,000 to \$74,999; and 32% reported \$75,000 and up; 15% declined to answer.)

The responses to Generations United's survey point to some general observations about the state of America's multigenerational households. On balance, interdependence can be a plus. Parents can help grandparents. Grandparents can help grandchildren. By pooling resources and sharing costs, multigenerational families can stretch food budgets and make big-ticket expenses such as rent and transportation more affordable. Living at home with parents and grandparents can make it easier for young adults, especially those with children, to boost their lifelong economic prospects by going back to school, earning a degree, or developing marketable job skills. At the other end of the demographic arc, older adults can thrive on simply being needed, instead of spending their later years living alone and often far apart from the people they care most about.

Those are some of the upsides – and this report reflects others. But what about the downsides? A three- or four-bedroom house that once seemed ample can suddenly become cramped when adult children come home again, perhaps with a toddler or two in tow. What if the health of a grandparent suddenly declines? It may seem more compassionate and frugal to bring everyone under one roof but not necessarily easy.

No matter how deeply people may love and appreciate each other, sharing a home can become a recipe for stress. In most parts of the country, there are few programs and services specifically aimed at helping multigenerational families cope with the many challenges they face.

They deserve better – if only because multigenerational families contribute to our collective well-being in ways that may not be obvious at first glance. For example, they help ease the financial burdens of joblessness and the strained resources of federal and state safety-net programs. By paying attention to the so-called “little things” of life – like making sure a forgetful grandfather takes his medications – they help keep people out of hospitals and emergency rooms, helping to slow the runaway growth of the nation's healthcare expenditures. For such contributions to our interdependence, multigenerational families deserve our thanks – and our help.

The McGloughlin Family



Photo by Nicole Pollini Mosser

Amy and Charlie McGloughlin live in Philadelphia, Pennsylvania with their son, Will, their daughter, Reba, and Charlie's mother, Judy.

After eight years of multigenerational living, the McGloughlin family has it down almost to a science.

Amy McGloughlin and her mother-in-law Judy will both tell you that clear boundaries are the secret to a happy multigenerational household. (Well, that and giving Judy the biggest bedroom—with bay window, no less!)

"Both Amy and Charlie have a very good sense of boundaries and we're clear on how to interact and live together comfortably," says Judy. "I tend to be very sensitive, but when issues arise, Amy's clear boundaries make them easy to resolve."

For Charlie, the key is good communication, honesty, and responsibility. "You have to respect roles in the family, and you need to own your own role," he explains. "That way when problems arise, you have a mechanism for working them out. If communication was poor, we'd have no way to resolve issues."

Meanwhile, multigenerational living works for Will because having grandmom around means he has someone to play games with and to help with homework and other projects. He realized just how lucky he was when his class recently broke into discussion groups to talk about family. He was surprised to discover that most of his classmates had no living grandparents.

Reba knows she's lucky, as well. "A lot of my friends say their grandmothers are mean to them, but some have never seen any of their grandparents."

So why did Judy move in with Amy and Charlie? "My parents had a large house and after my brother, sister and I moved out, the house was just getting too big for them to handle," Charlie explains. "Amy and I thought we should get a bigger house where we could all live together and share expenses. It didn't make sense to have two houses when one would do, and we love each other. Unfortunately, my father died before they could move in with us."

"It's been wonderful; I love being with family," says Judy. "The Gray Panthers often espoused intergenerational living because of what you can learn and share. It's a great experience and I credit Amy with making it all work."

Amy—or Pastor Amy as she's known by her congregants of the Germantown Mennonite Church—says that she and Judy "are different enough that it works out well. To live intergenerationally, you have to be ready to say the hard things. You need to name the problem and talk it through. The reality is, we've had to have some hard conversations. You have to have an understanding of your possessions. We have a ton of stories about sharing."

Sharing is important—within boundaries. Judy does babysit and will drive the children around when needed, but she says that Charlie and Amy are careful not to take her for granted. She, in turn, is careful not to take them for granted. They share the cooking and the grocery bills, and Judy contributes to the mortgage.

But mostly what they share is a love of family. In fact, Charlie and Amy are thinking of moving to a bigger house and moving other family members in.

"In these economic times living together is a good idea," says Charlie. "It makes a lot of sense spiritually and financially to live together. Living in separate houses is just a waste if you love each other."

Family Matters: Multigenerational Families in a Volatile Economy

What do the numbers tell us?

Since there is more than one definition of “multigenerational,” it is important to clarify how this report uses the term. The Census Bureau defines “multigenerational household” as follows:

A multigenerational household is one that contains three or more parent-child generations; for example, the householder, child of householder (biological, stepchild or adopted child), and grandchildren of householder. A householder with a parent or parent-in-law of the householder and a child of the householder may also be a multigenerational household.¹⁶

Using this definition, the Census Bureau reports that approximately 4.4 million of the 114.8 million U.S. households in 2010 – about 3.8% of the total – were multigenerational.¹⁷ While useful, the Census Bureau definition doesn’t adequately encompass all the ways in which multiple generations of adults and children may find themselves living together under one roof.

The Pew Research Center, which recently published two important studies of multigenerational households,¹⁸ uses a different definition of “multigenerational”:

Households consisting of at least two generations of adults (as opposed to the most common arrangements in which an adult lives alone or with a spouse or significant other, or one or two adults live with a child or children).¹⁹

Pew defines the most prevalent type of multigenerational household as having two generations consisting of parent(s) and adult child(ren), configured in one of two ways: (1) householder (and spouse), plus parent (or parent-in-law), or (2) householder (and spouse), plus adult child (or child-in-law). To avoid counting college students living at home, Pew defines adult children as those 25 and older. Pew found that 6.9 million of the 113.6 million households in the U.S. in 2009 – or about 6% of the total – fit this definition of “multigenerational.”

Pew describes the three-generation household as the next largest type of multigenerational household. In this category, Pew notes two principal configurations: (1) “sandwich” households in which the householder is in the middle generation, and (2) “grandparent” households in which the householder is the oldest of the three generations living together. Pew counted 4.2 million households in this category.

Pew also counts “skipped generation” households, defined as those in which a grandparent (or grandparents) lives with one or more grandchildren whose parents are not present, or, conversely, a householder lives with a grandparent. Pew also counts four-generation households, in which great-grandparents, grandparents, parents and children all share a home. Pew counted about 857,000 Americans living in one or the other of these arrangements in 2009. (Still another arrangement, not specifically noted by Pew, is one in which a grandparent or great-grandparent may have separate living quarters but actually spends most of her time with and is largely cared for by her adult children and their children.)

Pew's broader definition of "multigenerational" results in a finding that 11.9 million of the 113.6 million households in the U.S. in 2009 – or 10.5% of the total – were multigenerational, a share of the total almost three times greater than the Census Bureau counted in 2010. It should be noted that Pew's skipped-generation methodology appears to undercount grandfamilies – households typically headed by grandparents who share their homes with grandchildren for whom they are responsible, often with neither of the child's parents present in the household. Census Bureau data indicate that at least 2.5 million grandparents report they are responsible for their grandchildren.²⁰

Differing methodologies aside, one key aspect remains consistent across all the data: the economic downturn that began in 2007 triggered a dramatic increase in both the number and prevalence of multigenerational households nationwide.

The multigenerational household population rose by 4.9 million, or 10.5%, from 2007 to 2009.

This development has not been uniform across the country: the increase in multigenerational households appears greater in cities and suburbs than in rural areas. It also varies considerably from state to state. According to the Census Bureau, the percent of multigenerational households in 2010 ranged from 1.1% in North Dakota to 7.2% in Hawaii.²¹

It is important to see the growth of multigenerational households in context. For many years prior to 2007, the share of the total population living in multigenerational households increased gradually – following a long decline in such arrangements after the Great Depression. Pew's analysis found that 24.7% of the population lived in multigenerational households in 1940. By 1960, that share dropped to about 15%. It further declined to an estimated 12.1% in 1980. Following that the numbers began climbing again driven in part by increasing immigration and the natural tendency of lower-income immigrant families to pool their resources by creating multigenerational living arrangements. Nevertheless, the increase from 1980 through 2006 occurred gradually, rising only about two percent annually.²²

Then came the Great Recession. The multigenerational household population rose by 4.9 million, or 10.5%, from 2007 to 2009 at a time when the nation's overall population increased only 1.8%. The share of the population living in multigenerational households rose from 15.4% in 2007 to 16.7% in 2009. By the end of 2009, some 51 million Americans lived in multigenerational household arrangements – almost twice the 28 million who lived in them in 1980.²³

The increase in multigenerational households cuts across racial and ethnic lines. Pew found that the groups most likely to live in multigenerational households are Asians (25.8 % of households in 2009), blacks (23.7%), and Hispanics (23.4%). In contrast, only 13.1% of white households were multigenerational. During the Great Recession, Hispanic families experienced the sharpest increase (17.6%), followed by Blacks (8.7%), whites (8.5%), and Asians (7.3%).

