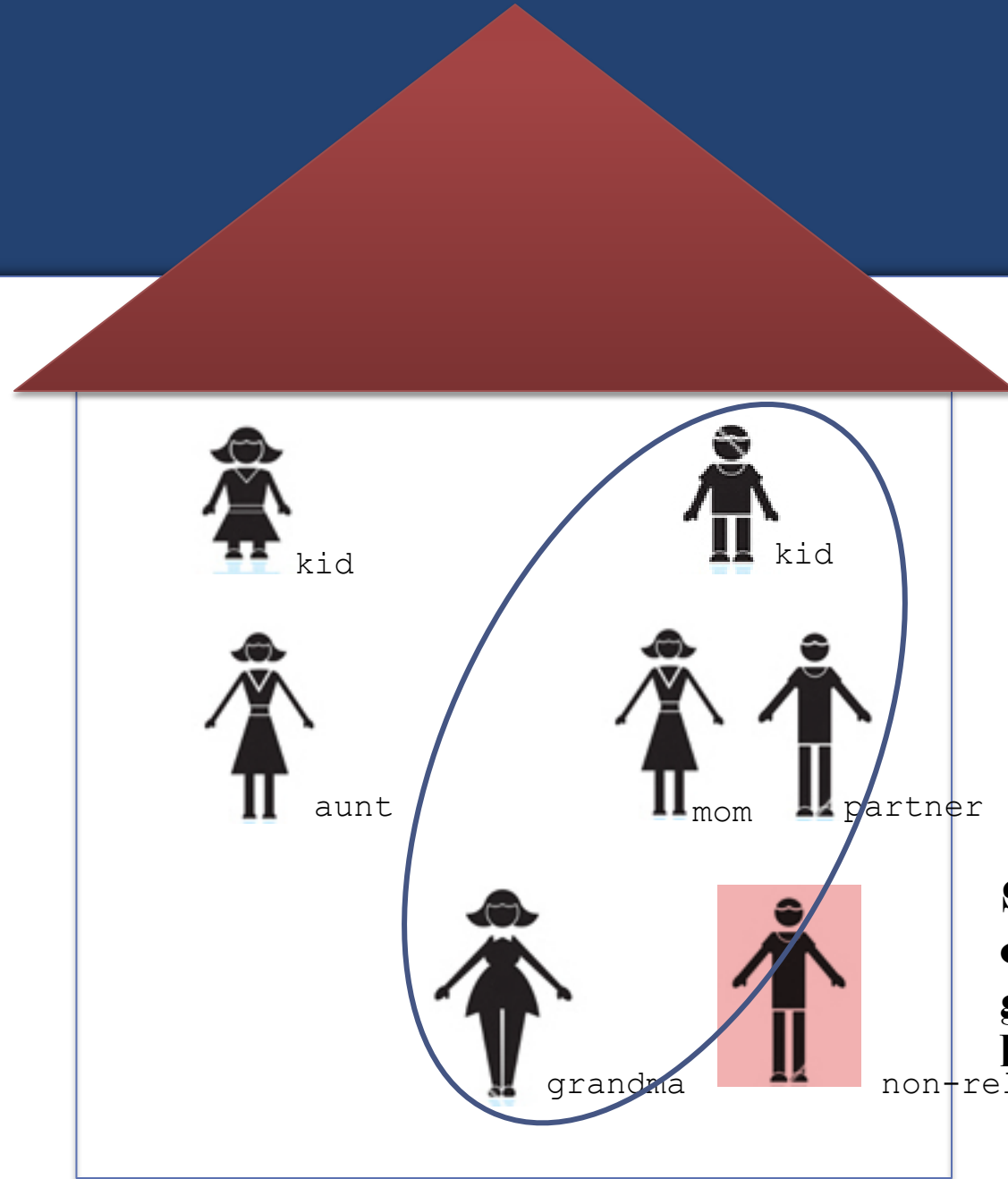


Children living with grandparents

Natasha Pilkauskas

Definitions:



Multigenerational household

Doubled-up/shared household

Skipped-generation or grandfamily or grandparent headed

Why do we care about multigenerational and skipped-generation households?

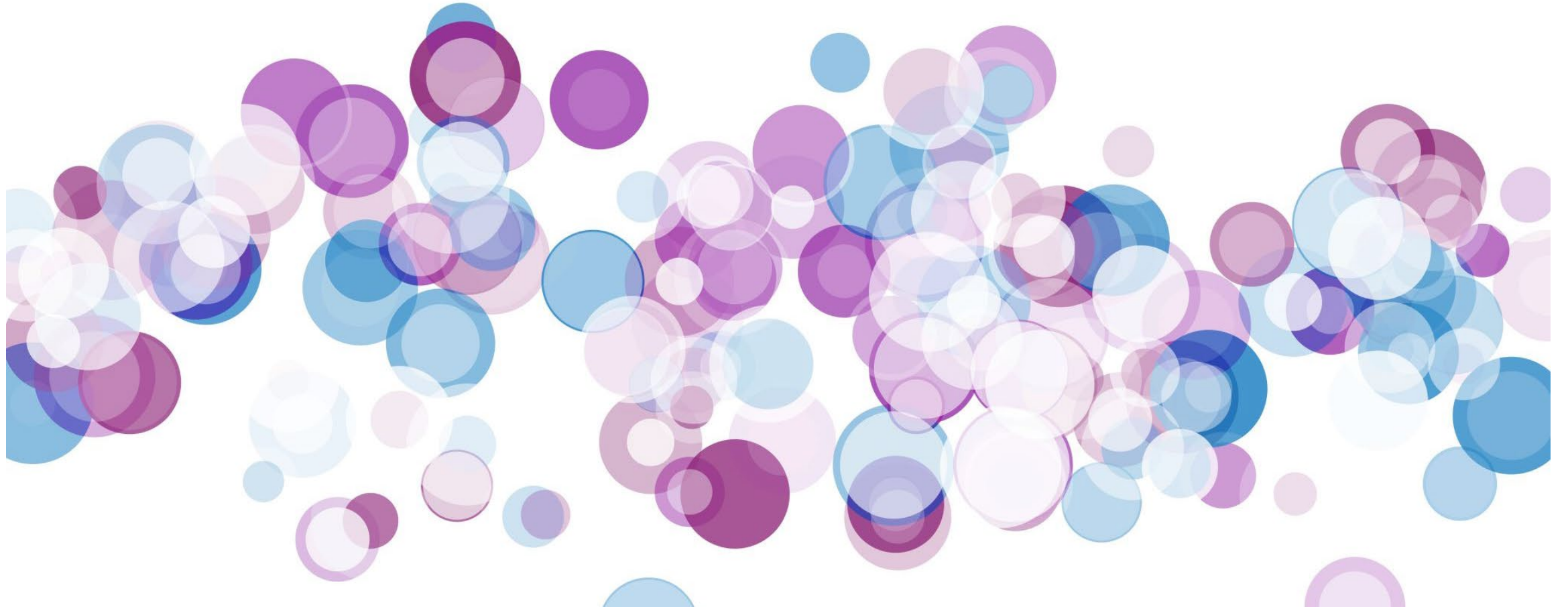
Shapes resources available to children and children's wellbeing (Amorim 2019; Cross 2020; Deleire & Kalil 2002; Dunifon & Kowaleski-Jones 2008; Harvey 2020; Mollborn et al. 2011; Perkins 2019; Pilkauskas 2014).

Multigenerational households have been increasing for the last 40 years, not other forms of household extension (Pilkauskas, Amorim & Dunifon, 2020; Pilkauskas & Cross, 2018).

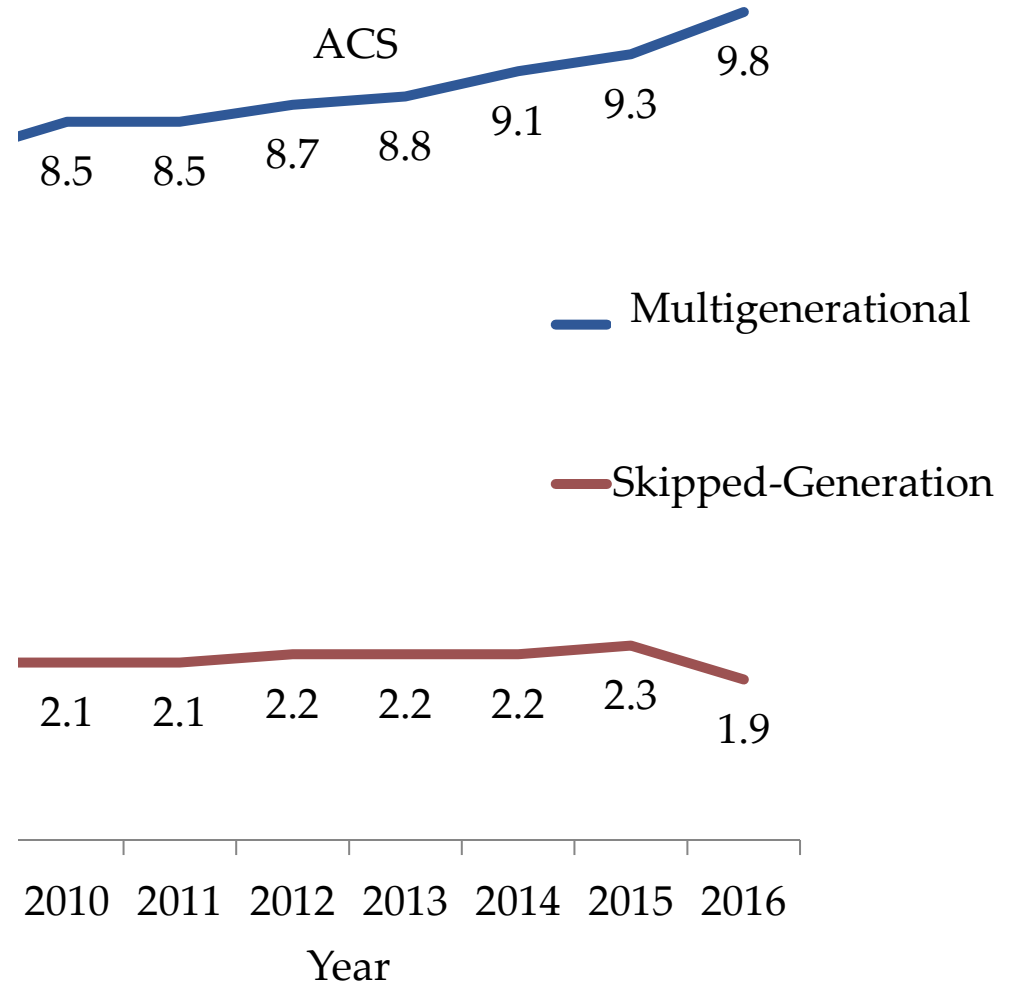
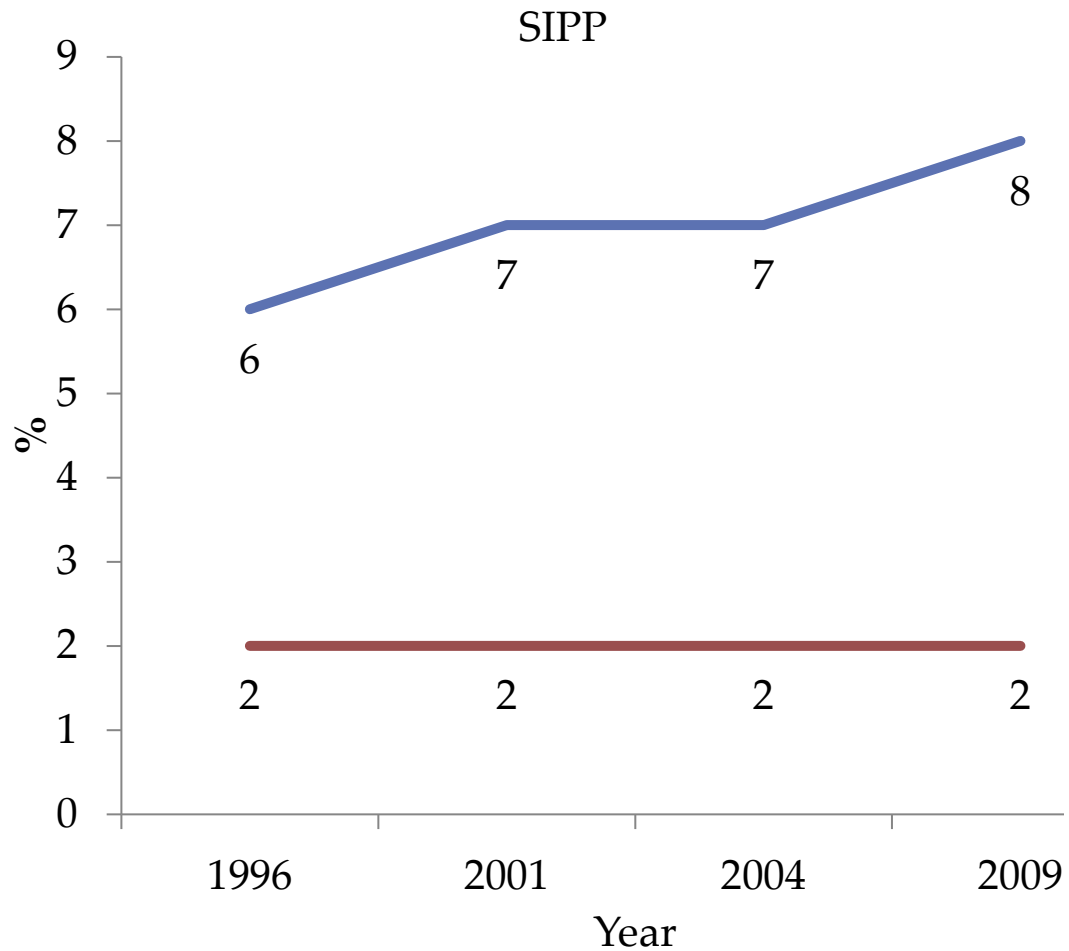
Grandparents may be especially important – research suggests they are often the “first line of defense” when something goes wrong.

