

# Grandmothers raising grandchildren: Family well-being and economic assistance

Hwa-Ok Park

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Hwa-Ok Park is a faculty member at Kangnam University, Korea. In 2004–2005 she was a Research Associate at IRP.

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The presence of grandparents in their grandchildren's lives is now more common and of longer duration than ever before. In 1900, most grandchildren never knew their grandparents; in 2000, the likelihood that a 20-year-old had at least one grandparent alive was over 96 percent.<sup>1</sup> Many women are likely to be grandmothers for more than forty years.<sup>2</sup> This trend, combined with the growing social problems facing many poor families, has profound implications for extending grandparenting roles and active involvement in intergenerational relationships.

Very little is known about how grandparent primary caregivers have made use of formal income assistance targeted to low-income families, or about how they and their families have fared since the welfare reforms of the mid-1990s were introduced. Nor has there been much investigation of the extent to which targeted income assistance programs for low-income families reduce poverty among grandparent-maintained families.

The study summarized in this article begins to fill that gap.<sup>3</sup> I describe the economic well-being of families headed by grandmothers and investigate the sources and levels of family income, paying particular attention to the role of targeted income transfers (cash welfare, Food Stamps, SSI, and foster care payments) in reducing poverty for low-income families. Given that family structure is often directly associated with the economic resources available to households, I asked whether some types of grandmother-headed families face a greater risk to their economic well-being and are more likely to receive income support than others, and examined how households differ in their pre- and post-transfer poverty status.

## Grandparent-headed households

According to the U.S. Census Bureau, the number of children under 18 living in grandparent-headed households has increased markedly, from 2.2 million (or 3.2 percent of children) in 1970 to approximately 4 million (or 5.5 percent of children) in 1997.<sup>4</sup> Although the majority of grandparent-headed households also include at least one of the grandchild's parents, since 1990 the fast-

est-growing type of grandparent-headed household is one in which the grandparents and their grandchildren reside together without the grandchild's parents; these are generally called "skipped-generation" households. By 2000, approximately 2.4 million grandparents were responsible for most of the basic needs of their grandchildren.<sup>5</sup>

Grandparents become responsible for their grandchildren when the parents are unwilling or unable to raise them. The reasons vary widely but are rarely benign: the parent may have abused drugs, been imprisoned, or neglected, abused, or abandoned the child. The child's family may have been broken apart by divorce, illness, or death. Within this stressful context, grandparent primary caregivers face many social, physical, emotional, and legal problems. Significant economic difficulties compound other problems that are specific to older caregivers. Poverty may be both a cause and an effect of grandparent primary caregiving.

Passage of the 1996 welfare reform that replaced Aid to Families with Dependent Children (AFDC) with funding under Temporary Assistance for Needy Families (TANF) raised concerns about potentially detrimental effects of TANF regulations on grandparent-headed households, particularly those living near or below the poverty line. For example, grandparent primary caregivers who are part of the assistance unit are treated like other caretakers; they are required to participate in work activities no later than 24 months after receiving assistance and are subject to time limits for assistance. But some grandparent primary caregivers may be less able to return to employment than younger parents. They may be less competitive when it comes to finding a job to support their grandchildren, and may also be facing their own aging issues or declining physical health.

## Formal income assistance

Grandparent primary caregivers may be affected by federal and state policies within two main realms: public income assistance and child welfare. Cash grants through the welfare system's income assistance program (AFDC or since 1996, TANF) or foster care payments through the child welfare system have been major forms of financial support for grandparent primary caregivers. More recently, public welfare and child welfare policymakers have expressed greater interest in developing programs and services that specifically address kinship families' needs, and states and localities have begun to consider

alternative programs, such as subsidized guardianship, for relative caregivers who are not involved with traditional foster care or TANF programs.

### **Cash income assistance**

The 1996 welfare reform legislation considerably altered the financing and structure of cash aid and other social welfare programs. Although the federal government imposes some conditions, such as work requirements and time limits, states may now design their own welfare programs. As a result, the effects of the reform on grandparent primary caregivers will ultimately depend on which state they live in and on any federal waivers that may be in effect.<sup>6</sup> Before welfare reform, for instance, older grandparents were likely to be exempt from work requirements because of their age, but no such federal exemption currently exists. Among the 29 states that do provide age-related exemptions from work requirements, the age of exemption varies from 55 in Washington to 65 in Wyoming; at least 20 states exempt caregivers over age 60.

Under AFDC and TANF, the presence or absence of a parent in the household (whether the parent is a teen parent or an adult) changes the eligibility criteria. Grandparent caregivers in skipped-generation households may choose either to exclude themselves from the assistance unit, receiving a child-only grant, or to be included as part of the assistance unit. The income and assets of grandparents receiving child-only grants are not counted when the grandchildren's eligibility for the grant is determined, whereas the financial resources of grandparents receiving the full grant must be low enough to make them eligible for the benefits.