Family Matters: Multigenerational Families in a Volatile Economy

Lisa Mensah

Lisa Mensah directs the Aspen Institute's Initiative on Financial Security.



Photo by Tom Bethell

I'm partial to multigenerational households because I grew up in one, in Oregon. My mom's parents lived nearby and then moved in with us. And my father grew up in Ghana, where multigenerational households were the norm.

My husband also grew up sharing life with uncles, aunts and grandparents between New York and North Carolina. So when we had our first child it seemed entirely natural for my mom to move in and help us. We were living in New York, both of us working, and to have Mom anchoring at home was a great gift, and still is. She has always been a loving presence in our children's lives.

Now our roles within the family are shifting. Mom has battled cancer, and although it's under control, her chemo and radiation treatments have caused a severe loss of mobility. So she's in a wheelchair most of the time. That hasn't stopped her. For example, she has always been a wonderful cook, but now she needs some help. And our children – Rebecca is 15, Andrew is 12 – are helping.

My kids are lucky. They have four living grandparents and other relatives within reach who can mentor them. And I enjoy the wisdom of the elders. They understand how stressed today's students – and parents! – can be, and they help us to remember what matters, which is making time for each other, and helping each other.

We're obviously living through a time of great financial stress for millions of families. About eight years ago, after moving from the Ford Foundation to the Aspen Institute, I started the Initiative on Financial

Security to try to advance the goal of improving household financial security for lower-income families. First we have to protect what's already in place – especially Social Security and Medicare. They're foundational. And we have to move beyond the narrow confines of today's political debates, which create so much fear that these bedrock economic security programs may not be there tomorrow. We have to get fear off the table.

'Think of the U.S. as a multigenerational family. Let's focus on saving for our family's future.'

But we have to do more. Saving is crucial – lifelong saving – but in our economy many workers aren't going to experience the kind of wage growth that's conducive to saving. What are we going to do to help?

I'm strongly in favor of establishing a universal system of "child accounts" as a way to put every child on the path to financial security from birth. About four million children are born in the U.S. every year. Each one of them should start out, at birth, with an investment account initially funded by a modest government contribution – \$500, let's say.

Contributions from family and friends can help the account grow. For children in low-income families, the government can help boost savings with matching contributions. The savings account couldn't be touched until the child's 18th birthday. At that point, every child would have a financial head start on adulthood.

Anything new is a hard sell. But I think child accounts will someday enjoy strong bipartisan support. Republicans will see them as a way to make everyone responsible and create a nation of stockholders. Democrats will see them as a way to do something about wealth inequality.

Think of the U.S. as a multigenerational family. Our children are our future, and child accounts should be a part of their future.

As is widely recognized, the Great Recession has hit young adults (ages 25 to 34) especially hard, large numbers of whom cannot find employment or lost jobs. Pew found that the number of young adults living in multigenerational settings rose from 7.4 million in 2007 to 8.7 million in 2009 – a 16.8% increase, more than any other age group.²⁴ The Census Bureau reports that since 2007 the share of young men living at home increased from 14.2% to 18.6%, the highest level since 1960 when the Census Bureau began tracking the measure.²⁵

A continuing trend

The Great Recession officially ended in 2009, according to the National Bureau of Economic Research.²⁶ In that case, we might expect to see a gradual leveling-off or even a gradual decline in the multigenerational household population. But for many Americans the recession hasn't actually ended – and shows few signs of ending any time soon.

Millions of families still find themselves trapped in an economic downturn marked by stubbornly high joblessness rates, lower-than-expected home values, long-term wage stagnation, and declines in median household income. All this plays out against a backdrop of increasing income inequality nationwide, coupled with deep uncertainty about when and how strongly the economy will recover. In today's deficit-obsessed political climate, vitally important federal safety-net programs including Social Security and Medicare are now at risk. They may receive insufficient funding support to meet both present and future needs.

Grandparents provide care for an estimated 155,000 children of parents currently serving on active duty in Iraq and Afghanistan.

Moreover, the nation's 78 million baby boomers are retiring at the rate of 10,000 every day. Many saw their savings and home equity depleted or wiped out by the one-two punch of the banking crisis and the long downturn. Consequently, the percentage of boomers who may need to depend on their adult children and grandchildren in the future seems certain to increase, perhaps sharply, for many years to come.

Similarly, the number of grandfamilies is on the rise.²⁷ More than 6.7 million children currently live in households maintained by grandparents or other relatives. The majority – more than 4.8 million children – live with grandparents. Some grandfamilies are multigenerational – that is, one or both of the child's parents share the household with grandparents. Others are “skipped generation” households in which the child's parents are not present in the home.²⁸

Grandfamilies are formed for a variety of reasons. These include parental death, incapacity because of mental illness or substance abuse, or incarceration. In some cases, such as parental military deployment, the arrangement is temporary. We should still note and appreciate their contributions; Grandparents provide care for an estimated 155,000 children of parents currently serving on active duty in Iraq and Afghanistan.²⁹

About 40% of grandparents who report caring for their grandchildren also report that they haven't taken on that responsibility for five years or more, indicating that the arrangement is likely to be permanent, with or without formal custody. A grandfamily consisting of two generations – grandparent and grandchild – technically does not fit the Census Bureau's definition of "multigenerational." Nevertheless, the increasing number of such "second time around" households strongly suggests that policymakers need to find ways to better help them.³⁰

All of these developments point to the near-certainty that the recent increase in multigenerational households is here to stay. Are these social changes for better – or worse? The answer will be largely determined by whether policymakers acknowledge the importance of multigenerational households and craft policies and programs that meet their needs.

On the front lines

Policymakers should recognize that multigenerational families are on the front lines, in the battle to keep today's bad economic situation from becoming even worse.

Alleviating poverty: According to Census data, 11.5% of multigenerational households lived in poverty in 2009, compared to 14.6% of non-multigenerational households. Census data also showed that among the unemployed, multigenerational households experienced a poverty rate of 17.5%, compared to 30.3% for those living in other households.³¹

Living in a multigenerational household helps reduce poverty regardless of racial or ethnic household composition.

Living in a multigenerational household helps reduce poverty regardless of racial or ethnic household composition. For example, the poverty rate among African Americans in 2009 was 19.2% in multigenerational households compared to 27.3% in other households; the poverty rate among Hispanics was 16% in multigenerational households versus 25.5% in other households.³²

Statistics such as these should perhaps be accompanied by a disclaimer. Poverty alleviation has limits. While multiple generations living together can mean greater income and more opportunities to share costs, families can only stretch a finite food budget so far before someone must go without. Anecdotal evidence suggests that in many multigenerational households, older members routinely make sacrifices to ensure that the youngest members have adequate food and clothing. The latest Census Bureau data also indicate that when rising medical costs and other expenses are taken into account, more than 49 million Americans live in poverty.³³ Still, there is little doubt that multigenerational households offer some significant advantages in alleviating poverty.

Protecting Multigenerational Families From the Edges of Poverty

Although the Great Recession officially ended in 2009, Americans are still feeling its aftershocks. With the economy still reeling from the banking crisis, layoffs and the housing foreclosures that followed, the unemployment rate nationwide still exceeds 9%. That doesn't include millions of additional Americans who now work only part-time, because they can't find full-time jobs and others who have simply given up looking for work.

Increased joblessness means increased poverty, for multigenerational households as for others. The Census Bureau reported in September that 46.2 million Americans were living in poverty in 2010, an all-time high. Supplemental measures released in November painted an even darker picture. With rising out-of-pocket medical costs and other expenses factored in, more than 49.1 million Americans live on family incomes below the official poverty line (\$22,314 for a family of four).