Evidence that in general people have a preferences to live independently (Pilkauskas & Michelmore, 2019) and that those with greater economic needs tend to live in multigenerational households.

Trends

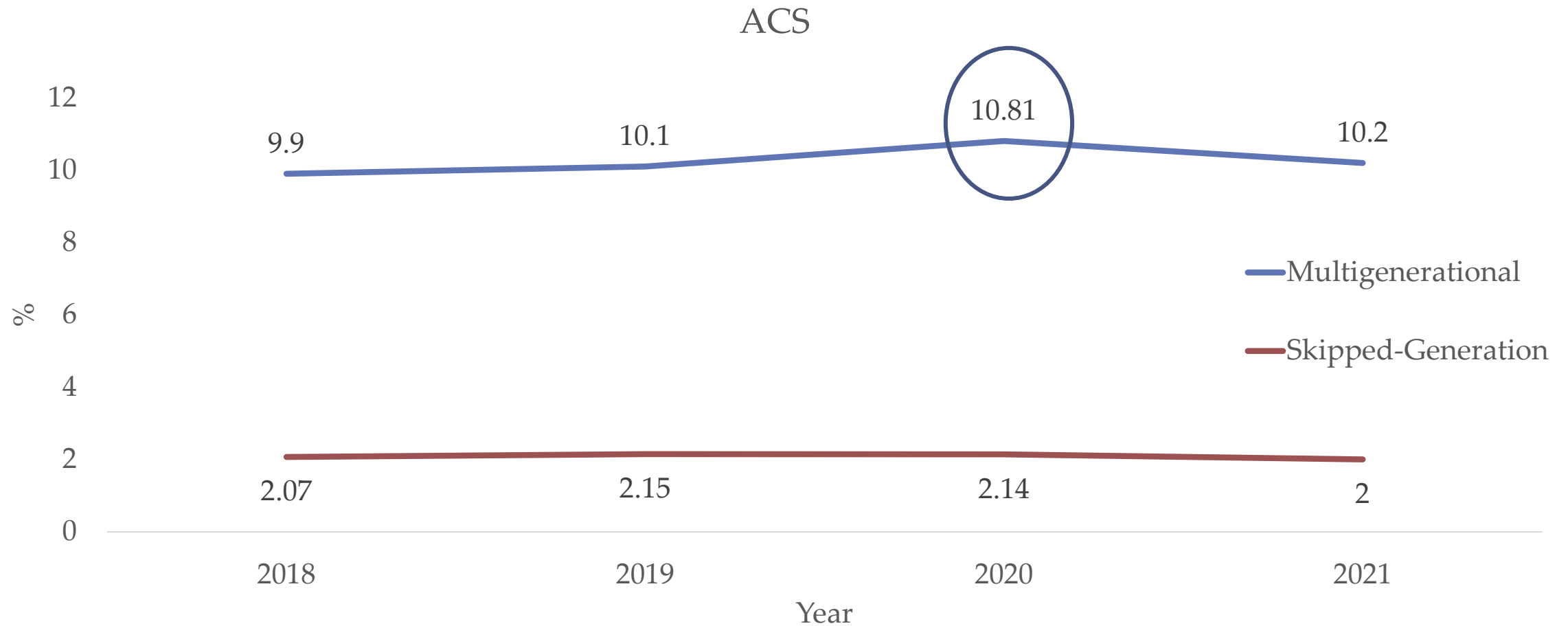


Multigenerational + skipped-generation households over time

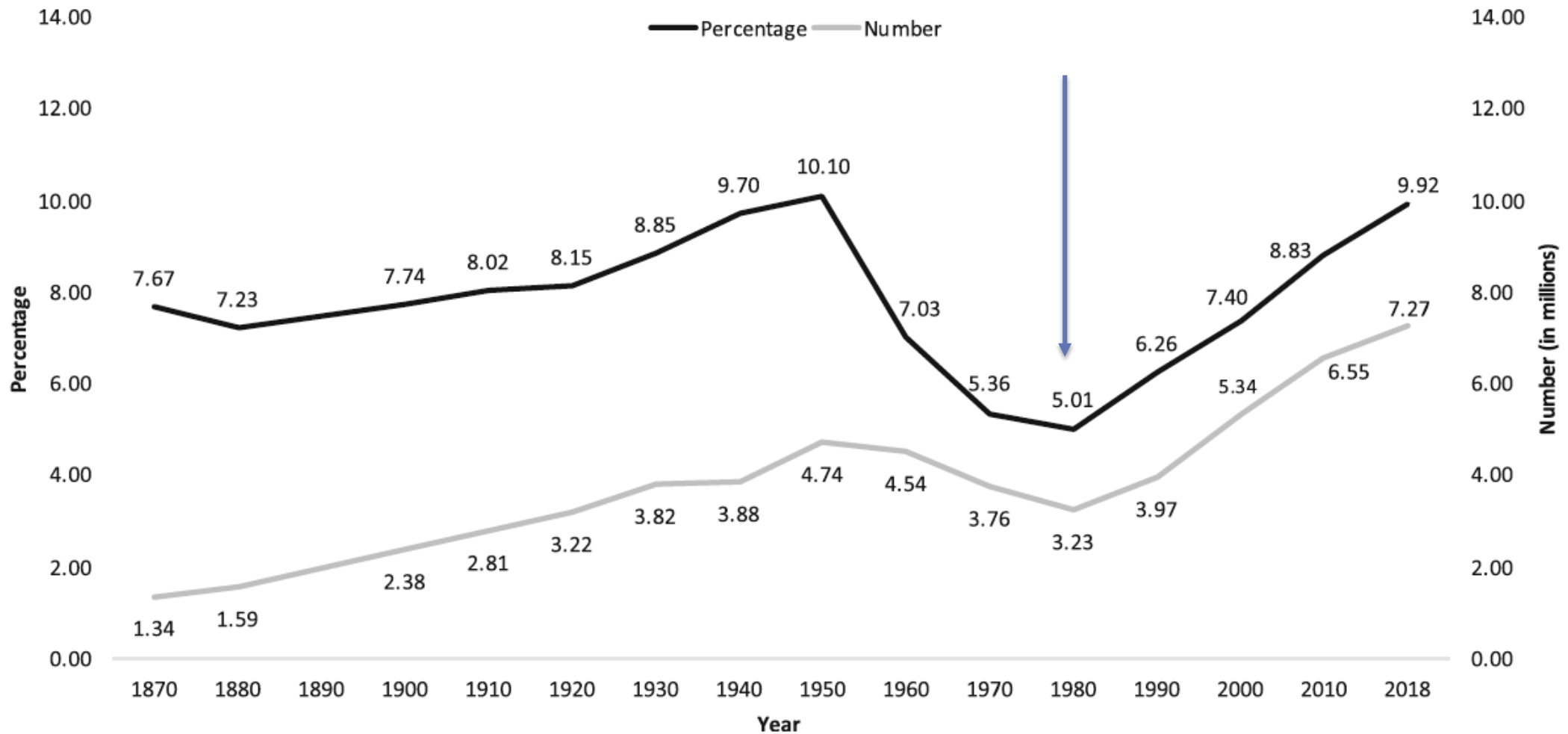


What about more recent years?