When the grandchildren's parent is present and is over the age of 18, the eligibility criteria for cash assistance are based exclusively on the parent's eligibility and the grandparents' income and assets are not considered so long as the grandparents are not included in the assistance unit. When the parent of grandchildren in a grandparent-headed household is under age 18, he or she is required by TANF regulations to live with a parent or legal guardian and to be in school or employed as a condition of assistance. Under such circumstances, an employed grandparent might need to leave work in order to provide care to the grandchildren, although the grandparents' financial resources do not determine the eligibility of the teen parents and grandchildren. Grandparents who are themselves currently receiving a cash grant while raising other children may find it more difficult to fulfill their own work requirements if they become the de facto caregivers of their teenager's children. Even if these regulatory complications do not exist, the minimal level of means-tested public assistance benefits is often insufficient to move families up to the official poverty line.

### **Assistance through the foster care program**

Another potential source of federally supported payments for grandparent primary caregivers is the foster care program under Title IV-E of the Social Security Act. One of the major differences between foster care and TANF is that children in foster care are in the state's legal custody, not the caregiver's. In addition, foster care imposes stringent requirements, including ongoing supervision and oversight from the child welfare agency. Some states require kinship caregivers to meet additional criteria. For instance, in California, regardless of the licensing requirements that a family fulfills and the relative family's own income, relative caregivers can obtain a foster care payment for children only if the children's family of origin is poor according to welfare eligibility rules.

Foster care payments often exceed TANF benefit amounts, depending on the state and the age and number of children in care. State TANF child-only rates vary from \$60 to \$514 a month, with the amount for each additional child prorated on a declining scale. Foster care payment rates vary from \$212 to \$708 a month for basic care and are the same per child, regardless of the number of children being cared for. Thus the difference in benefits becomes even greater when there are multiple children in care.

Grandparent caregivers' access to foster care payments is limited, for at least three reasons. First, as noted, grandparents are eligible for foster care payments only if they give custody of the children to the state. In effect, this makes the grandparents "foster parents" of their own grandchildren, and most are reluctant to cede their authority to the government. Second, grandparent primary caregivers may find it difficult to meet state licensing or approval standards, such as specifications that the home must have a set number of bedrooms or minimum square footage. Finally, the benefits can only be obtained in cases where the children have been removed from their parents' home or another relative's home by a court order and placed with the grandparents. For the many grandparents whose grandchildren are already living with them when the court determines the placement arrangements, foster care benefits are not available.

### **Kinship caregiver payments**

In general, the type of payment determines how stringently kinship caregivers are assessed; less stringent standards often result in payments that are smaller than foster care payments. In 2001, some states provided foster care payments to kinship caregivers only when they met all nonkin foster care requirements; others allowed relatives to meet lower standards for regular foster care payments. Some states had a separate standard for relatives, providing kinship caregivers with smaller payments, often a TANF child-only grant. Between 1999 and 2001, 27

**Table 1**  
**Payments for Kinship Caregivers under Foster Care, State Alternative Programs, and TANF, 1999**

State	Foster Care Payment for Two Children <sup>a</sup>	Alternative Program Payment for Two Children <sup>a</sup>	TANF Payment for Two Children, No Adult	TANF Payment for Two Children, One Adult <sup>b</sup>
California	\$893	\$893 <sup>c</sup>	\$565 <sup>d</sup>	\$699
Florida	\$769	\$526	\$241	\$303
Missouri	\$515	\$515	\$234	\$292
Wisconsin	\$652	None	\$430 <sup>e</sup>	Not eligible

**Source:** M. Farrell, M. Fishman, S. Laud and V. Allen, *Understanding the AFDC/TANF Child-only Caseload: Policies, Composition, and Characteristics in Three States* (Lewin Group, 2000) and U.S. House of Representatives, Committee on Ways and Means, *2000 Green Book* (Washington, DC: U.S. GPO, 2000).

<sup>a</sup>Payments vary depending on the age of the child. The payment presented in this table represents the 1999 payment, averaging the payment for a child 2, 9, and 16 and multiplying it by two.

<sup>b</sup>TANF rate for two children and one adult, for nonparental caregivers who choose to be included in the grant (and are subject to the work requirements and time limits).

<sup>c</sup>Rates equal to foster care rates (which might have changed in 2000 when implemented), not including a clothing allowance or specialized care increments.

<sup>d</sup>Maximum payment for exempt caregivers.

<sup>e</sup>Wisconsin Kinship Care program (\$215 per month per child).

states changed their kinship care policies, and 18 of them switched to a more stringent policy toward kinship caregivers.<sup>7</sup>

In the absence of federally developed regulations, some states, including Wisconsin, have established new kinship care financing systems as part of their TANF program. Wisconsin's Kinship Care program, which is separate from its foster care system, offers cash support to kinship families (\$215 a month per child) on a condition that kin caregivers go through a review every 12 months to ensure the child's safety. Families need not be poor to be eligible for the assistance.