- 16.4 million children – more than one in five- live in poverty
- 6 million Americans over 65 – about one in six- live in poverty³⁴

The Census Bureau reports that Americans 65 and older experienced the largest increase in poverty, chiefly because of rising medical expenses that the official rate doesn't capture. These include increasing Medicare premiums (deducted from Social Security checks) and out-of-pocket expenses for prescription drugs. With these costs factored, the poverty rate among the elderly jumps from less than 10% to nearly 16%, a particularly troubling figure given the role many older adults also play in helping other family members.

In a still-slumping economy, multigenerational households would face even greater risk of impoverishment if not for the nation's critically important safety-net programs – now at risk of significant cuts in today's political climate.

In 2010 –

- Social Security, the nation's most successful income-protection program, kept more than 14 million seniors out of poverty.
- Unemployment insurance, which temporarily sustains jobless workers and stimulates the economy, kept 3.2 million workers out of poverty.
- Medicaid provided health care to 48.6 million low-income children and families, people with disabilities, and seniors.³⁵

For multigenerational families living close to the edge – often trying to stretch one or two sources of income (such as a Social Security check and a part-time job bagging groceries) to cover three generations living under a shared roof – these safety-net programs provide a lifeline. Cutting them in the name of deficit reduction could mean pushing millions more Americans into poverty – not to mention stalling the desperately needed economic recovery.

Family Matters: Multigenerational Families in a Volatile Economy

Protecting against abuse: Multigenerational household arrangements can also help to buffer children and elders against willful abuse. Since 1998, the incidence of child deaths per day in the U.S. attributable to abuse and neglect increased by more than 50% – from 3.13 in 1998 to 4.85 in 2009 and to an estimated five per day in 2010.³⁶ Causes are not hard to find. When unemployment rises, so do incidents of child abuse – most often neglect, but also physical violence. During the three-year period from the start of the Great Recession through 2010, for example, the child protective team at Boston Medical Center recorded a 30% increase in child maltreatment cases.³⁷ Moreover, experts agree that significant numbers of child abuse episodes go unobserved and unreported. Anecdotal evidence suggests that a parent and children experiencing domestic violence often move in with grandparents or siblings to escape abuse. Many grandfamilies also effectively shelter children, removing them from a dysfunctional and perhaps abusive household.

Elders are also vulnerable to many kinds of abuse, both physical and financial. A recent survey found that one of every seven older Americans has been victimized physically, emotionally or financially. An estimated \$2.6 billion of elders' savings and investments were lost, mishandled, squandered or stolen in 2010 alone.³⁸

Obviously multigenerational families cannot guarantee abuse prevention. They can, however, improve the odds by alleviating against financial stress that can sometimes contribute to abuse and provide a safe haven for those who are abused.

Caregiving: Multigenerational families provide caregiving almost by definition. When older members of the household suffer physical or mental infirmities, they can rely more on other family members. Typically the principal caregiver in the household is a woman who is herself not young. She may feel sandwiched between multiple obligations: worrying about her frail mother, anxious about keeping her job, chronically unable to spend enough time with her teenagers. While she may become a caregiver voluntarily, we should still pause to salute her and to reflect on what it would cost the nation if paid caregivers needed to replace her efforts.

In 2009, about 42 million family caregivers provided care to one or more adult family members at an estimated economic value of \$450 billion.³⁹ That figure represents the costs society would incur if paid care provided by home health aides, outpatient, or inpatient services replaced all informal caregiving. How much is \$450 billion? For comparison, it exceeds total Medicaid spending (\$361 billion) and nearly approaches total Medicare spending (\$509 billion) in 2009.⁴⁰ Given the extraordinary value of informal caregiving and the toll it takes on caregivers, policymakers should consider at least modest increases in funding for programs such as respite care.

The bottom line? Multigenerational households make many contributions to our collective well-being – and they deserve some help. We explore some of the kinds of help they need, and offer recommendations designed to meet those needs, in the concluding section of this report.

KEY ISSUES AND RECOMMENDATIONS



The recommendations that follow address a variety of audiences including: federal, state, and local policymakers, employers, and foundations. In offering these recommendations, we are fully aware that making progress on them in the present economic and political climate may be slow and challenging. Nevertheless, Generations United believes it is important to set reasonable goals and to pursue constructive policy options that can better meet the needs of America's multigenerational households. Individuals, faith communities, and other community organizations can also assist multigenerational families in need of help – for example, by setting up support groups offering trained or informal respite care arrangements, and providing paid leave for multigenerational caregiving.

Housing: In search of multigenerational solutions

The term “granny flat” isn’t exactly packed with dignity. But it represents one of several promising solutions to a national challenge growing rapidly as the population of older Americans – and the number of multigenerational households – increases.

When Cathy Murphy, a homeowner in Santa Cruz, CA, learned that her mother was developing health problems, the solution seemed obvious. Although the Murphy family’s house wasn’t large enough to comfortably accommodate multiple generations, they did have a big backyard. Why not build a small, attractive, barrier-free cottage for her mother? And so they did. Now Cathy’s mother is always close by – and available for frequent visits from her 6-year-old grandson. While close, she also retains her independence in her new 640-square-foot home.

As told in a recent article, “The Rebirth of the Granny Flat,”⁴¹ the Murphys were lucky to live in Santa Cruz. Because of zoning restrictions and concerns about urban density, many U.S. cities wouldn’t allow residents to build a backyard cottage – otherwise known to housing professionals as an Accessory Dwelling Unit (ADU).

Family Matters: Multigenerational Families in a Volatile Economy

A few years ago Santa Cruz decided to go the other way. The city began to allow ADUs because illegal backyard cottages plagued the city. Many of the illegal units consisted of old garages fixed up just enough to generate rental income from college students. Initially, neighbors tired of loud music and raucous parties appeared hostile to the new ADU-construction policy. The city required ADU homeowners to live on the property and meet various other zoning and aesthetic standards. These requirements won most of the skeptics over to the changes. In addition, many families anticipate living in multigenerational households. ADUs offer a way to accommodate demographic shifts without strife.

Building on their success, the city now actively encourages construction of ADUs in less-dense areas as long as the units comply with all city codes and have their own kitchen, bathroom, sleeping area, and separate entrance. To help interested homeowners build them, Santa Cruz streamlined the permit process; developed ADU tools including a manual, video, and sample architectural plans; and offers low-interest loans to help finance construction.

Few other cities, such as Portland and Seattle, have adopted the Santa Cruz model. Many still view ADUs with skepticism, believing that they make density problems worse and can convert all too easily to below-the-radar rental units.

North of the border, things are different. The Canada Mortgage and Housing Corporation actively encourages multigenerational living through its Residential Rehabilitation Assistance Program (RRAP). It offers financial assistance for homeowners to create living spaces for seniors meeting income and disability criteria. Construction loans do not have to be repaid as long as the homeowner continues to adhere to RRAP program criteria.

In the U.S., innovative housing initiatives to support multigenerational households have a checkered history. AARP partnered with modular home manufacturers more than 25 years ago to launch Elder Cottage Housing Opportunities (ECHO), a plan to supply small, low-cost, freestanding or temporarily semi-attached to a home manufactured units. The concept – created with the idea to overcome zoning restrictions and concerns about urban density – allowed families to add an apartment to their property. In return, owners agreed to remove it when their parents died or moved to a nursing home or assisted-living facility.

The federal Department of Housing and Urban Development (HUD) embraced the ECHO concept in the 1990s and sponsored demonstration projects in several states. Results were mixed. Program participants liked the increased ease of providing daily-living support to their older family members. But a 2003 evaluation cited issues including poor unit design criteria, lack of guidelines for key groups, and zoning constraints.⁴²

Today, many affordable housing advocates believe that the ECHO concept, despite its flaws, deserves another chance to help meet the increasing demand for multigenerational housing. HUD could sponsor another round of demonstration projects that builds upon this prior experience which addresses past issues and includes more flexibility to accommodate differing needs and desires. Potential stakeholders such as architects and “green” homebuilders should be invited to contribute to and participate in this effort.

Other policy changes could encourage the financing and construction of a range of multigenerational housing options. For example, policymakers could allow banks and other mortgage lenders to recognize and evaluate income from all family members when determining loan eligibility. They could encourage more flexibility on the amount of equity a multigenerational family must put into the property. Local governments could review and revise zoning restrictions to encourage construction of more backyard cottages where appropriate and permit construction of larger houses to accommodate multigenerational families.