A continued increase in multigenerational hhs

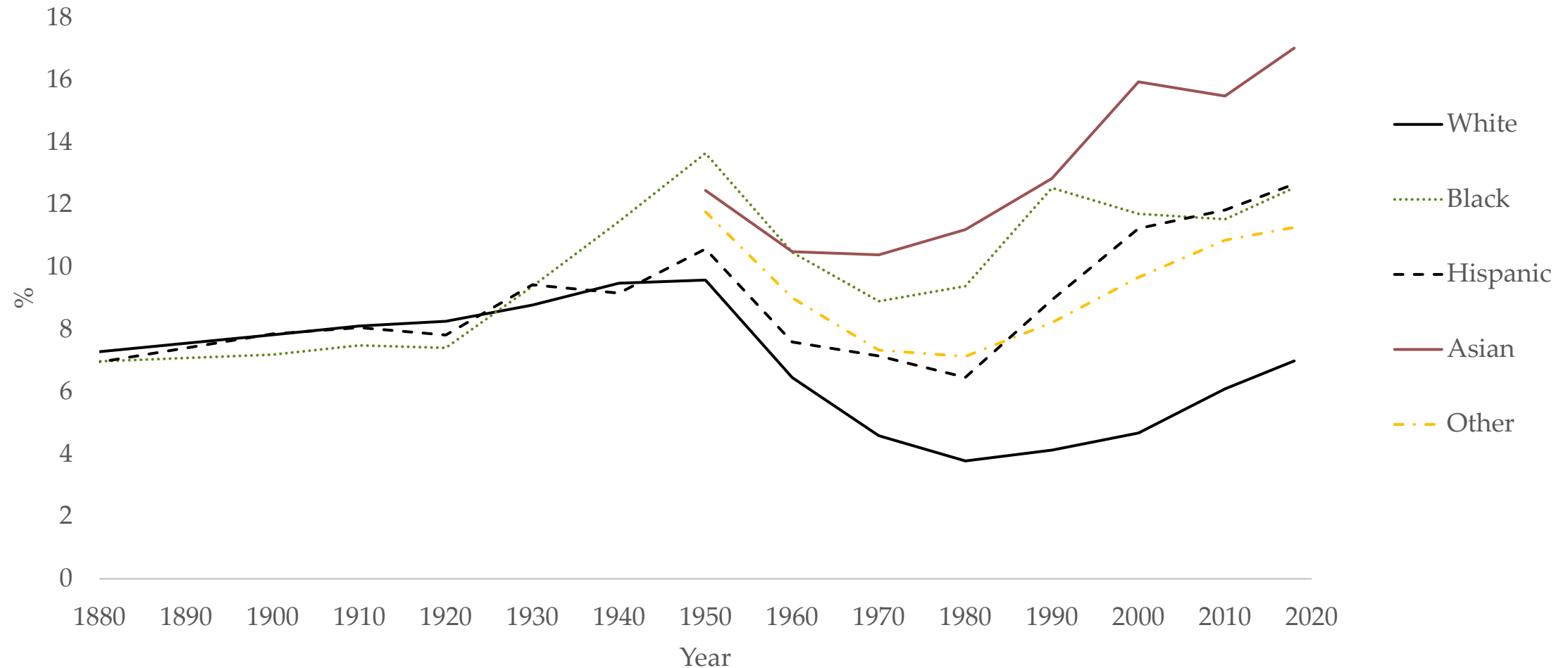


When did this upward trend in multigenerational households start?

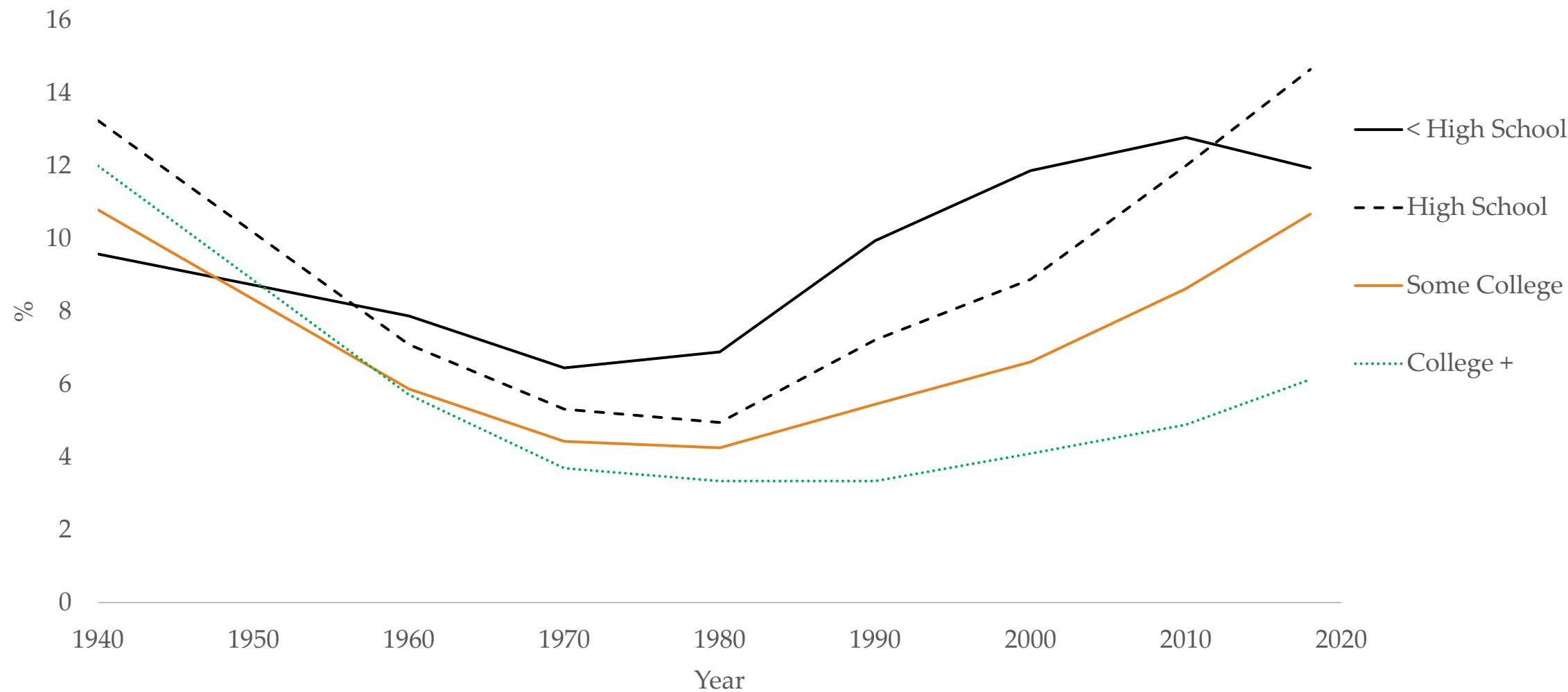


In 2021:
10.2%
7.5 million
children

Multigenerational households are not distributed evenly across demographic groups: Race/ethnicity



Differences by education in the prevalence of multigenerational households becoming more pronounced

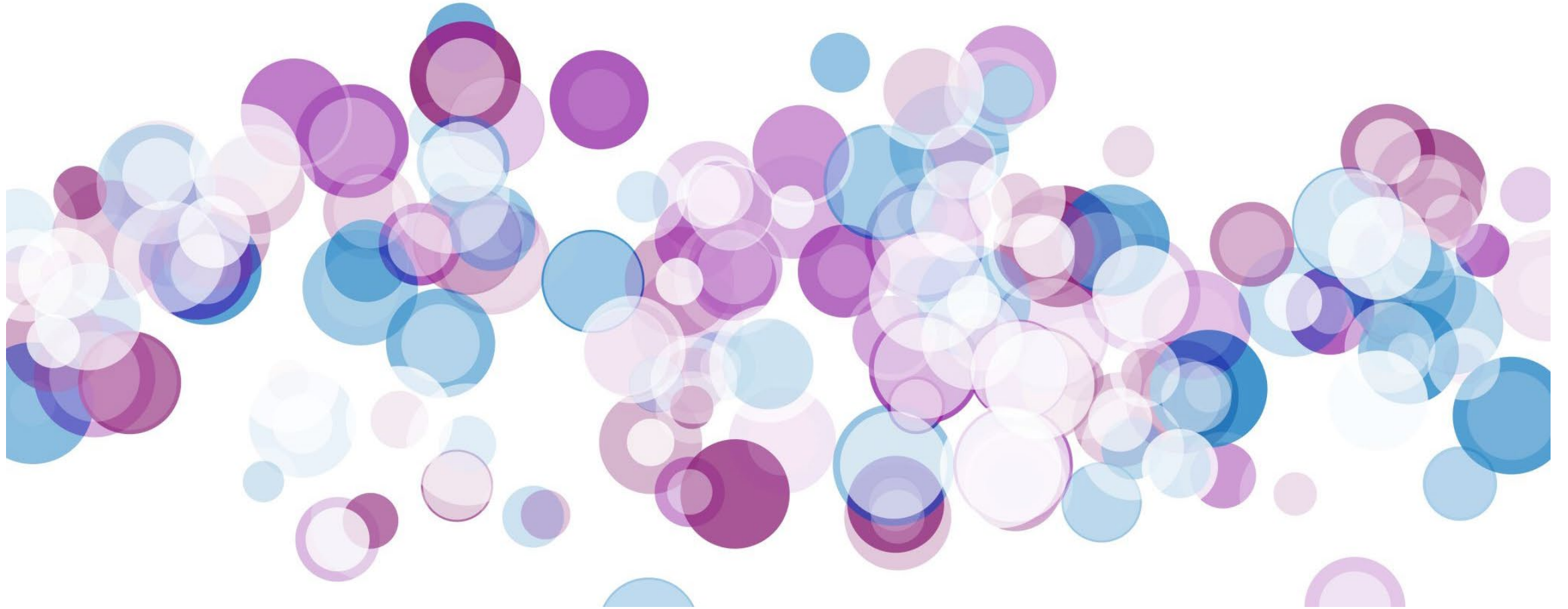


Why have multigenerational households increased?

- We don't really know.
- **Some factors that explain the increase**
 - Changes in parental relationships (less marriage)
 - Changes in children's racial/ethnic make up (fewer White children)
- **Factors that do not explain the increase**
 - Grandparent availability / longevity
 - Changes in age at birth and in education
- **Likely driven somewhat by public policies**
 - Evidence that income decreased multigenerational coresidence
 - Social security (grandparents) explains some increase too
 - Likely also changes in housing affordability