### Subsidized guardianship programs

Some states offer permanency options to kin caring for children who are in state custody, if the child welfare authorities have determined that reunification is not possible. These options also provide financial assistance to kinship caregivers through programs like subsidized guardianship, which provides monthly payments that are less than or equal to the state foster care payment to relatives who become the legal guardians of children in their care. Unlike foster care payments, guardianship payments do not qualify for federal reimbursement.<sup>8</sup>

Subsidized guardianship may be offered by states as a permanency option for relatives, though policies and funding sources differ. For instance, Connecticut requires children to be in state custody in order to be eligible for subsidized guardianship. In California, the Kinship

Guardianship Assistance Payment Program (Kin-GAP) is a subsidized guardianship program for relative caregivers supported from TANF, state, and county funds, and allows children to be involved regardless of their IV-E eligibility.

The rates of the alternative programs are set at or close to the foster care payment rates, and are usually greater than the payments for TANF nonparental caregivers.<sup>9</sup> The TANF child-only grant program imposes the fewest requirements on relative caregivers, whereas the foster care program imposes the most stringent requirements. The alternative programs have some requirements, although they are generally not so stringent as foster care. The greater flexibility of state policies for kinship caregiver families means that financial assistance options available to grandparent primary caregivers are quite variable within and across states. Table 1 gives examples of the average benefits in each program category in selected states for 1999.

The majority of kinship families are not in the child welfare system, and thus receive little or no support from federal, state, or local governments. Some researchers have argued that the economic difficulties faced by relative caregivers, such as grandparents, have been exacerbated by the state child welfare agencies' increasing preference for placing children in the homes of relatives without providing sufficient assistance to the relative families, thus exposing children to "state-sanctioned poverty."<sup>10</sup>

## Family structure, poverty, and public income assistance in grandparent-headed families

We know little about how the use of public income assistance and foster care payments has varied among different types of grandparent-headed families since the 1996 welfare reform. The existing studies raise concerns about access to public income support for skipped-generation families headed by grandparents with low incomes (see box below). An additional subject for study is how far income derived from public income support and foster care payments alleviates poverty among families headed by grandparents. In seeking some answers, I made use of data from the National Survey of America's Families (NSAF), two cross-sectional data sets collected during 1997 and 1999.<sup>11</sup> The sample for this study is restricted to grandmothers identified as the most knowledgeable adult (MKA) with respect to their focal grandchildren in grandparent-maintained households. The households in this study are downward-extended—that is, adult children and their children reside in their parents' households—as opposed to upward-extended households, in which adult children take in their parent(s).<sup>12</sup>

In the full study, I considered four family configurations for families in which the grandmother was the primary caregiver: (1) no parent present, grandmother only, (2) no parent present, both grandparents, (3) at least one parent present, grandmother only, and (4) at least one parent present, both grandparents. This article presents results primarily for “skipped-generation” households—those

with no parent present—which represent 73 percent of study households.<sup>13</sup>

### Demographic characteristics of grandmother caregivers and their families

The great majority of grandmother primary caregivers in the sample were under age 60 (87 percent), with a mean age of 51.<sup>14</sup> Almost half lived with a spouse at the time of the interview, and more than one-third reported having fair or poor physical health. Grandmothers were diverse in their race and ethnicity; approximately 41 percent of them were white, 44 percent were African American, and about 13 percent were of Hispanic origin. Half of the grandmothers in this sample lived in the South, and the average family size was four. Almost one-third did not have a high school diploma. More than half had worked in the year before the interview, many of them full time (31 percent). This pattern of work did not vary among the four family types. Although annual family income in the sample averaged roughly \$32,000, 31 percent of grandparent-headed families had incomes below the federal poverty line.

Family configuration is systematically associated with some of the characteristics of grandmother caregivers in this sample and most of the differences were statistically significant. Regardless of the presence of a spouse, grandmother caregivers in skipped-generation households were older and more likely to care for older grandchildren than those in three-generation households. Racial and ethnic differences were also statistically

### Earlier Research on Grandparent-Headed Families

Peter Brandon, using 1992–93 SIPP data, found that poverty rates for children in grandparent-headed households were higher than those for all parent-headed households except single mothers, and that children living with grandmothers only were less likely to enter welfare than those in other grandparent-headed families. (P. D. Brandon, *Welfare Entries among Children Living with Grandparents*. Joint Center for Poverty Research, Working Paper 170, 2000.)

Amy G. Cox and Anne R. Pebley, using 1992 SIPP data, found that children in skipped-generation grandparent-headed families were more likely to participate in welfare programs than children in parent-headed families, largely because of higher Medicaid coverage. (A. G. Cox and A. R. Pebley, *Grandparent Care and Welfare: Assessing the Impact of Public Policy on Split and Three Generation Families*. Labor and Population Program Working Paper Series 99-08. Washington, DC: RAND, 1999.)