Sunnyvale, California, offers an example of creative thinking by both the private sector and government. A housing developer began to break ground on a 304-unit condominium development just when the housing market collapsed in 2007. The site sat empty for months. Rather than abandon the project, the developer proposed to convert it to town houses specifically designed for multigenerational families. Earlier this year, the local government approved the plan. Construction is under way.⁴³

Government and the private sector could also do more to identify, publicize, and promote innovative grandfamily housing arrangements, especially for low-income grandfamilies. By building new multigenerational housing or upgrading aging, often under-utilized apartment buildings to accommodate grandfamilies, they can create cost-saving intergenerational shared sites.⁴⁴ Among other benefits, such initiatives could provide a financial shot in the arm for the housing industry and the millions of unemployed or underemployed workers who depend on it for their livelihoods.

We're home! New opportunities for grandfamily housing

Levy Gillespie and his granddaughter Aubrey (see page 34) may not think of themselves as pioneers, but they are. They're among the first grandfamilies living in housing specifically designed for them.

The basic idea is simple: build new apartment buildings or adapt existing ones to support grandfamilies that provide a safe, secure environment for children and elders alike, and fosters a sense of community. When multiple grandfamilies live under one roof, it's easier to find caregivers in a pinch if a grandparent has to be away when a child comes home from school. Similarly, if a child needs some informal tutoring, chances are that someone in the building can rise to the challenge. Shared intergenerational common areas in the building can be great places to play games or have a snack together.

Designing housing specifically for grandfamilies is a sensible way to address several problems that can arise when grandparents take on the responsibility of providing full-time care for grandchildren. Caregivers living in senior housing

Family Matters: Multigenerational Families in a Volatile Economy

may be evicted if children move in with them; rental and lease agreements may specifically exclude children; seniors may live in apartments too small to accommodate children.

Census Bureau data shows that more than one in four grandparent caregivers live in overcrowded conditions; more than one in six pay more than half of their income in rent; and 60% of qualifying renters do not receive housing subsidies.⁴⁵

To address these issues – and stretch the limited resources available to grandparent caregivers – housing developers and nonprofits have made significant progress in recent years. The first grandfamily developments opened in the late 1990's. They, sparked interest from groups across the country seeking to meet growing need in their communities.

In New York City, Presbyterian Senior Services and the West Side Federation for Senior and Supportive Housing partnered to open Grandparent Family Apartments in South Bronx, the nation's first new-construction project for low-income grandfamilies. Opened in 2005, the six-story building has 50 apartments and is home to about 60 grandparents and 100 children. Amenities include laundry rooms on every floor; handrails in bathrooms and hallways; a library and green roof garden; 24-hour security; and on-site services such as case management, counseling, support groups, and after-school tutoring. Rents are subsidized, with grandparents paying no more than 30% of their income.⁴⁶

Levy Gillespie and his granddaughter Aubrey live at Generations - an urban campus in Hartford, developed by Community Renewal Team (CRT), a regional community action agency. Opened in 2007, CRT Generations includes 40 rental apartments in two sections: one for grandfamilies and one for seniors. Currently about 60 children under 18 live with grandparents who have permanent legal custody of the children. Generations offers a variety of innovative programs, including Grandparents University, a partnership with the University of Connecticut that fosters interest in higher education by bringing grandparents and children to the UConn campus for workshops with faculty and staff.⁴⁷

Additional projects are in development across the U.S. in a range of locations – from urban Chicago to rural Tennessee to rapidly growing Phoenix – as more communities recognize the challenges faced by the 2.5 million grandparents who are responsible for their grandchildren. As these numbers continue to climb, so will the demand for affordable housing targeted to grandfamilies' needs. Policymakers interested in stimulating the economy should take note.

Recommendations: Pursue innovative housing options for multigenerational families.

- Create more options to adapt homes or property to accommodate multigenerational families and encourage banks and other mortgage lenders to adjust lending requirements for multigenerational borrowers.
- Evaluate local policies, codes, and regulations and remove unnecessary barriers to adapting homes to better serve the needs of multigenerational families.
- Launch a new demonstration program to adapt the Elder Cottage Housing Opportunity (ECHO) program to allow low-income families living in single-family homes more flexibility in adding additional barrier-free bedrooms and bathrooms.
- Identify and publicize exemplary initiatives that serve grandfamilies, by adapting existing structures or building new ones.
- Promote additional affordable housing for grandfamilies by demonstrating to private developers the benefits of providing such housing and by providing demonstration funds and incentives for state and local governments to stimulate such housing.

Adrian Charniak

How do you make a multigenerational household work? Just ask Adrian.



Photo by Glenn Kaupert

Adrian Charniak (center right) shares a house in Riverside, IL – a Chicago suburb – with her husband Ron, her mother, Lillian, and grandson Joey. The Charniaks also take care of Ron's mother, Alvina, who lives three miles away.

How did you come to be a multigenerational household?

Adrian: My father passed away 13 years ago, which left Mom living alone in a very bad neighborhood. After her house was broken into, Ron said she had to come live with us. Then our son lived with us and Joey has lived with us for 12 years.

When Ron and I bought this house 17 years ago we were looking for neighborhoods with senior centers. We never thought about grade schools!

What's the best thing about being a multigenerational household?

Lillian: It keeps you young!

Adrian: And I'm still the kid!

What's the most challenging thing?

Adrian: Keeping up with doctors' appointments can be hard. Mom has had three heart surgeries and seven cancer surgeries. Ron's mom has had cancer for over 20 years and gets radiation treatments. Ron – he's one great man! – has had a stroke and three major back operations. Joey was a cocaine baby who had seizures and still needs medications. So there have been times when we've had three or four doctor appointments a week, week after week. I thought I would go nuts. Now I've got one big book – and everything we do has to go in that book!

You learn to control yourself and put yourself in other people's situations. I can get kind of snappy sometimes, because I don't like repeating things, and you have to. Sometimes everyone's talking at the same time. I told my doctor, "I can't wait to get hearing aids – so I can shut them off. [laughs] But really you just have to keep an open mind and an open heart."

How did your grandson come to live with you?

Adrian: Joey is our gift. Neither of his parents could really care for him. We didn't want to see him go to foster care. So we pulled up our suspenders and went to court. I made every court appearance – more than 100 of them – to make sure he'd be able to stay with us. I had a pension, but I spent it all on court costs. He's worth it!

Joey calls me "Babi" – that's Czech for "grandma." And he calls my mom "Double Babi." The other day he got up early and he came in and told me, "Babi, I made the coffee, fed the dog, fed the cat, and brought in the paper. You've got an easy day today!" [laughs]

Family Matters: Multigenerational Families in a Volatile Economy

There weren't many easy days at first. Joey came to us with a lot of problems besides seizures – like needing speech therapy. Well, we found an agency that would help us. One day after he turned three, a bus pulled up in front of the house., It picked him up, took him to school, and brought him home. Since then, we never had to worry, because he goes to a good school in a wonderful school system. Now he's getting all A's... mostly!

How do you help other multigenerational families?

Adrian: About six years ago we started a grandparents support group. We call it the Gift of Hope. It's named after the organ donor group. My son was an organ donor. One day, I was talking with another grandmother about how our grandchildren are the gift. "And we're the hope," she said.

We have 178 families in the group now. People come to our meetings from all over – not just the Chicago area. We find out what they need – shoes, clothing, a bed, school supplies – and we try to help. Then they form friendships and it's people helping people.

I'm so proud of the kids in our group! They have made honor roll and have gotten college scholarships. Two girls in our group have won essay contests. One grandmother in our group takes four buses to get to our meetings. She always comes. Her grandson is a star – gymnastics, baseball, football – and she's the reason.

I look around at the grandparents support group and think how fortunate my family is. We can go out to dinner sometimes. Some of them can't do that. There are families in the group who can't pay their utility bills.

Grandparents in our group have taken mortgages out on their homes to pay the legal fees to adopt their grandkids. Now their homes are in foreclosure. We're lucky here in Cook County – we have the Center for Law and Social Work. They help you for free or you can make a donation. They helped us with Joey. The first time we were in court, our case was continued. We were given all these things we had to do., We knew it was going to drag out, so we asked the people from the Center if they could refer us to somebody. They just looked at us and said, "We said we're going to be here for you, and we will." And they were, time after time. We need more Centers throughout the United States. Places where grandparents can go, feel comfortable, and not have to sell their souls to keep their grandchildren with them.