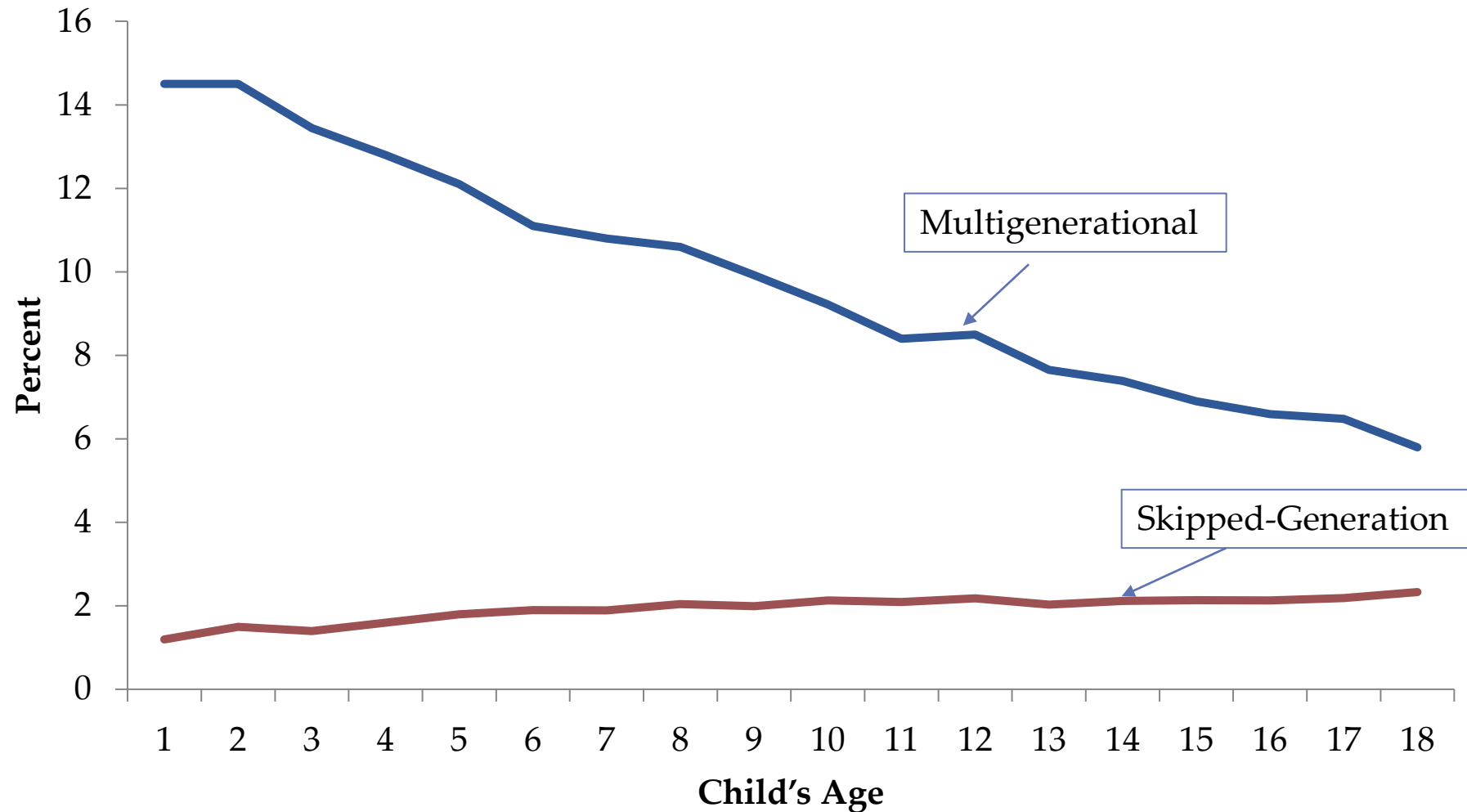


Other demographic characteristics

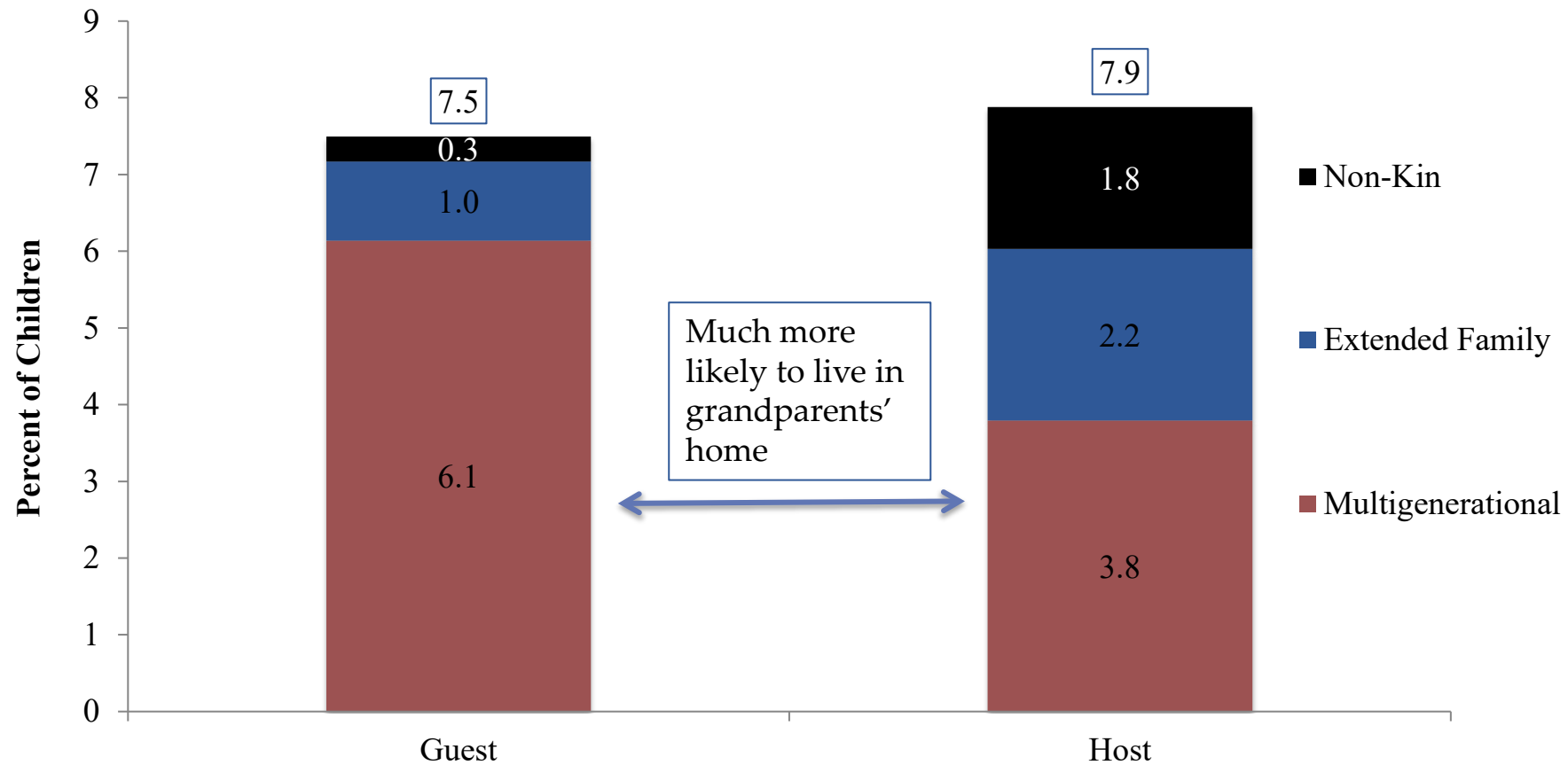


Multigenerational households decrease as children age

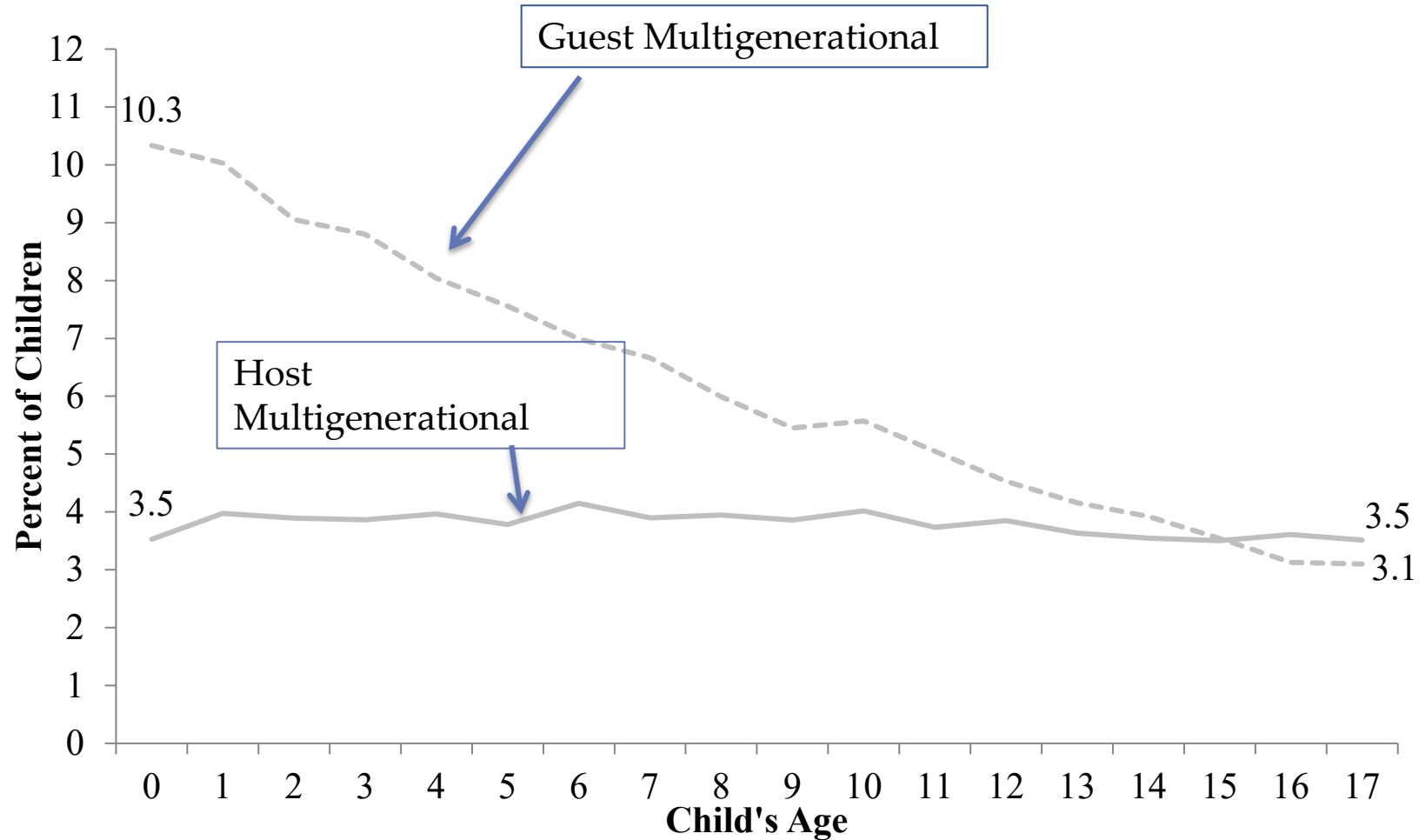
Skipped-generation households not related to child's age