Lynne M. Casper and Kenneth R. Bryson, using 1997 SIPP data, found that single grandmothers in skipped-generation families were more likely to receive public assistance than three-generation families with both grandparents present. (L. M. Casper and K. R. Bryson, *Co-resident Grandparents and Their Grandchildren: Grandparent-Maintained Families*. Population Division Working Paper Series No. 26, U.S. Bureau of the Census, 1998.)

Cynthia Andrews Scarcella, Jennifer Ehrle, and Rob Geen, using 1999 data from the National Survey of America's Families (NSAF), found that two-thirds of the children living in their grandparent's home were in families with incomes below 200 percent of the poverty line, and over one-third were below the poverty line, but that only 29 percent were reported to be receiving foster care or TANF payments. (C. A. Scarcella, J. Ehrle, and R. Geen, *Identifying and Addressing the Needs of Children in Grandparent Care*. The Urban Institute Series B, No. 55, 2003.)

significant. More specifically, married grandmother caregivers in three-generation households were more likely to be white than those in other types of families. In contrast, single grandmother caregivers were more likely than married grandmother caregivers to be African American, regardless of the presence of the grandchildren's parents.

Single grandmothers in skipped-generation households showed the highest levels of disadvantage in the sample. They were less likely than those in other types of families to have completed high school education; they were also more likely to have the lowest family incomes. Single grandmother caregivers were more likely than married grandmother caregivers to live in poverty, to have poor health, and to live in the Northeast in both skipped- and three-generational households. They were, however, more likely ever to have married than their counterparts living in three-generation households.

### Sources and levels of family income

Earnings were the largest source of income for all skipped-generation families headed by grandmothers,

	Grandmother Only	Both Grandparents
<i>(a) Pretransfer Family Income</i>	\$17,679	\$36,364
Family earnings	\$14,246	\$31,087
Social Security	\$2,134	\$2,663
Pensions/annuity	\$488	\$951
Unemployment Ins. and Worker's Compensation	\$161	\$708
Child support	\$412	\$246
Other income <sup>a</sup>	\$237	\$708
<i>(b) Targeted Income Support<sup>b</sup></i>	\$3,301	\$2,000
% with receipt of any	58.6	5.9
Mean if received any	\$5,636	\$5,568
<i>(c) Post-transfer Total Income (a)+(b)</i>	\$20,980	\$38,364
Poverty status <sup>c</sup>	43.5%	16.1%
N	492	499

**Note:** Adjustments for inflation made using the Consumer Price Index (CPI-U). All income values are shown in 1999 dollars.

<sup>a</sup>Includes money from family or friends, interests/dividends, rental income, housing assistance, and Earned Income Tax Credit, among other miscellaneous sources.

<sup>b</sup>Based on grandmother MKAs' reports of dollar amounts received from public welfare assistance and foster care payments in each year of the survey. Public welfare assistance included AFDC or TANF, food stamps, and SSI. The inclusion of the cash value of food stamps in family incomes results in slightly lower percentages of families with incomes below the federal poverty line (FPL) than does the use of the official poverty measure that does not consider in-kind benefits.

<sup>c</sup>Percentage of families with post-transfer income below the FPL.

and Social Security benefits were the second-largest (Table 2). Given that families headed by single grandmother caregivers were more likely to have pretransfer family income below the poverty level, it is not surprising that they were also more likely to report receiving targeted income support than married grandmothers' families. However, the receipt rates appear to be low for all families, considering that the majority of grandparents providing care to their grandchildren are eligible for TANF child-only benefits, regardless of their incomes. Families of single grandmothers had considerably lower levels of earnings and other income compared to those in which both grandparents were present. Married grandmothers reported receiving slightly lower child support income from the parents than did single grandmothers.

Approximately three-fifths of single grandmothers in skipped-generation families reported annual family income below \$20,000 after receiving income transfers; over a quarter reported annual income below \$10,000