What should the government be doing to help multigenerational families?

Adrian: Number one, we need more housing for grandparents – and not just for the very lowest-income. People may think someone living on Social Security isn't poor. But if you're getting \$1,200 a month – and many households aren't even getting that much – you can't afford to spend \$1,000 on housing. You may not have much choice, if you're living in senior housing and grandkids come to live with you. Then you have to move, to some place that's going to cost more. A lady in our support group was secretly keeping her grandchildren with her. When anyone came to the door she would give the kids cookies and they would hide in a closet. It was like a game for them – but eventually she got caught. We need housing arrangements where someone can pay, say, \$500 a month

and do chores if they're able. The younger grandparents in particular would jump at having a chance to lower costs that way.

Politicians need to think about how much grandparents are saving the government. If all these kids went into foster care, with the foster parents being paid \$600 to \$800 a month – well, I recall a speaker at the GrandRally who said we're saving the government \$6.5 billion a year that way alone.

And lawmakers need to think about health care. Grandkids often have medical needs. I'm just grateful that in Illinois we have the All Kids healthcare program. It really makes things like doctor visits affordable. The grandparents in our group don't abuse it but we know it's there when we need it.

I don't want anyone doing anything to Social Security. It's what we as workers have paid for. It's our money and not an entitlement – people are disgusted with the way that word is misused.

Adrian, it's clear you're the glue that holds this household together. What do you do to take care of yourself?

Adrian: I eat ice cream [laughs]! That's the truth! If I'm having a really bad day, you better believe it's ice cream! Some people drink, I have to have my spumoni. And you know what? When you do things for other people, you make yourself feel better. So I do a lot of volunteering. Ron says it's to get me out of the house. Keeps the marriage going!

What gives you joy?

Adrian: Life! Seeing Joey get good grades. Just being around him. I'll give you an example. This week I told him, my nephew, and two of his friends, "I'll take you to the skateboard shop at the mall if you'll help me get the yard ready for the winter." So they helped me. I piled the four of them into the car and took them to the skateboard shop.,I went off to do some shopping and when I came back they're all excited about going skateboarding. They try to get my attention – "Babil! Babil!"

And this woman walking by says, "What's 'Babi?'" And I say, "Czech for 'Grandma.'" And she says, "These are all your grandsons?" Well, they might as well be. In the car on the way back, I put my CD in that's all 1950s music., They're in the back doing the hokey-pokey – which isn't easy when you're wearing a seat belt – and it was just so much fun! That's what gives me joy.

We have friends who are retired who are always telling me about their next cruise to Hawaii or wherever I tell them I go on cruises every day. I cruise to school, I cruise to the mall, I cruise to the doctor's office, I cruise to the skateboarding park. Joey's my cruise to Hawaii, and you know what? I wouldn't trade my cruise for theirs.

Family Matters: Multigenerational Families in a Volatile Economy

Saving dollars while making sense

Intergenerational shared sites play an increasingly important part of the fabric of American life. In a recent profile, Barbara Sherman describes how a multigenerational daycare center in Tigard, Oregon serves children and older adults under the same roof or campus.⁴⁸ The center, called Gentog, is divided into three parts: the kids' section with tiny tables, chairs, potties and other paraphernalia that little people need; the seniors' section with comfy upholstered furniture that looks as homey as a living room in a house; and a middle section where, everyone comes together for both joint and separate activities. This layout gives the children experiences with grandparent-like older adults and gives seniors the opportunity to hear young voices and enjoy youthful exuberance.

"What we create in this multigenerational facility is the feeling of a family home during the holidays," Marci Jones, a Gentog co-founder, says. "People are doing different things in different corners – putting puzzles together or reading – and there's food and activities going on. It feels like family all the time."

Jones has firsthand experience with both the rewards and challenges of multigenerational living arrangements at home. Her son, his wife, and their infant son live with her. Recently her 93-year-old grandmother, who always lived independently, fell and broke her shoulder. After her hospitalization and rehab, Jones says, "it was very clear to our family that her dementia was progressing, and living alone was no longer an option. So Gram now lives in my home during the week, and attends Gentog daily. Weekends she lives with my parents."

This experience as a multigenerational caregiver gives Jones fresh insights into her work. She admits to being "just a little bit relieved" when her parents come to pick up her grandmother for the weekend. "That break from the responsibility of caring for her gives me a chance to recharge. I now know how important it is to have care partners while on this family caregiving journey." She says she has always empathized with Gentog's in-between-generation clients – but now it's more personal.

Nationwide, scores of shared sites provide a multitude of variations on Gentog's intergenerational theme. Like Gentog, some join adult and child daycare centers. Others are multi-function senior centers that encourage multigenerational involvement. Still others offer school-based services for older adults.

Generations United, with the support of the MetLife Foundation, offers many resources for individuals and groups interested in starting – or maintaining, troubleshooting, and enhancing – intergenerational shared sites.⁴⁹ The need for shared sites will increase in the coming years as Baby Boomers age and more adults may find themselves caring for both their aging parents and their own children. What's more, intergenerational shared sites save resources. A study by Generations United found that such sites show savings in personnel and rent costs while still providing quality service.⁵⁰

As multigenerational households increase nationwide and our economic climate continues to press us to find ways to reduce costs, intergenerational shared sites offer a way for young and old to play together and learn from each other to the mutual advantage of all – including the in-betweens who also benefit from the compassionate respite care such sites can provide. Intergenerational shared sites save dollars while making sense.

Recommendations Support development of more intergenerational sites nationwide

- Encourage foundations to extend their bricks-and-mortar funding to proposals for initiatives and facilities serving multiple generations.
- Adapt government programs to allow demonstration funding for development of multigenerational sites; adapt the Older Americans Act to support multigenerational services; provide incentives for schools to incorporate multigenerational programs; and review policies and regulations that may inhibit the development of shared sites.
- Urge local governments to work with potential sponsors to reconsider any policies or regulations that may act as barriers to shared sites.
- Encourage housing developers and architects to incorporate shared sites in multi-unit housing developments and apartment complexes, both new and rehabbed.

Help wanted: support and a tax credit for caregivers

When her husband Jerry was diagnosed with Alzheimer's, Carolyn Day didn't complain about taking care of him. She loved him. But after caring for him for five years, she found that she didn't have as much energy at 75 as in the past. Meanwhile, his disease progressed. She could no longer even take time off to attend her caregiver support group.

"I can't leave him alone anymore," she told a reporter.⁵¹ "He goes looking for me, so I can't ever leave him alone." In spite of the difficulties, she knew the vital importance of her role. "Right now," she said, "I figure I can take care of him better than anyone else."

And she could take care of him at far lower cost, too. The longer she could care for Jerry at home, the less Medicaid (read: taxpayers) or someone else (read: Carolyn and her daughters, none of them affluent) would need to spend on expensive nursing-home care for Jerry.

Carolyn Day wanted to provide this care for her husband for as long as she could. Respite care would have helped significantly, but wasn't available in her upstate New York community.

Respite care is usually thought of as a gift to overburdened caregivers. Its value isn't usually measured in dollars. But a 1998 study found that if respite care could delay the institutionalization of every Alzheimer's patient by just one month, the nation would save an estimated \$1.12 billion annually.⁵² Thirteen years later, we can safely assume that the annual savings from a national respite care program would be many times higher with more and more Americans afflicted by Alzheimer's disease.

Despite its enormous value, Congress has been slow to invest in respite care. In 2006, legislators enacted the Lifespan Respite Care Program with the explicit goal of supporting and expanding the delivery of respite care services nationwide. Congress then authorized \$71.1 million for the program annually. But for the past two years, Congress has allocated only \$2.5 million annually to the federal Administration on Aging (AoA) to operate the program. AoA passes most of that money along to states in the form of grants of no more than \$200,000 over three years. The Lifespan Respite Coalition has determined that an average-size state requires at least \$1 million at start up to implement the Lifespan Respite Care Program in a meaningful way. States have used the limited funds in innovative ways to try to leverage other resources. Their success, though limited, is laudable.

As much as caregivers need respite care, they also need acknowledgement that they provide enormous value to our nation. Who are these caregivers, how much do they contribute, and at what sacrifice? More important, what can be done to support them?