In whose home? Mostly in grandparents' home



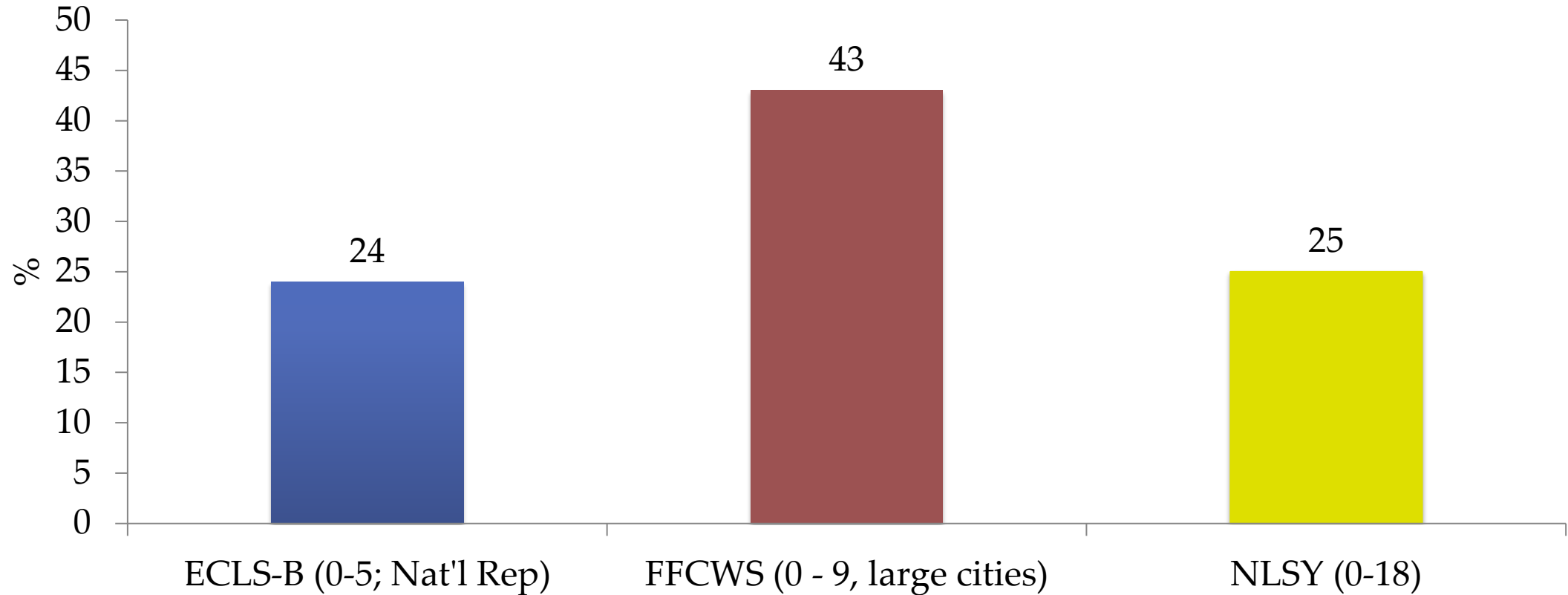
Grandparent coresidence by child's age: Guest households decline as children age



Grandparent age

- **Average grandparent age is 67** (Westrick-Payne, K. K., 2023)
- **Average age of a coresident grandparent is 55**
- **Average age of a coresident grandparent in a lower income household is closer to 45**

Over childhood multigenerational coresidence is common

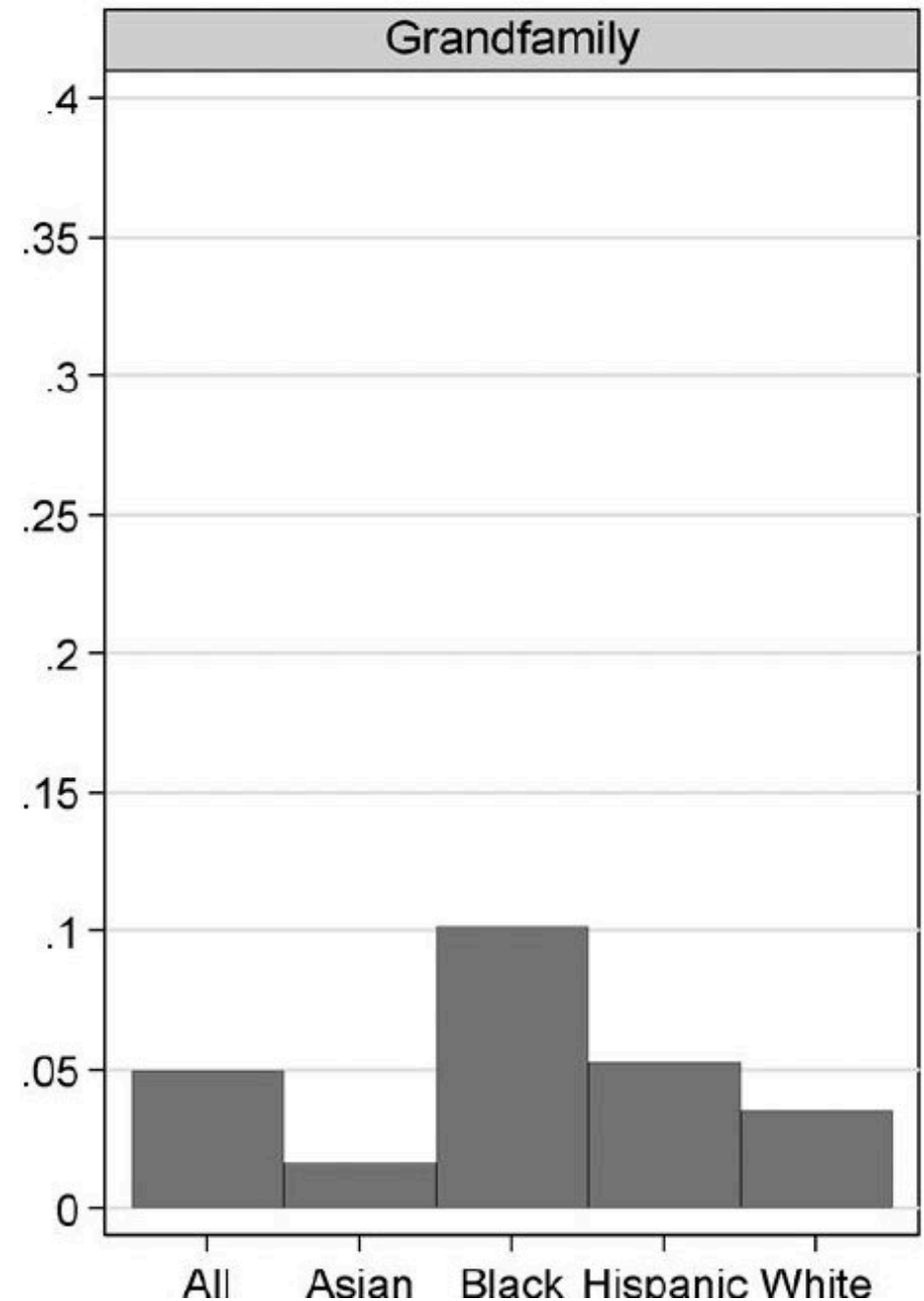


Skipped-generation households over a child's life: 10% of Black kids

Not distributed evenly across racial/ethnic groups

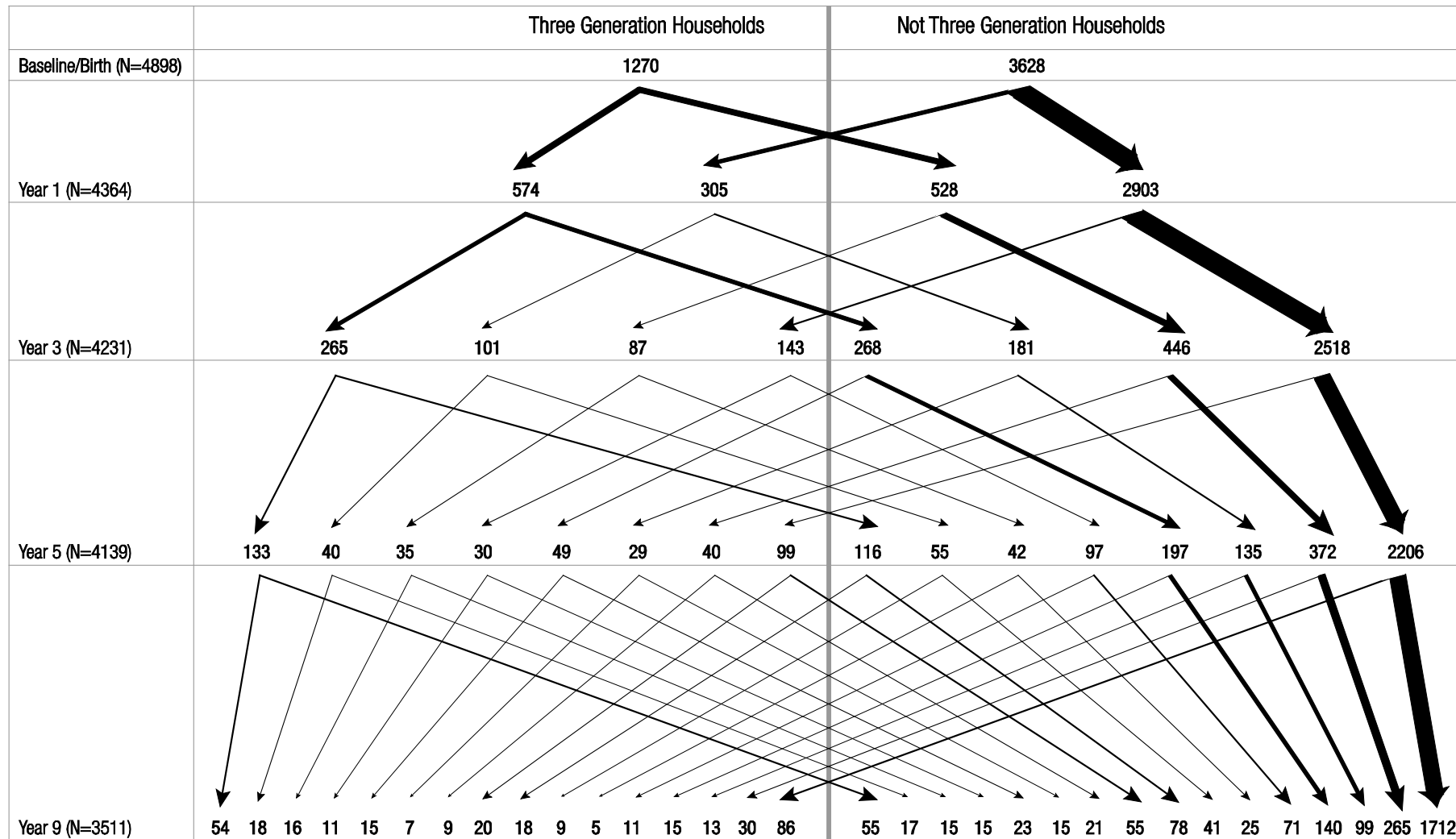
Black children 2x as likely to live in a skipped-generation household compared to all children.

Cumulative probabilities



How long do multigenerational households last?