**Table 3**  
Benefits Received by Low-Income, Skipped-Generation Families Headed by Grandparents

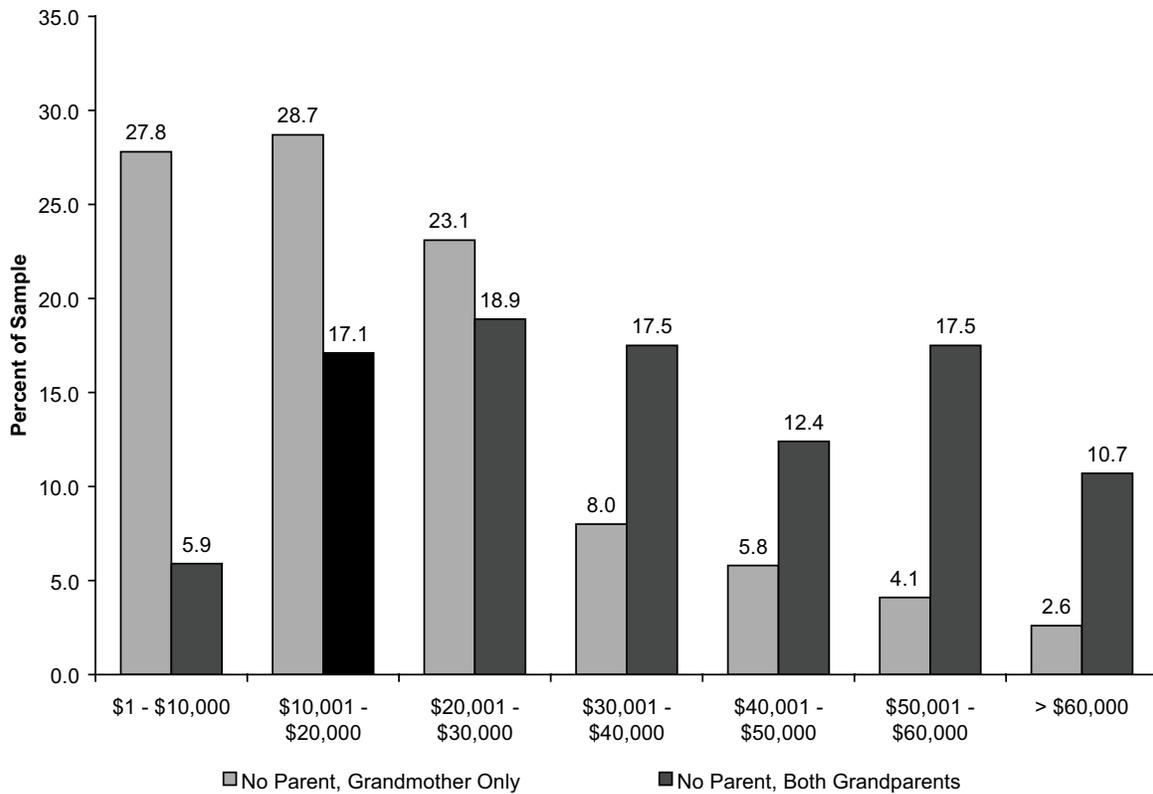
	Grandmother Only	Both Grandparents
<i>Targeted Income Support<sup>a</sup></i>	\$3,985	\$2,358
% with receipt of any	67.1	40.3
Mean if received any	\$5,943	\$5,854
Cash welfare <sup>b</sup>	\$931	\$524
% with receipt	31.8	18.5
Mean if received any	\$2,929	\$2,835
Food stamps <sup>c</sup>	\$1,045	\$519
% with receipt	52.4	23.5
Mean if received any	\$1,992	\$2,212
SSI \$1,536	\$1,061	
% with receipt	26.3	16.6
Mean if received any	\$5,852	\$6,387
Foster care payments	\$463	\$255
% with receipt	5.5	4.1
Mean if received any	\$8,485	\$6,253
N	401	268

**Note:** Adjustments for inflation made using the Consumer Price Index (CPI-U). All income values are shown in 1999 dollars. "Low-income" families are defined as those with incomes below 200 percent of federal poverty line.

<sup>a</sup>Targeted income assistance was measured based on grandmother MKAs' reports of dollar amounts received from public welfare assistance and foster care payments in each year of the survey. Public welfare assistance included AFDC or TANF, food stamps, and SSI. The inclusion of the cash value of food stamps in family incomes results in slightly lower percentages of families with incomes below the federal poverty line than does the use of the official poverty measure that does not consider in-kind benefits.

<sup>b</sup>Includes AFDC/TANF benefits, General Assistance, and Emergency Assistance from welfare agencies.

<sup>c</sup>Includes food stamps and vouchers from welfare agencies.



**Figure 1. The distribution of post-transfer family income among skipped-generation families headed by grandmothers.**

Source: Data from the 1997 and 1999 National Survey of America's Families.

(Figure 1). Married grandmothers appeared to be better off, with almost three-fifths of them reporting an annual income above \$30,000.