At some point in their lives, most women become caregivers. By one estimate, about 44 million Americans – mostly women – provide 37 billion hours of informal, unpaid care annually for family members and others in need. That amounts to more than 75% of the caregiving support provided in the United States. To replace their care with paid services would cost the U.S. at least \$450 billion annually.

Although they provide their services out of love, family caregivers deserve recognition and support. Caregivers typically spend as much as \$15,000 annually on direct and indirect caregiving-related expenses.⁵⁴ Further, they frequently take time off from work to meet their caregiving responsibilities. Time off translates into a significant amount of lost income. One study estimates that workplace hours lost to caregiving reduce an average working woman's income by more than \$650,000 over her lifetime.⁵⁵ If a caregiver must leave the workforce entirely, that also means lost employment-related health insurance and other benefits and earnings credits toward Social Security benefits. Caregivers thus incur major losses personally while, in the aggregate, saving taxpayers billions of dollars.

28 million Americans currently provide caregiving for a family member age 75 or older. 88% of those caregivers never get a break from what amounts to a full-time job. ⁵³

To partially offset such losses, many states offer at least minimal financial relief by providing caregiving tax deductions or tax credits. In almost all cases, low dollar limits discourage caregivers from taking time to compile the detailed records needed to support small claims. Similarly, federal tax law allows some tax deductions for unreimbursed caregiving expenses (such as medical bills and long-term care insurance premiums for a dependent family member). Yet once again, the stringent limits can discourage taxpayers, especially lower-income caregivers, from taking the time and trouble to claim deductions.

Congress should recognize and respond by enacting a refundable caregiver tax credit. It should set limits sufficiently high to reflect real-world caregiving costs and to provide clearly- defined but reasonable eligibility criteria.

Such a tax credit could provide limited but much-needed relief to anyone who cares for a dependent family member of any age. With the help of the tax credit, for example, caregivers could better afford the part-time services of a home health aide giving family caregivers greater flexibility to juggle work and caregiving ultimately helping them to be more productive in the workplace. Further, it would provide more employment opportunities for home health aides. A caregiver tax credit would create a ripple effect, yielding multiple benefits far exceeding whatever tax revenues might be lost.

In a challenging fiscal environment, the Administration on Aging (AoA) has sought to support family caregivers and highlight their valuable role. AoA designated 2011 “The Year of the Family Caregiver” to mark the 10th anniversary of the National Family Caregiver Support Program (NFCSP). Through that program, AoA provides grants to states “to fund a range of supports that assist family and informal caregivers to care for their loved ones at home as long as possible.”⁵⁶

Enacted in 2000 as an amendment to the Older Americans Act of 1965, the NFCSP helps states provide several types of services for caregivers, including:

- information to caregivers about available services
- assistance to caregivers in gaining access to services
- caregiver training, individual counseling, and organization of support groups
- respite care
- supplemental services, on a limited basis.

Despite severe funding limitations, NFCSP has done much good. AoA reports that the NFCSP has generated 9.8 million hours of respite care for more than 73,000 caregivers, 77% of whom reported that NFCSP-supported services enabled them to provide home care longer than they could have otherwise. But these statistics also suggest that NFCSP respite care services reach less than one percent of the nation’s more than 42 million caregivers.

Congress can increase NFCSP’s annual funding as a modest first step toward increasing its effectiveness. Over the past four years, funding has never exceeded \$156.2 million despite the rising demand.

For FY 2011, Congress increased NFCSP’s budget to \$181 million. At initial glance, this looks like progress. But when Congress reauthorized the NFCSP in 2006, it also authorized the program to expand its services to more grandparents and other relatives raising children and to more adults caring for adult relatives with disabilities without increasing program funding proportionally. Advocates suggest

Family Matters: Multigenerational Families in a Volatile Economy

Levy Gillespie



Photo courtesy of Community Renewal Team, Inc.

Levy Gillespie lives with his grandchild, Aubrey at Generations, an affordable rental property developed and managed by Community Renewal Team, Inc. (CRT), a Hartford-based community action agency that is the largest nonprofit provider of human services in Connecticut. Generations consists of 40 rental apartments in two sections: one for seniors and the other for grandparents raising their grandchildren.

My granddaughter Aubrey is four years old now. She came to me when she was just about a month old. My daughter was in a difficult relationship with Aubrey's father, and she knew it wasn't going to work for her to keep the child. She was afraid that the child would be taken away from her and sent to a foster home. So she brought Aubrey to me – and I went to court and won legal custody.

Raising Aubrey has been very good for me. I like being responsible for her, and she helps keep me focused. I'm 52-years-old and diabetic, and I don't always feel good, but she motivates me to take care of myself. And she's fun! She's a very good kid, and she learns quickly, too.

I do some work for a temp agency, doing odd jobs. That gives me some flexibility. It would be hard for me to hold a full-time job right now, because Aubrey is my main responsibility. My day is organized around her.

I'm lucky to have a fiancée who loves Aubrey and helps me care for her. She can braid Aubrey's hair better than I can! And she's better at picking out clothes for her, too.

'I needed help to raise my granddaughter, and I was fortunate enough to find it.'

I've done a lot of praying, and I believe God opens doors for us. I needed help to keep my granddaughter, and I was fortunate enough to find it. I learned about Community Renewal Team (CRT) from another grandparent and moved in about six months ago. It has been a blessing for us. It's a real community. I can talk with other grandparents who are raising their grandchildren, and we have meetings where we can talk about other things like working together to keep our community clean and safe. I'm very grateful to be here.

Before I found out about CRT, I was really struggling. When the economy went bad I lost my job and I was close to losing my apartment. I couldn't pay my gas or electric bills. I was stressed out and depressed and anxious about whether I could continue to take care of Aubrey. We were just going week to week.

CRT gave me hope again. I know there are grandparents out there who are struggling the same way I was. I just want them to know about CRT, because it will give them hope. I don't have much to live on, but I have a caseworker at CRT who looks out for Aubrey and me, and they go out of their way to help. So if you ask me what should be done to help more grandparents like me, I'd just say: help CRT!

that, at minimum, Congress should raise annual NFCSP funding to \$250 million. Given the AARP Public Policy Institute's recent estimate of the economic value of family caregiving at \$450 billion annually, that is a modest investment that will provide dividends to all ages.⁵⁷

Funding at that level or higher could help leverage the NFCSP's effectiveness in helping grandfamilies. The amended Older Americans Act authorizes NFCSP to use 10% of its funds to provide services and supports for grandfamilies in which the caregiver is 55 or older. To stretch those dollars further, the federal Department of Health and Human Services could coordinate two caregiver-oriented programs – the Promoting Safe and Stable Families Program and the Child Abuse Prevention and Treatment Program – and offer incentives to states through guarantees of supplemental child welfare funds dedicated to grandfamilies.

Other promising ways exist to improve outreach and access to services for caregivers – including those in multigenerational families and grandfamilies. For example, federal and state programs that involve home visitation could also refer household members of all ages to appropriate voluntary services.

The recently introduced federal Home Care Consumer Bill of Rights Act, sponsored by Senator Al Franken of Minnesota, authorizes states to operate voluntary home care ombudsman programs to resolve complaints from seniors who receive home and community-based services.⁵⁸ The primary focus of the proposed ombudsman initiative is to address the needs of older adults. However, the bill includes language authorizing ombudspersons to “make referrals for services to protect and provide for the health, safety, education needs, welfare, and rights of family or household members (including children) of home care consumers.”

Certainly, home-visiting ombudspersons cannot substitute for skilled social workers, geriatricians, and child development experts. Nevertheless, the broad language of Franken's bill suggests that ombudsman programs could promote greater access to services for caregivers if they are adequately funded and administered with compassion, creativity, and imagination.

It can't happen soon enough.

Recommendations: Improve access and availability of caregiver support services.

- Increase funding for the National Family Caregiver Support Program (NFCSP) to \$250 million.
- Fund the Lifespan Respite Care Program at its authorized level (\$71.1 million).
- Provide interagency incentives to leverage caregiver-support resources.
- Encourage federal and state programs that involve home visitation to assess and refer household members of all ages to appropriate voluntary services.
- Enact a refundable federal caregiver tax credit to provide modest but much-needed financial support for anyone who cares for a dependent family member.

Maggie Cruz



Photo courtesy of Community Renewal Team, Inc.