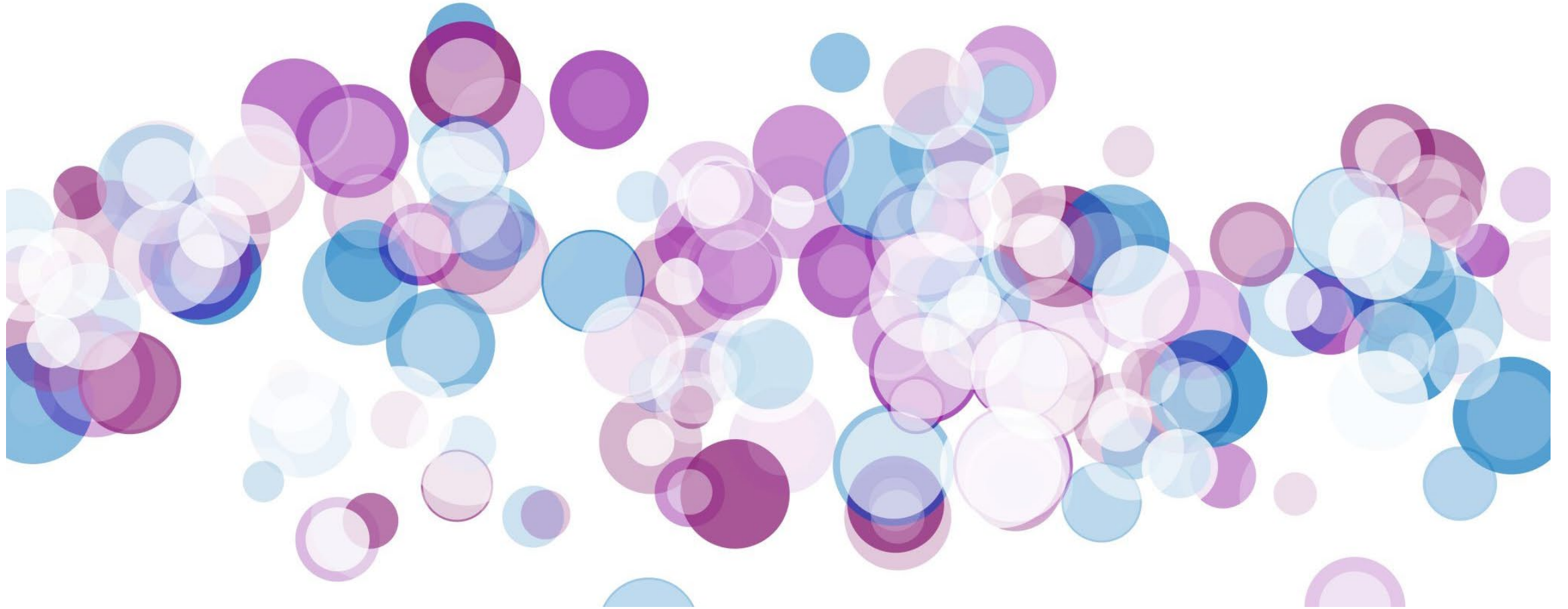
Not that long – about 2 years



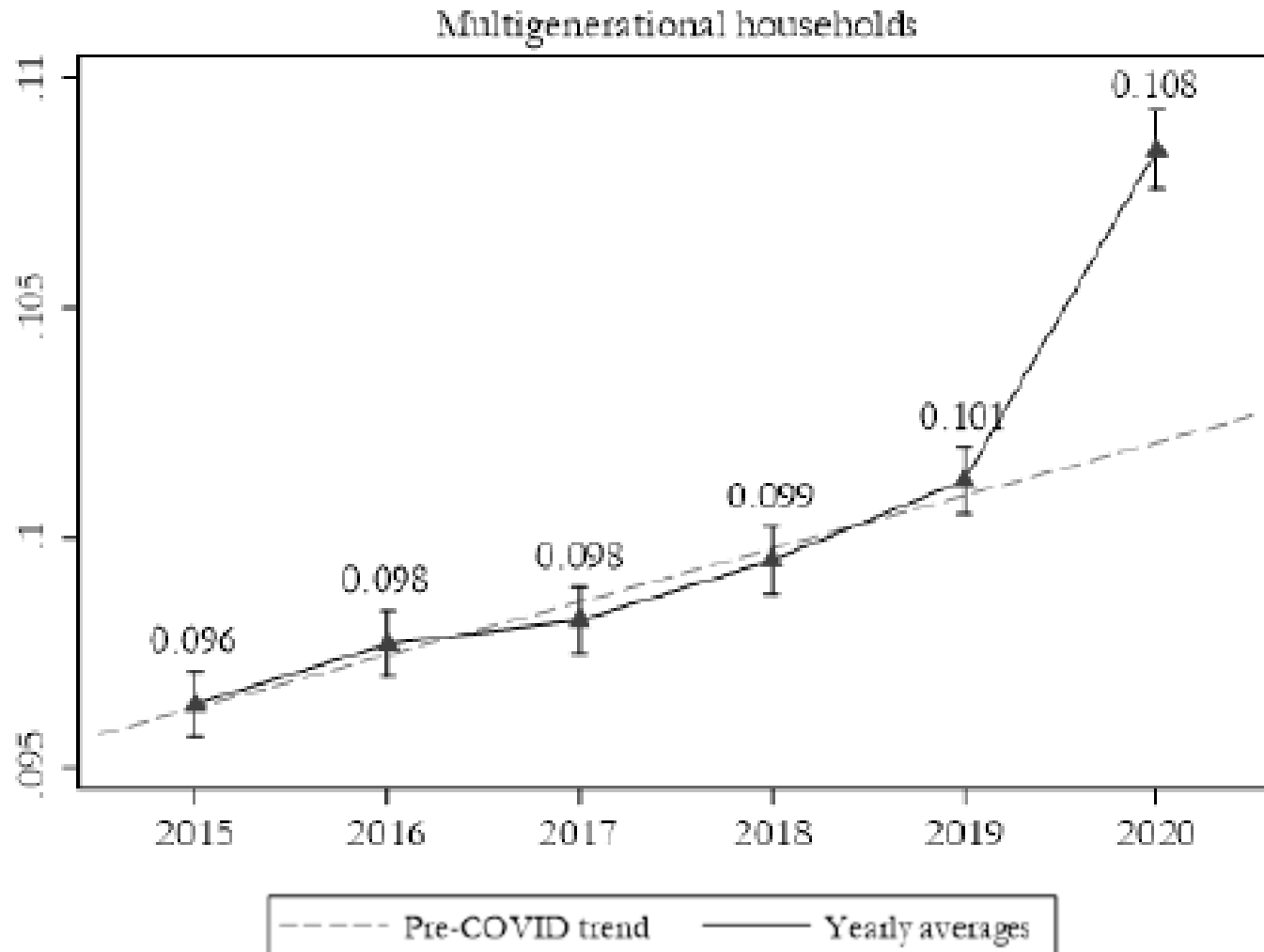
Lots of volatility in multigenerational living arrangements – especially among lower income populations.

These households generally last for about 2 years (Harvey et al. 2021).

What happened in the pandemic?



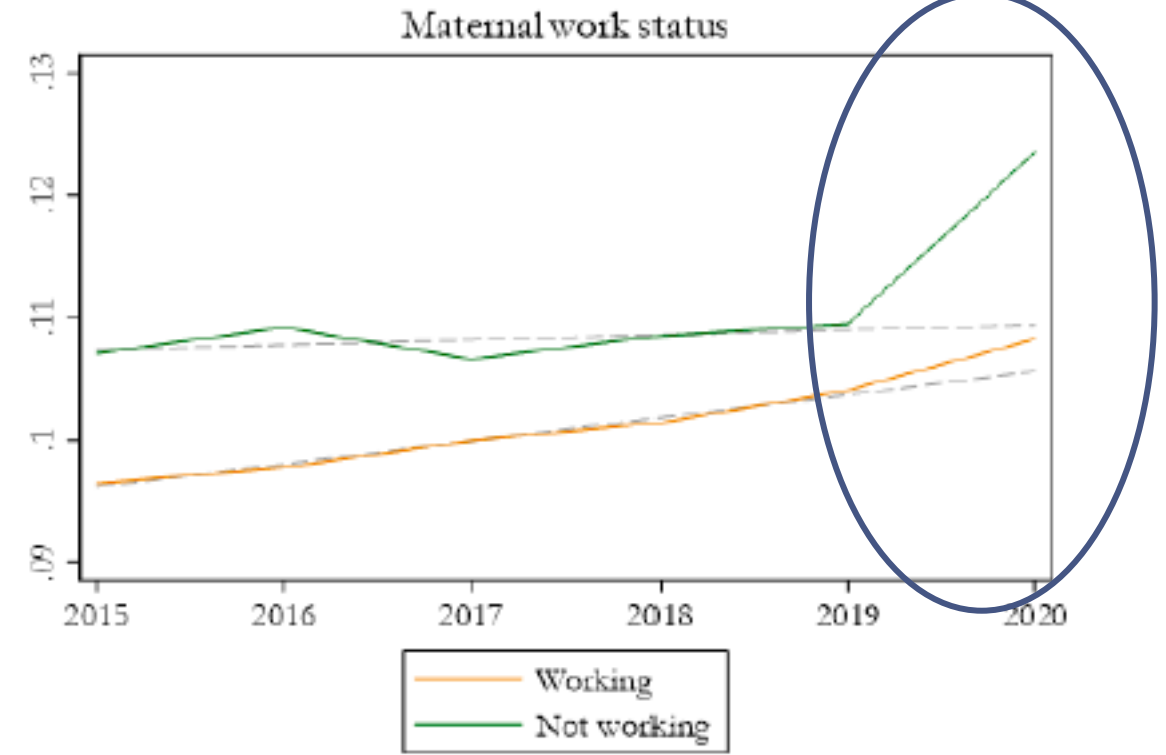
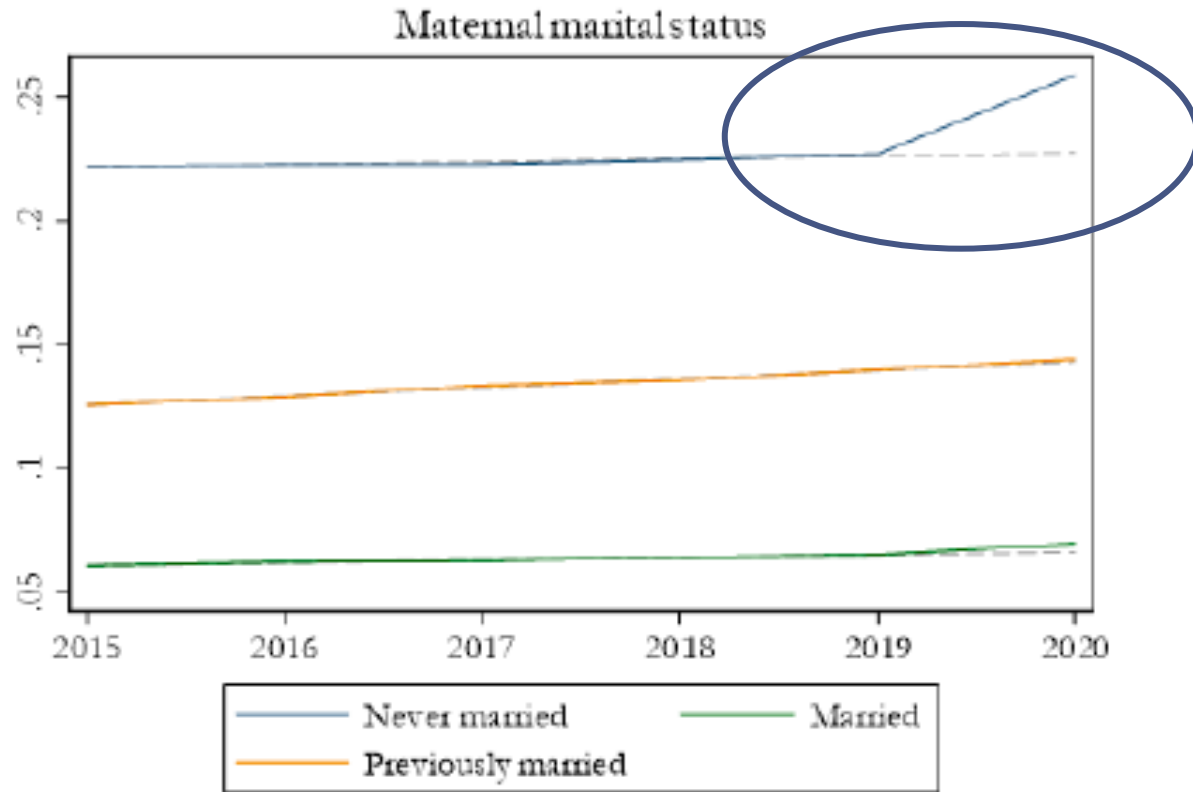
Close to half a million “excess” multigenerational households (460K)



+ 0.7 pp
+ 0.6 pp “excess”

Six-time greater increase than what is normally expected

“Excess” multigenerational households: children with mothers who never married (3pp) & are not working (1.5pp)



What do these trends mean for policy and practice?