Table 3 provides more detailed information about the types and amounts of the targeted income support received by skipped-generation families, focusing on those with incomes below 200 percent of the poverty line before the transfer. Food Stamp benefits were the most common assistance grandmother caregivers' families received. For the reasons already noted, very few grandmother caregivers received foster care payments, although average foster care payments for those who received them provided higher levels of support than Food Stamps and cash welfare.<sup>15</sup>

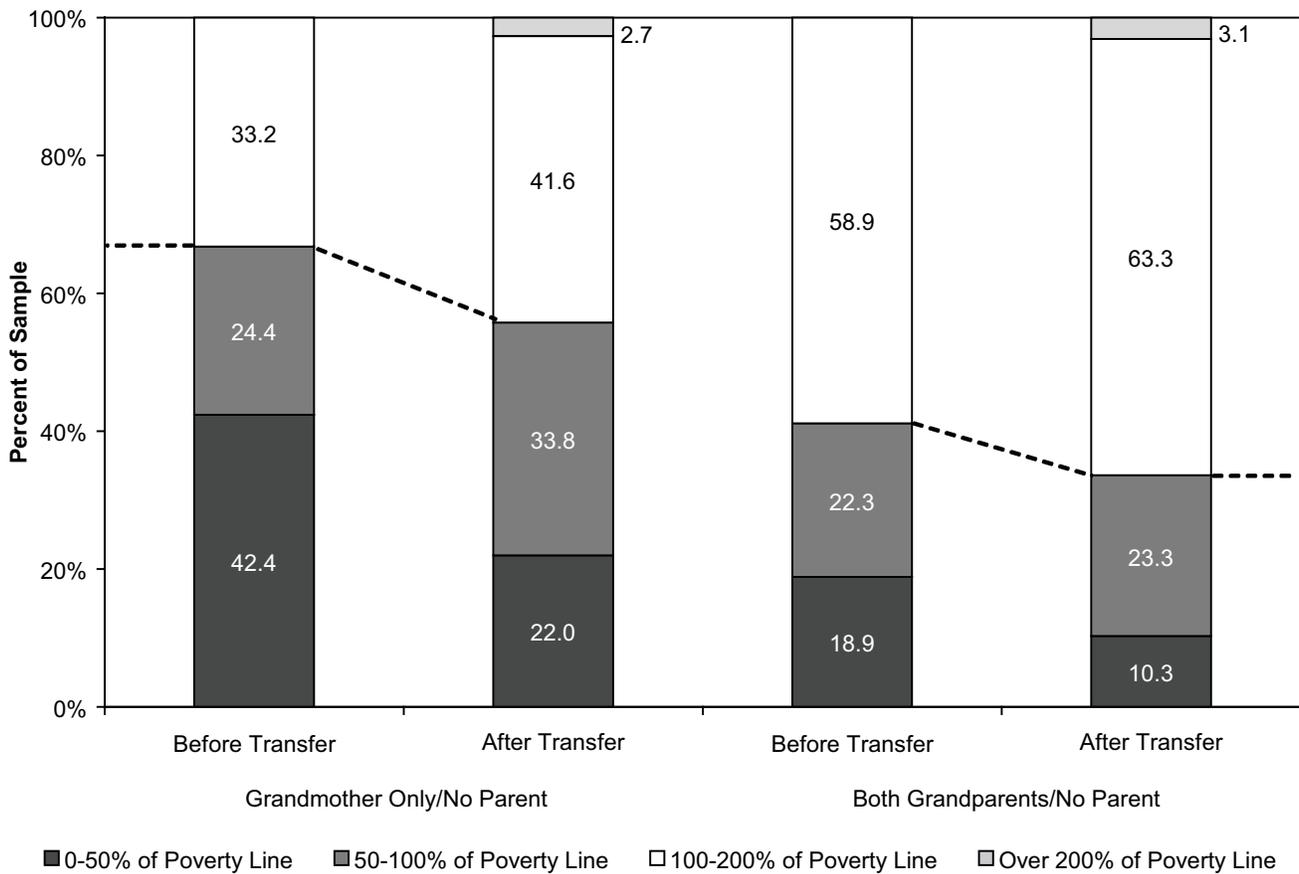
More than a quarter of the skipped-generation families headed by single grandmothers reported SSI income. Given that grandmother caregivers included in this study are all under 65, SSI receipt implies that they may have disabilities themselves or need to care for disabled family members (including grandchildren). Although some of these grandmothers may have spouses or older parents eligible for SSI, it is important to consider the additional burden and strain placed on grandmothers by their own poor physical health and/or multiple caregiving responsibilities.<sup>16</sup>

Among low-income skipped-generation families—those with pretransfer incomes below 200 percent of the federal poverty line (FPL)—benefits received were moderately effective in reducing poverty and particularly effective in reducing severe poverty (Figure 2). But even after transfers very few of these families achieved incomes above 200 percent of the FPL, and more than half of the single grandmothers' families remained under the poverty line.

### How effective was income assistance in closing the poverty gap?

The poverty "gap," defined as the dollar amount it would take to bring a family's income up to the poverty threshold, is a standard measure of the effectiveness of targeted income assistance in assisting poor families. I calculated the poverty gap for families in the study, and then examined the extent to which income support was closing that gap. In this article, I consider only the 392 skipped-generation families who were "pretransfer poor," that is, those who had incomes below the official poverty line if cash welfare, food stamps, SSI, and foster care payments were not included in their family income (Table 4).