Magdalena Cruz lives in a house in Hartford, CT, with her nine-year-old grandson Julian, whom she is raising. She is 65.

I live with my son, and his girlfriend, and my grandson. They all have developmental disabilities.

A few months after my son and his girlfriend had their baby I heard that they were going to give him away. I told my son I couldn't agree to that. I didn't know what would happen to the baby. I told my son I would rather take the baby and raise him myself. I went to court and was given custody of the boy. Then, when Julian was about three years old, I took him to have some evaluations and learned that he had developmental disabilities.

Now we got some help from SSI [Supplemental Security Income, the federal program administered by Social Security that pays benefits to disabled adults and children who have limited income and resources]. And my son gets some help from the Social Security Disability Insurance program. I'm grateful for that, and I don't want anybody to feel sorry for me, but it's not easy, living the way we do. At one point I was told that Julian should be

sent away to a special school, but I wanted him to stay with us, so he would know his father and mother and grandmother and would know we love him. So he did. And today he is a very happy nine-year-old boy who loves his father and his mother and me – and we are a happy family!

'President Obama and Congress, we could use some help.'

Julian gets extra help at school. When there are meetings I take his parents with me, to help them understand they have responsibilities. I get some counseling help from a group that helps grandparents. But our only continuing income is from SSI and SSDI. I would like to find work, and I look all the time, but in this economy... well, there is nothing out there. I am the kind of person who likes to work. I used to have a job working with disabled people and training other people to work with them. I liked that job and I did that work for many years but was laid off a few months ago. Now I get unemployment assistance – but that's temporary. I want to work and be of service. But when I go to talk to state agencies, I always hear the same thing: "We're cutting back." That seems wrong to me, to be cutting back when the needs are not being cut back.

I'm not a complainer. But it's not easy, living in a household with not one but three people with disabilities. It takes a lot of explaining, a lot of patience, a lot of time, and it's harder when I'm also worrying about whether I can afford to keep my house. Life is not bad, but it's not easy. I could use some help – and if I need help, think how many other people need even more help, especially the older grandparents who are raising grandchildren. So if I could say anything to President Obama and Congress, it would be that giving us a little more help would be a good investment. With a little help my grandson will grow up to be a fine man.

How employers can help

Employers may not think they can do much for family caregivers in the midst of a tough economy. But small changes accommodating grandfamilies and informal caregivers in multigenerational households can help alleviate stress, reduce absenteeism, and cut turnover rates.

What are some of the biggest barriers? In many grandfamilies and multigenerational households, caregivers lack a formal legal relationship – such as adoption, guardianship, or legal custody – with the family members for whom they provide care. Many employee benefits programs require such relationships to provide coverage. When that's the case, there may be only two options: establish such a relationship, or work with the employer's human resources professionals to try to broaden coverage.

Some promising areas for reform:

- **Family leave policies:** When sickness or a crisis occurs at home, many employers allow workers to take time off but typically charge it against vacation time or sick leave. At minimum, employers should allow informal caregivers the same time-off rights as working parents. Make paid-leave policies more flexible.
- **Health insurance coverage:** When feasible, employers should extend coverage – including dental and vision benefits – to children and elders dependent on family caregivers. Employers could also support measures to eliminate barriers to access. For example, some states bar caregivers from authorizing medical care unless they have a legal relationship with the child or other family member in their care. Employers could push for reforms to such rules. In addition, employers should support full implementation of the Affordable Care Act, as well as promote universal long-term care coverage.
- **Other employee benefit programs:** Increasing numbers of progressive employers offer on-site child care, eldercare information and referrals, health education programs and fitness centers. Through employee assistance and counseling programs, these employers actively work with employees to help them manage work and family responsibilities. In many cases, a modest expansion of such programs would help employers better assist their employees balance the needs of multigenerational and grandfamily caregivers with their responsibilities in the workplace.
- **Caregiver tax credit:** Employers could press for enactment of a federal tax credit that would partially compensate caregivers who lose pay and incur high out-of-pocket costs related to their caregiving in multigenerational households and grandfamilies.

Recommendations: Employers can help workers in multigenerational families

- Improve family leave policies by offering informal caregivers reasonable time-off rights and more generous paid-leave options.
- Extend health insurance coverage to include dental and vision benefits for children and elders dependent on family caregivers.
- Make other employee benefit programs more multigenerational-friendly by offering benefits such as on-site child care, eldercare information and referrals, health education and fitness centers, and proactive employee assistance and counseling programs.
- Support full implementation of the Affordable Care Act and enactment of affordable long-term care coverage.
- Support enactment of a federal caregiver tax credit to partially compensate working caregivers for the lost pay and high expenses they incur while caring for dependent family members.

Family Matters: Multigenerational Families in a Volatile Economy

Safeguarding the Affordable Care Act

The Patient Protection and Affordable Care Act of 2010 (ACA) is landmark legislation that aims to ensure healthcare coverage for virtually all citizens by requiring everyone to have health insurance. The law's provisions will phase in over a multi-year span. Some provisions are already in effect; the rest will be in place by 2020.

ACA is good news for multigenerational families and people of all ages. It provides for:

- **Guaranteed coverage:** Insurance companies will no longer be able to arbitrarily deny coverage, limit benefits, or raise premiums for children or adults with pre-existing or chronic conditions.
- **Expanded coverage:** Together, Medicaid and the Children's Health Insurance Program (CHIP) cover one of every three children in the United States. Thanks to the ACA, they will provide coverage and benefits for more working families, their children, and the older adults for whom they provide care.
- **More affordable coverage:** The ACA sets up a new system of state-based health insurance exchanges. When fully operational in 2014, they will help contain costs and improve quality by providing one-stop-shopping marketplaces where consumers can choose among competing health insurance plans held to higher and more consistent performance standards than in the past. Beginning in 2014, the ACA will also offer tax credits to offset the cost of insurance and child-only insurance available to grandfamilies.
- **Extended coverage for children up to age 26 under their parents' health plan.**

A Generations United Fact Sheet, *Health Care Benefits for Children & Older Adults: The Affordable Care Act*, provides additional information about the ACA's many benefits and implementation timetable.⁵⁹

Congress voted to phase in ACA over a number of years to allow for a smooth transition. However, this timetable leaves the ACA vulnerable to repeal. Many consumers have not experienced the ACA's benefits yet and so may not value them. At the same time, opponents of the law are vocal in their claims about the ACA's alleged flaws. Already, Congress has sidelined one important ACA-related reform that would have helped multigenerational families – the Community Living Assistance Services and Support (CLASS) Act offering long-term care coverage. With the rapidly growing numbers of older adults, easily accessible long-term care coverage for Americans is increasingly more critical to our physical, mental and economic health.

With the nation moving into a presidential election year, the ACA's future remains in doubt. Safeguarding the Affordable Care Act should become a top priority for multigenerational families, grandfamilies, their advocates, and their representatives in Congress.

Recommendation: Protect and preserve the Affordable Care Act

- Continue to implement the ACA to ensure that all Americans, including multigenerational families, have access to improved, affordable healthcare coverage and services.

Strengthening Social Security and protecting benefits for all generations

Carol Berry, of South Paris, Maine, and her husband took in her grandson, Josh, several years ago because both of his parents were suffering from severe mental illness. Josh has a disability as well as diabetes and asthma. Carol's husband is physically disabled and depends on Social Security disability insurance benefits, which he earned while working. When Carol turned 62, she began receiving Social Security retirement benefits. Her benefits would have been higher if she could have waited until age 65, at that time the age of eligibility for full benefits. Carol was in no position to wait. She hadn't planned on caring for an adolescent boy in her 60s. Feeding her family is a daily challenge. "We have to make the money stretch all month," she says. Sometimes they go to food banks. Sometimes they go without. For Carol, Social Security is all that stands between her family and poverty.⁶⁰

Carol's story helps illustrate why Social Security is vitally important to so many Americans, including grandfamilies. About 25% of all U.S. households receive income from Social Security. Last year the program paid \$712.5 billion in benefits to 54.2 million Americans, including 3.4 million children. Although the average Social Security benefit is modest – about \$1,177 a month or \$14,120 a year – most beneficiaries count on Social Security to supply more than half of their total income. About one in three have little or no other income at all.⁶¹

As Carol's story also makes clear, Social Security is much more than the nation's most important and far-reaching retirement program. It's also America's premier family protection plan by providing insurance to protect against loss of income in a variety of situations.