- **Lots of children are exposed to multigenerational households 25-30%**
 - Implications for all social assistance programs – family is defined differently by program (SNAP vs. Medicaid)
 - Grandparents are likely resources – but may also need additional resources not provided by programs
 - Especially young kids (WIC, Head Start – other early childhood programs).
- **Black children especially likely to live in a skipped-generation household.**
 - Huge implications for child welfare, access to TANF, access to other social supports like SNAP/Medicaid
 - Important for programming to recognize unique challenges faced by grandparents in these households, especially if we want to consider reducing racial inequalities.

For more information on my work on children's living arrangements:

- Pilkauskas, N.V. (2012). Three-generation family households: Differences by family structure at birth. *Journal of Marriage and Family*.
- Pilkauskas, N.V., Garfinkel, I. & McLanahan, S.S. (2014). The prevalence and economic value of doubling up. *Demography*
- Pilkauskas, N.V. & Martinson, M. L. (2014). Three-generation family households in early childhood: Cross-national comparisons between Australia, the United Kingdom, and the United States. *Demographic Research*.
- Pilkauskas, N.V. (2014). Living with a grandparent and a parent in early childhood: Associations with school readiness and differences by demographic characteristics. *Developmental Psychology*
- Amorim, M., Dunifon, R. & Pilkauskas, N.V. (2017). The magnitude and timing of grandparental coresidence during childhood in the U.S. *Demographic Research*, 37, 1695-1706.
- Pilkauskas, N.V. & Cross, C. (2018). Beyond the nuclear family: Trends in children living in shared households. *Demography*
- Pilkauskas, N.V. & Michelmore, K. (2019) The effect of the Earned Income Tax Credit on housing and living arrangements. *Demography*
- Pilkauskas, N.V., Amorim, M., & Dunifon, R. (2020) Historical trends in children living in multigenerational households: 1870-2018. *Demography*
- Harvey, H., Dunifon, R. & Pilkauskas, N.V. (2021) Under whose roof? Understanding the living arrangements of children in doubled-up households. *Demography*.
- Amorim, M. & Pilkauskas, N.V. (2023). "Excess" doubling up during COVID: Changes in children's shared living arrangements. *Demography*



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Understanding Racial and Ethnic Differences in Social Security and Means-Tested Benefit Receipt and Their Anti-Poverty Effects for Children in Multigenerational Families

Institute for Research on Poverty

September 2023

The research reported herein was performed pursuant to a grant from the U.S. Social Security Administration (SSA) funded as part of the Retirement and Disability Consortium. The opinions and conclusions expressed are solely those of the author(s) and do not represent the opinions or policy of SSA or any agency of the Federal Government. Data from the Wisconsin Dept. of Children and Families, Dept. of Health Services, Dept. of Workforce Development, and Dept. of Corrections, but these agencies do not certify the accuracy of the analyses presented.

Understanding Racial and Ethnic Differences in SSA and Means-Tested Benefit Receipt and Their Anti-Poverty Effects for Children in Multigenerational Families

University of Wisconsin—Madison

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J. Michael Collins

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Hilary Shager

What Role Does Social Security Serve in Poverty Reduction?

- Wisconsin Administrative Data: Observe range of income sources and program use
- How much higher would poverty rates be if we subtract out SSA programs?
- Focus on Grandparent and 3-gen households

Grateful for IRP programming staff for research assistance. Also to DHS, DCF, and DWD for the use of data, but acknowledge that these agencies do not certify the accuracy of the analyses presented.

Social Security Programs

- **Old Age and Survivor Benefits (OAS)**. Retirement benefits for older people and survivors, as well as family members.
- **Social Security Disability Insurance (SSDI)**. 'disability' social insurance for persons with sufficient work history and a long-term disability.
- **Supplemental Security Income (SSI)**. Income support program for low-income seniors or people with disabilities.

Wisconsin WADC/CARES Data Family Sample

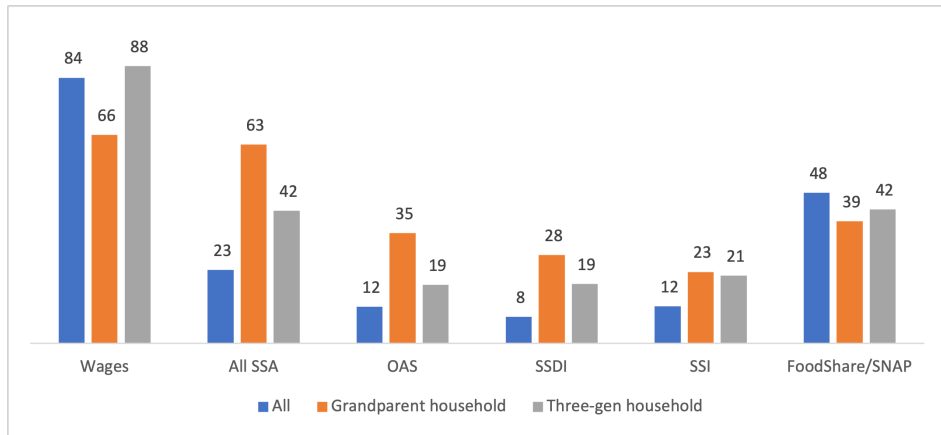
- People in the CARES public assistance eligibility determination system 2010 to 2019
- 3,772,300 case-year pairs; 400,000 low-income 'households' with minor children per year
 - Primary person and minor child and in CARES: 'All'
 - Primary person is grandparent: 'Grandparent Household' (1.8 % of 'All')
 - Primary person also has their parent in household: '3-gen Household' (7.3 % of 'All')
- Aggregated 'income' by year at the household level (2019 dollars):
 - Wages (per UI system, 16+ with SSN)
 - Child support
 - Unemployment compensation
 - WI Caretaker Supplement
 - SNAP
 - Medicaid
 - Childcare subsidies
 - TANF
 - + **SSA payments**

Who is in these data?

	Non-GP/3Gen	GP household	3Gen household
% of Sample	91%	1.8%	7.3%
% Any SSA program	19%	60%	40%
HH Size	3.7	3.2	4.8
2019 HH Income (000)	\$34.2	\$32.7	\$39.7
Primary person characteristics:			
%White	63%	59%	54%
%Black	17%	27%	24%
% Latina	14%	8%	16%
% Men	19%	15%	19%
Age (yrs)	37	60	38

Income Sources by Household Type (% with any support in a year)

Majority of households have wage income, including Grandparent and 3-gen households OASI and SSDI especially important for grandparent households



CARES Households Poverty Rates By Annual Census Threshold

Extremely high rates of poverty; Majority of Black and Latina heads

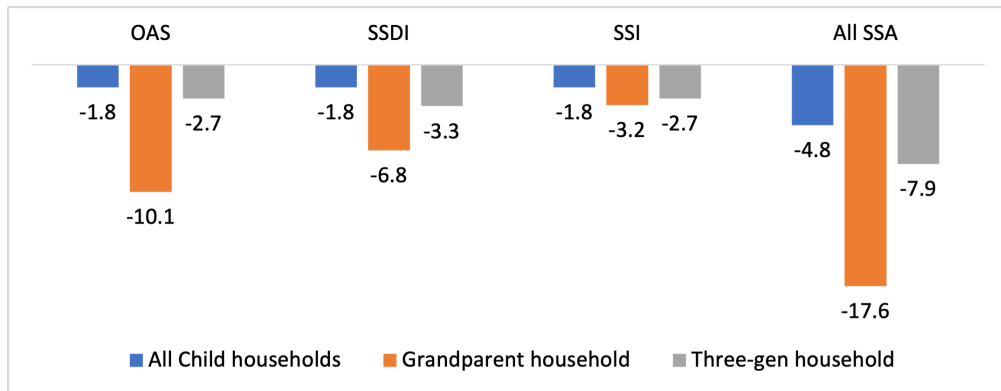
Group	Poverty Rate
All CARES households with minor	50.2%
Grandparent household	48.1
Three-generation household	50.2
Primary person White	42.9
Primary person Black	61.3
Primary person Latina	66.8

Includes earned wages, child support, UI, TANF, and SSA receipt. Wages include child support payments. Scaled if recipient is in multiple households in a given year. 2010 Census OPM poverty thresholds in 2019 \$

Poverty Rate % Point Reduction: Grandparents and 3-Gen

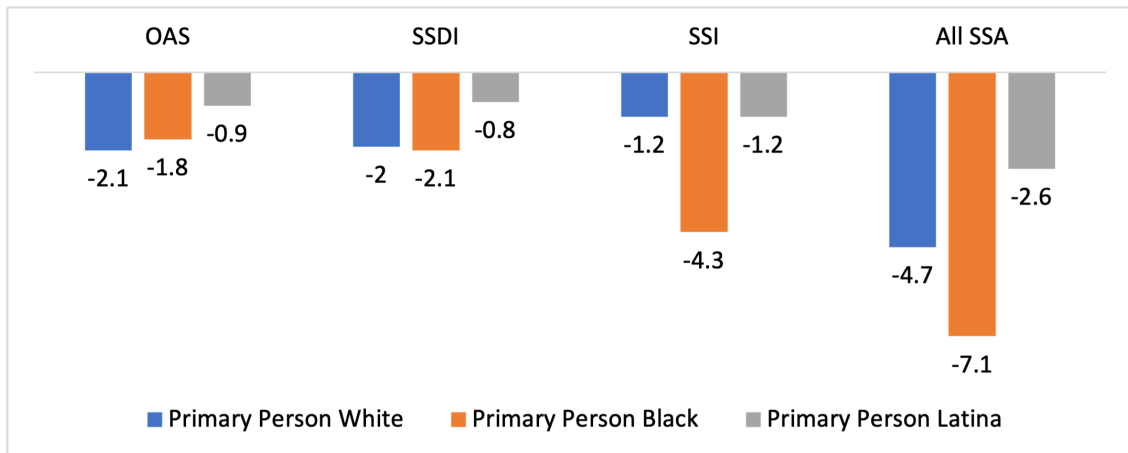
How much lower is the poverty rate when SSA Programs are included?