Among skipped-generation families, 51 percent of the single grandmother families and 20 percent of married grandparent families had incomes below the poverty line



**Figure 2. Poverty status among low-income skipped-generation families headed by grandparents.** Dashed line represents Federal Poverty Line (FPL). This chart includes only families with pretransfer incomes below 200 percent of the Federal Poverty Line, so bars for the pretransfer poverty status show zero percent in the “above 200 percent of poverty line” group by definition. “Low-income” families are defined as those with incomes below 200 percent of FPL; those with incomes between 50 and 100 percent of FPL are considered to be “in poverty” and those with incomes below 50 percent of FPL are considered to be “in severe poverty.”

**Source:** Data from the 1997 and 1999 National Survey of America’s Families.

before transfers. Most of these families received some assistance from the four programs, and this help brought 17–18 percent of the pretransfer poor families out of poverty. Targeted income support decreased the poverty gap by around 40 percent among all skipped-generation grandmother caregivers’ families and by about half if we consider only families receiving targeted income assistance.

### Directions for future research

Several limitations of this study must be acknowledged. First, although the study documents systematic relationships between family structure and economic well-being, the findings are descriptive, not explanatory. Nor could I take into account changes in family structures over time, although such changes may be related to the economic resources available to grandmother caregivers and their families.

Because people over the age of 64 are excluded from the NSAF study design, we have no information about the experiences of older grandmother caregivers—and there are some, although the majority of grandparent caregivers are middle-aged, with many in their 40s or 50s. The study’s findings cannot be generalized to a broader sample of grandmother caregivers.

There is a critical need for theoretically grounded, longitudinal research with more recent data on grandparent caregivers, particularly regarding the effects of policy changes (e.g., welfare reform) on those living in poverty. State variations in economic support programs for grandparent primary caregivers might make it possible to use a quasi-experimental design to examine the impact of different levels of financial assistance on grandparent caregivers and their families, but any such research must very carefully select time points for comparison because some states administered pilot programs or waiver projects before the official implementation of welfare reform. We need to know much more about the ability of

**Table 4**  
**The Proportion of the Poverty Gap Filled by Targeted Income Support In Skipped-Generation Families Headed by Grandparents**

	Grandmother Only	Both Grandparents
Pretransfer Poverty Status		
0–50% of poverty level	33.1	9.0
50–100% of poverty level	18.2	10.7
100–200% of poverty level	26.6	28.2
Over 200% of poverty level	22.1	52.2
Of Pretransfer Poor		
% with targeted income support	75.6	58.8
Mean targeted income support if received any	\$6,619	\$7,209
% of Cases Taken Out of Poverty		
For all cases	16.7	18.2
For cases with targeted income support	22.0	31.0
Average Poverty Gap (\$)		
For all cases	\$10,730	\$8,422
For cases with targeted income support	\$11,342	\$10,014
% of Poverty Gap Closed		
For all cases	43.9	37.9
For cases with targeted income support	58.0	64.6
N	492	499

**Notes:** Adjustments for inflation were made using the Consumer Price Index (CPI-U). All amounts are shown in 1999 dollars.

existing formal income support programs to meet the needs of grandparent caregivers, the reasons that some grandparents do not utilize these services, and the kinds of program alternatives that might be appropriate.

## Policy implications

Given the high poverty rates especially among families headed by single grandmothers, even after the transfer of income assistance, policymakers should reconsider economic policies that currently place grandparents at a disadvantage. Grandparent caregivers often receive inconsistent and inequitable treatment based on their status as a relative. The various state plans managing TANF funds are also contributing to the inconsistency. Although the majority of grandparent-headed families may qualify for a TANF child-only grant, the monthly payments are often insufficient to provide adequate housing, clothing, and food for their families and some regulatory requirements may impose particular hardships on older caregivers. As Faith Mullen noted, policymakers and social administrators should carefully consider that “programs and policies for children in the custody of young, unwed mothers may be completely inappropriate for children in the custody of their grandparents.”<sup>17</sup>

The inequity in financial assistance for grandparent-headed families becomes even larger when compared to services provided to kinship caregivers and nonrelative foster care parents. Policymakers can assist grandparent primary caregivers with low incomes by easing the licensing procedures for the more generous and less stigmatiz-

ing payments available to foster care parents or by providing alternative financial support programs that do not require grandparents to place their grandchildren in state custody.

Finally, many grandparents, at least in the younger age group discussed here, are still in the labor force and need the same kinds of family-friendly policies and programs as working parents—flexible work schedules, parental leave, and affordable, good-quality child care. Economic hardship, as this study demonstrates, is widespread among grandparent caregivers, and affects their ability to financially support their grandchildren and maintain their own well-being. In addition to changes in financial assistance programs, policymakers therefore need to consider workplace policies and programs that will improve the grandmothers’ abilities to care for their families. ■

<sup>1</sup>P. Uhlenberg and J. B. Kirby, “Grandparenthood over Time: Historical and Demographic Trends,” in *Handbook on Grandparenthood*, ed. M. E. Szinovacz (Westport, CT: Greenwood Press, 1998), pp. 23-39.