Although it's technically correct to call Social Security an "entitlement," many beneficiaries hate the term with good reason. Social Security's critics have made "entitlement" a term of disparagement, implying that the ranks of Social Security recipients are full of "greedy geezers." Try telling that to Carol Berry and her husband. They earned those benefits over decades of paycheck contributions. If Social Security is their lifeline now, it's one they sacrificed to earn.

Some key facts about how Social Security protects families:

- About a third of the more than 50 million Americans who receive Social Security benefits are under age 50.
- Social Security covers 98% of all children in the event of the death or disability of a caregiver.
- More than 6.5 million children live in households in which at least part of the family income comes from Social Security.
- Social Security pays more benefits to children than any other federal program.

Family Matters: Multigenerational Families in a Volatile Economy

Social Security was founded on the belief that Americans who work long and hard should not end up destitute due to retirement or disability, nor should their families suffer in the event of a breadwinner's death. The system has an unmatched 76-year track record. Yet today the program and its beneficiaries are at risk because of misinformation about Social Security's future. In truth:

- Social Security is not contributing to the deficit. Since 1937, Social Security has collected \$14.6 trillion and paid out \$12.0 trillion, leaving a positive balance of \$2.6 trillion currently held in reserve.
- There is no risk of Social Security going broke. If no changes are made, the system will face a revenue shortfall in about 25 years. Some timely and affordable changes (such as lifting the cap on taxable earnings and scheduling a gradual increase in contribution rates that would amount to about an extra 50 cents per week for the average worker), can eliminate the shortfall.
- Even if Congress fails to make any changes – an unlikely scenario – the system will still be able to pay about 75% of promised benefits, indefinitely.
- During protracted periods of high unemployment – like the Great Recession – Social Security's revenues from payroll contributions decline, and may temporarily dip below benefit payouts. That's one reason the system has a reserve. As a self-financing system that isn't supported by general tax revenues, it needs to maintain a reserve, and it does

So what does all this have to do with multigenerational grandfamilies? A lot. Among the multigenerational families surveyed in Generations United's new poll, 63% agreed that Social Security plays a vital role in the financial stability of their household. Without it, millions of families risk impoverishment. Nevertheless, Congress can and should improve Social Security benefits in certain key areas that will also benefit multigenerational households and grandfamilies. These recommended changes are affordable and won't bankrupt the system.

Help for students: Recognizing the importance of education, Congress enacted a provision in 1965 that pays benefits to students if a working parent has died, becomes disabled, or retires. Originally the provision covered students until 22 if enrolled in college. At a time when Social Security faced a short-term funding crisis in 1981 caused largely by runaway inflation and stagnant wages of the 1970s, Congress reduced the benefit to save money. Today the benefit covers students until age 18 (or 19 if still attending high school). Many prominent Americans have testified to the importance of Social Security's student benefits in helping them stay in school and become more productive members of society.⁶² Research shows that student benefits help lower-income children move up the economic ladder. The much higher earning power (and thus contributions to Social Security) of students who are able to complete their college education and graduate with the help of student benefits would help to offset the cost of reinstating the student benefit to age 22.⁶³

Help for grandfamilies: Let's assume you're a retired grandparent who unexpectedly began raising your grandchild. You can demonstrate responsibility for the child's basic needs (food, shelter, clothing) and you would like the child to begin receiving Social Security benefits as your dependent. Will the child qualify? A search of the information available from the Social Security Administration (SSA) leads to a frustrating answer: Maybe, maybe not. Under present law it's very difficult for grandparents to claim grandchildren as dependents.

Here's how SSA puts it: *"If a child is not receiving benefits from a parent when the grandparent retires, becomes disabled, or dies, the grandchild may then be able to qualify for benefits if certain conditions are met. Generally, the biological parents of the child must be deceased or disabled, or the grandchild must be legally adopted by the grandparent. In addition, the grandchild must have begun living with the grandparent before age 18 and received at least one half of his or her support from the grandparent for the year before the month the grandparent became entitled to retirement or disability insurance benefits, or died. Also, the natural parent(s) of the child must not be making regular contributions to his or her support. If the grandchild was born during the one-year period, the grandparent must have lived with and provided at least one-half of the child's support for substantially all of the period from the date of birth to the month the grandparent became entitled to benefits. The grandchild may qualify for benefits under these circumstances, even if he or she is a step-grandchild. However, if the grandparents are already receiving benefits, they would need to adopt the child for it to qualify for benefits."*⁶⁴

That's a whole lot of barriers for a grandparent to try to overcome. It may explain why only about 3,200 grandchildren currently receive Social Security benefits as their grandparents' dependents, even though although more than 2.5 million grandparents report being responsible for their grandchildren.⁶⁵ This suggests that millions of young grandchildren are deprived of survivor benefits when the grandparent who cares for them dies.

It's clear that there's no easy fix for this situation. The regulations are intended to guard against fraud. It's certainly reasonable for SSA to require a determination of whether a child's biological parents are still alive and contributing to his or her support. Much less reasonably, the law requires that a grandparent must prove that the grandchild "received at least one half of his or her support from the grandparent for the year before the month the grandparent became entitled to retirement or disability insurance benefits, or died."

This means that a newly retired grandparent, who waits to receive her first monthly Social Security retirement check before deciding whether it will be enough for her to be able care for her needy grandchild, will be penalized for doing so, even if she legally adopts the child and meets all the rest of Social Security's requirements. The penalty? The child will never be eligible for survivor benefits. This seems profoundly wrong, and ripe for reform.

Family Matters: Multigenerational Families in a Volatile Economy

Lydia Win



Photo courtesy of Lydia Win

Lydia Win (right) shares a three-bedroom, one-bath home with her husband, Maung; her two young sons, Nathan and Nevin; her sister, Patricia (left); her father, Saw Lincoln; and her grandmother, Minerva. Its crowded but it works.

I was born in Burma and am a Karen, one of seven major ethnic groups that live in Burma. I have lived in the United States for 18 years and, for the most part, our family lives a typical American lifestyle. At the same time, we also hold onto important Burmese traditions, such as caring for relatives and living together for mutual support.

Tradition certainly plays a major role in why we have four generations living under one roof, but today's economy plays a big role, as well. My husband, sister, and I are fortunate to work full-time, yet we still live paycheck to paycheck.

Living together has a lot of advantages. My grandmother is in good health, as is my father. They both are able to help out when my sons are sick or home from school. And my father often stands in if my husband or I can't make a school event or if the kids need a ride somewhere. My sister cares for them, too, when she's at home. I'm not sure how we'd make it if we had to pay for after-school care.

All of the adults share expenses, such as groceries, so that eases the financial burden somewhat. But the real advantage to living together is that we can help care for and support each other. When someone needs help, we all pitch in.

In many ways, we're no different from other families trying to cope with an uncertain economy. We have our financial and generational challenges. And living with so many people under one roof can create tension at times. But love makes it work. You just can't buy a grandparent's caring, attention, and support. My kids love their great grandmother and their grandfather. And my sister is so attached to my sons—and they to her.

To other extended families who are thinking of living together, I'd offer this advice: Have understanding and patience when living with different generations. Everyone will have to sacrifice some privacy and freedom. But what you get in return can't be measured in dollars, and it's worth the small sacrifices you make.

The proposed Social Security improvements summarized here would immediately help multigenerational and grandfamily households. However, this is not to suggest that they are the only improvements that are warranted. Additional changes, such as providing credit toward Social Security benefits for the unpaid time caregiving, would also go a long way to ensure the program better meets the needs of multigenerational families. In recent reports both the National Academy of Social Insurance⁶⁶ and the Commission to Modernize Social Security⁶⁷ have outlined this and many other ways in which Congress can and should strengthen Social Security so that benefits are more adequate for more people. Such

moves to strengthen Social Security can help ensure that over the next 75 years the program can continue to play the critically important role in American life that it has since 1935.

Recommendations: Strengthen Social Security and protect benefits for all generations.

- Help all Americans who contribute to and rely on Social Security by maintaining benefits and by making the changes needed to ensure that program revenues and outlays are in balance for the long run.
- Help students by restoring the Social Security student benefit so that it covers students through college.
- Help grandfamilies by changing Social Security regulations to permit more children being raised by grandparents or other relatives to qualify as dependents eligible for survivors benefits and student benefits.



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