SSA support substantively reduces poverty rates, especially for grandparent households



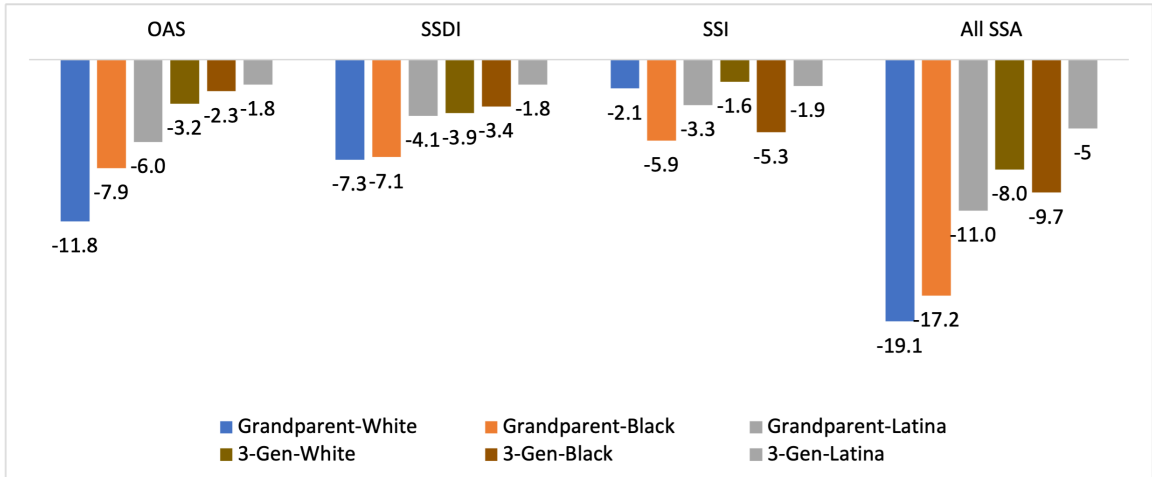
Poverty Rate % Point Reduction by Race: All with Minors

Means-tested SSI program especially reduces poverty among Blacks



Poverty Rate % Point Reduction: Race and Household Type

SSI especially important for Black families; Latina families show smaller reduction



Low-Income Households with Children in Wisconsin CARES data 2011-2019

- Two-thirds of Grandparent Households receive Social Security support
- Half of 3-gen Households receive Social Security support

Poverty rates for Grandparent Households are lower when counting SSA programs by nearly 18 points; 8 points lower for 3-gen households.

- Black grandparent households show relatively more SSI support
- Hispanic households show smaller reductions in poverty from SSA programs

Implications

- Need coordination to support children in these households (e.g. child support, foster care)
- Check assumptions about household types in programs (e.g. deeming and re-determination)

Studying Low-Income Families with Children Using SSA Programs

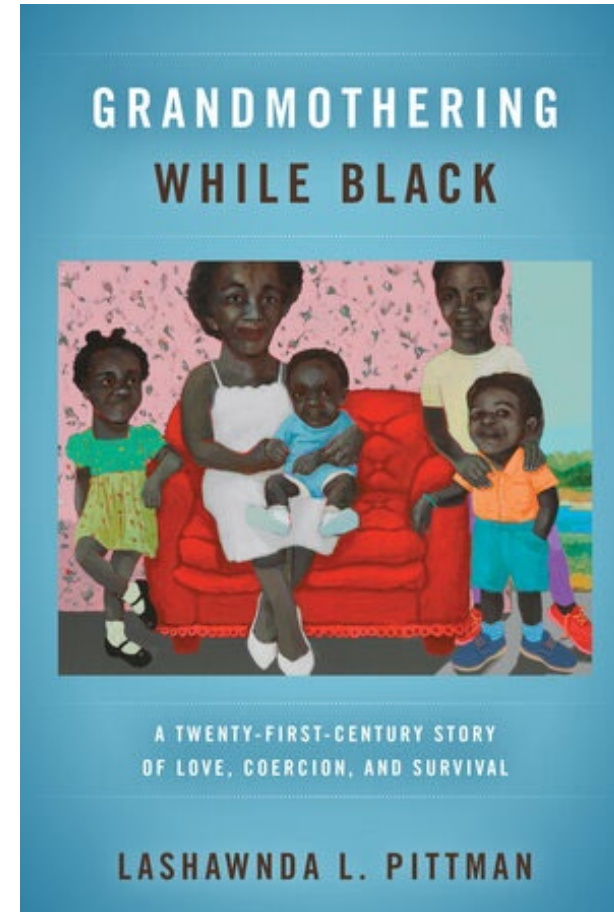
- Grandparent and 3-gen households are a relatively small but financially vulnerable population
- SSA programs play an important role in keeping families **and children** out of poverty
- Key racial differences, partially due to means-tested vs. employment-based programs
- Many state and federal programs overlap
- ✓ Administrative data can be valuable for understanding focal populations not well-covered in many surveys

How Well Does the “Safety Net” Work for Family Safety Nets? Economic Survival Strategies Among Black Grandmothers Raising Their Grandchildren

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Institute for Research on Poverty Webinar
September 6, 2023

Research funded by: National Science Foundation Award No. 1004123; Grant Number 90YE0112 from the Office of Planning, Research and Evaluation, Administration for Children and Families, U.S. Department of Health and Human Services; Northwestern University; Hiram College; the National Poverty Center (Ford Foundation); and the Institute for Research on Poverty



Economic Vulnerabilities

- Skipped-generation households most economically disadvantaged
- 63% coresident and primary caregivers are female.
- Grandmother-headed households **3 and 7 times more likely to live below the federal poverty level** than both grandparents/grandfathers
- Grandmothers heading skipped-generation households more likely than those in other family structures to be on **public assistance, to be unemployed, to care for more children, to be single, and to receive subsidized childcare.**



(United States Census Bureau, America's Families and Living Arrangements: 2021; S1002; Pittman 2018, 2015; Dunifon et al. 2014; Park 2006; Brandon 2005)

Social and Economic Vulnerabilities Among Black Grandmothers

- Compared to other grandparent caregivers, African American grandmothers are—
 - Younger
- More likely to:
 - Live at or below the federal poverty line
 - Reside in inner-city neighborhoods
 - Rear more grandchildren
 - Care for grandchildren for considerably longer periods of time
 - Provide primary care alone
 - Provide primary care with impaired physical health (Ellis and Simmons 2014)



Grandparent-Headed Households and Safety Net Programs

- Grandparent-headed households **underutilize formal resources**
 - 12% of kinship families receive TANF assistance
 - 6 % TANF child-only payments
 - 17% childcare assistance
 - 15% receive housing assistance
 - Fewer than half (42 percent) receive SNAP



(Pittman 2018, 2015; Nelson et al., 2010; Baker et al., 2008
Sheran and Swann 2007; Copen 2006; Henderson and Cook
2005; Park 2005)

Research Questions

- How are Black custodial grandmothers impacted by the economic demands associated with providing care?
- How do social safety net policies and practices, and family dynamics buffer or exacerbate their economic constraints?
- What economic survival strategies do they use to lessen the gap between met and unmet need?



Argument

- Caregivers devised “risk-negotiation strategies” to circumvent or lessen loss and harm—as it was difficult, and in many cases impossible, for them to access necessary resources and services.
- A tiered and unequal system of kinship care exists—caregivers providing care within the child welfare system (in general) receive more resources and services (through the child welfare system) than those providing care outside of the system.



Carework & Paid Work

- 1.3 million custodial grandparents in labor force (US Census, 2018 American Community Survey)
- Grandmothers in my study combined paid work and carework by:
 - Decreasing or increasing work hours
 - Changing occupation
 - Altering work schedule
 - “Off the books” work
- ***Caring for non-school-aged children increased chances of acute poverty.***



Subsidized Childcare

Programmatic Barriers

- Eligibility criteria
 - Work requirement “Catch 22”
 - How do find OR keep a job if no child care?
 - School requirements out-of-sync
 - Income eligibility requirements too high
- Administrative
 - Delays
 - Redundancy in paperwork
 - Confusion over process
- Misinformation (e.g. misinformation about legal guardianship)

Familial Barriers

Interrelated Issues:

- Conflict over scarce resources
- Coercion (doing without resources to reduce chance of having child removed from care)
- Lack of legal rights/guardianship

(Background about CCAP- Dwyer et al., 2020; Rice, Schmit, and Matthews 2019)

Overcoming Childcare Barriers

Managing caregiving that required childcare:

- Opted out of the labor market
- Fulfilled subsidized childcare eligibility requirements
- Utilized parent to obtain the subsidy
- Utilized family, friend, and neighbor care
- Managed economic strain
- Provided childcare through employment



Cash Assistance: TANF

Public assistance out of reach or insufficient:

- Earnings that exceeded eligibility criteria
- Family dynamics
- Inability to meet eligibility criteria
- Misinformation about eligibility criteria provided by caseworkers and other institutional agents



Cash Assistance: TANF

TANF Family Grants

- Kinship caregivers in family TANF cases subject to time limits and employment and training requirements
- As a result, aging and health-related issues often made it difficult
- Conflict with benefits receiving for their children

TANF Child-Only

- Fear of losing a child if the mother lost public assistance,
- Unwillingness to allow suspension of the child's mother's benefits
- Misinformation from institutional agents
- Caring for children with open-DCFS cases

Relying on Personal Networks

- Network support critical to making ends meet
- Personal networks involved negotiating less risk than garnering public assistance support
- Three distinct styles of cash assistance family members provided:
 - Installments
 - Specific needs
 - Bailouts



Maximizing Resources

Five strategies were used to maximize their resources:

- Prioritizing the essentials
- Strategizing loss
- Pacing consumption
- Underpaying
- Bargain shopping



Housing Assistance: Section 8, HCV

Grandmothers confronted several housing issues:

- Acquiring new housing to care for their grandchildren
- Obtaining larger housing to accommodate their family size
- Fulfilling the child welfare system's housing requirements
- Overcoming barriers to accessing subsidized housing



Overcoming Housing Barriers

Minimizing housing insecurity:

- Lived with others/in substandard housing and dangerous neighborhoods to reduce rent
- Pooled resources
- Fulfilled eligibility criteria associated with subsidized housing
- Used tactics to expedite the process of getting subsidized housing
- Held onto existing subsidized housing



Policy & Programmatic Implications

- Invest in capacity building to help these families **systematically connect with the resources available to them.**
- Provide **training and education** through both HUD and the Fair Housing Initiatives Program, **for front-line workers** who may be misinterpreting policies that affect these families.
- **Expand TANF goals** to include grandparent-headed households.
- **Link benefit systems.**
- **Change/clarify eligibility criteria.**
- Provide **subsidized child care** while grandparents **search for jobs.**
- **Coordination and partnership** between statewide aging networks and other public agencies serving grandparent-headed households.