<sup>2</sup>R. Pruchno and K. Johnson, “Research on Grandparenting: Review of Current Studies and Future Needs,” *Generations* 20, no. 1 (1996): 65-71.

<sup>3</sup>The article is drawn from aspects of the research presented in Dr. Park’s Ph. D. dissertation in Social Work, “Grandmothers as Primary Caregivers: Poverty, Care Demands, Social Participation, and Psychological Distress,” completed at the University of Wisconsin–Madison in 2004. At the annual meeting of the Society for Social Work and Research, 2005, Dr. Hwa-Ok Park received the Outstanding Social Work Dissertation Award for this work.

<sup>4</sup>T. Lugaila, "Marital Status and Living Arrangements: March 1998 (Update)." *Current Population Reports*, P20-514, U.S. Bureau of the Census, Washington, DC, 1998.

<sup>5</sup>K. R. Bryson, "New Census Bureau Data on Grandparents Raising Grandchildren," paper presented at the 54th Annual Scientific Meeting of The Gerontological Society of America, Chicago, 2001.

<sup>6</sup>Under AFDC, all relatives caring for a child could receive child-only payments, but under TANF such entitlement no longer exists, although states may provide cash assistance to kinship caregivers. Currently all states except Alabama provide TANF child-only payments to kinship caregivers who seek assistance. See F. Mullen and M. Einhorn, *The Effect of State TANF Choices on Grandparent-Headed Households*, Public Policy Institute, AARP, Washington, DC, 2000.

<sup>7</sup>A. Jantz, R. Geen, R. Bess, C. Andrews, and V. Russell, *The Continuing Evolution of State Kinship Care Policies*, Assessing the New Federalism, Urban Institute, Washington, DC, 2002.

<sup>8</sup>Seven states, including Delaware, Illinois, Maryland, Montana, New Mexico, North Carolina, and Oregon, received title IV-E waivers to examine the effectiveness of subsidized guardian programs for kinship care families.

<sup>9</sup>In California, Kin-GAP provides assistance to a relative who is also the legal guardian of a dependent child who has been in foster care for at least 12 months as an alternative kinship program. Florida administers a TANF-funded Relative Caregiver program that offers assistance for a child placed with a relative who is taking care of that child under court supervision or who has temporary legal custody. The Grandparents as Foster Parents program in Missouri offers cash assistance to grandparents or relatives age 50 and over who are legal guardians or have legal custody. The payments are equal to the foster care payments.

<sup>10</sup>R. Hegar and M. Scannapieco, "From Family Duty to Family Policy: The Evolution of Kinship Care," *Child Welfare* 74 (1995): 200-17; quotation from p. 213.

<sup>11</sup>The original NSAF sample is representative of the noninstitutionalized, civilian population under the age of 65 in the nation with oversamples in 13 targeted states. Low-income households (defined as having incomes below 200 percent of the federal poverty line) and households with children were oversampled. The sample of children was randomly selected with up to two focal children, one aged 0-5 and one aged 6-17, from each household. The most knowledgeable adults (MKAs) of these sample children in the household provided all information about the children, the MKAs themselves, their spouse/partner if living in the same household, and their households. Respondents were interviewed regarding their experience during 1996 and 1998.

<sup>12</sup>If two focal children are both grandchildren of a same grandmother MKA, then the older focal child (i.e., ages between 6 and 17) was selected because questions related to children's behavioral problems were asked only for focal children at the age of 6 or over. Sensitivity testing of selecting younger focal children resulted in no significantly different findings.

<sup>13</sup>Compared to a national profile of grandparents living with grandchildren (see the article by Casper and Bryson, cited in the text box on p. 22), this sample includes a higher proportion of skipped-generation families. This may be attributable to the NSAF design which oversamples poor families.

<sup>14</sup>This reflects the sampling frame of the NSAF, in which the sample is representative of the population under the age of 65. The sample consisted of 1,363 grandmother caregivers.

<sup>15</sup>Grandmothers may have received financial support from a state program that is specifically designed for relative caregivers (e.g., subsidized guardianship), but the NSAF may have not separated this source of income from the aggregated "other income." Lack of information about whose custody the grandchildren are in (e.g., parent, grandmother, or state) made further investigations difficult in this study.

<sup>16</sup>People who are blind, disabled, or older than 65 are eligible for SSI when their economic resources are limited enough to meet the eligibility criteria.

<sup>17</sup>F. Mullen, "Grandparents and Welfare Reform," in *To Grandmother's House We Go and Stay: Perspectives on Custodial Grandparents*, ed. C. B. Cox (New York: Springer, 2000), pp. 113-31.