

Introduction

Researchers, public policy makers, and the media first began to notice an increase in the number of grandchildren living in grandparent-maintained households in the early 1990s. The Census Bureau's Current Population Report, *Marital Status and Living Arrangements: March 1992*, noted that the number of children under 18 living in grandparent-maintained house-

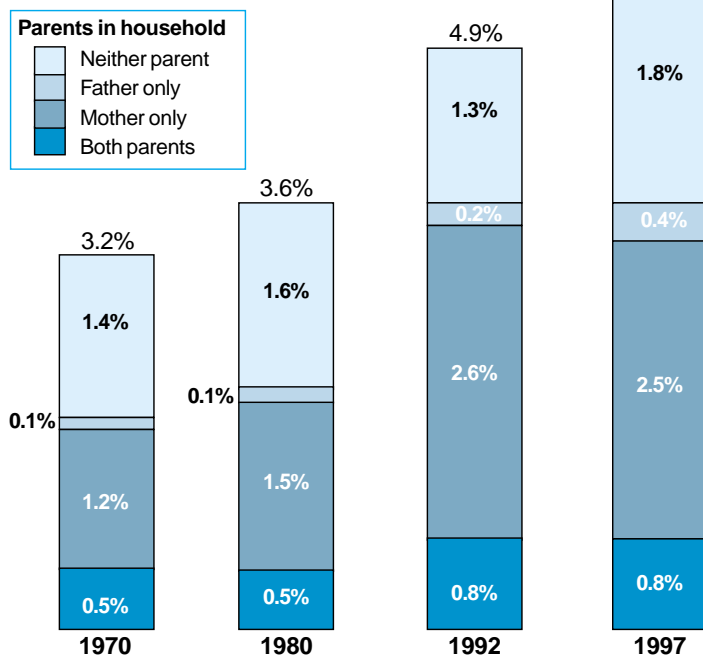
holds increased from 2.2 million in 1970, to 2.3 million in 1980, to 3.3 million in 1992. In 1970, a little over 3 percent of all children under age 18 were living in a home maintained by their grandparents (Figure 1). By 1992, this percentage had increased to nearly 5 percent. More recent data show that this trend has continued. In 1997, 3.9 million children were living in homes maintained by their grandparents — 5.5 percent of all children under 18.

Substantial increases have occurred in the number of children living in households maintained by grandparents regardless of the presence or absence of the grandchildren's parents. Between 1970 and 1992, these increases were greatest among children with only one parent in the household. Between 1992 and 1997, the greatest growth has occurred among grandchildren living with grandparents with no parent present.¹ The increase in grandchildren in these "skipped generation" living arrangements has been attributed to the growth in drug use among parents, teen pregnancy, divorce, the rapid rise of single-parent households, mental and physical illness, AIDS, crime, child abuse and neglect, and incarceration of parents.²

Policy implications of the growing number of grandchildren being cared for by their grandparents encompass a broad range of issues. Hearings in 1992 by committees of the Senate and House of Representatives focused on causes of the growing numbers of "grandparents as parents," the changing roles and responsibilities of grandparents, and deficiencies in the areas of grandparents' rights and their access to public

Figure 1.
Grandchildren in Grandparents' Home
by Presence of Parents

Percent of children under 18



Source: U.S. Bureau of the Census, 1970 and 1980 Censuses and 1992 and 1997 Current Population Surveys as reported in *Marital Status and Living Arrangements: March 1992*, Table H and *Marital Status and Living Arrangements: March 1997*, Table 4.

¹Fuller-Thomson, Minkler, and Driver refer to skipped generation households as those comprised of grandparents and their grandchildren with neither of the child's parents present. Fuller-Thomson, Esme, Meredith Minkler, and Diane Driver. 1997. "A Profile of Grandparents Raising Grandchildren in the United States." *The Gerontologist* 37:406-411.

²For a more thorough discussion of these causes see Minkler, M. 1998. "Intergenerational Households Headed by Grandparents: Demographic and Sociological Contexts." In Generations United (eds.) *Grandparents and Other Relatives Raising Children: Background Papers from Generations United's Expert Symposiums*. Washington, DC: Generations United.

assistance.³ Following the enactment of welfare reform legislation, the focus has sharpened on grandparents' access to both public and private sources of support. They include not only cash assistance, but also health insurance and access to health care, education services, legal services, child care, and workplace policies affecting working grandparents who are caregivers.

This report presents data on the characteristics of coresident grandparents and grandchildren in different types of households. We distinguish two main types of households with grandparents: those in which the grandparent is the householder (owns or rents the home) and those in which a parent or parents of the grandchildren maintain the home. Characteristics of grandparents and grandchildren are likely to differ depending on whether the grandparent or parent maintains the home. For example, grandparents who maintain their own homes are more likely to be economically independent than their counterparts who are living in their children's homes. Because of these differences, we present figures for grandparent- and parent-maintained households separately.

Within these two main types of households we investigate other

features of family structure. For instance, in grandparent-maintained households, are just one or both of the grandparents present? If only one grandparent is present, is it the grandfather or grandmother? Are both parents in the household as well? Similarly, in parent-maintained households — are both parents or both grandparents there? Studies have demonstrated that family structure, including information on the marital status and gender of the grandparents and the presence of parents, is essential for understanding the types of problems different families are likely to encounter.⁴ For this reason, we also show data separately for family types classified according to presence of parents and grandparents in the household. In classifying families according to who maintains the household and the marital status and gender of the grandparents and parents living there, we identify the nine family types shown in Figure 2.⁵

⁴For a more thorough discussion of the effects of family structure in grandparent-maintained families, see Casper, Lynne M. and Kenneth R. Bryson. 1998. "Coresident Grandparents and Their Grandchildren: Grandparent-Maintained Families." *Population Division Working Paper Series No. 26*. Washington DC: U.S. Bureau of the Census.

⁵Note that data limitations prevent us from showing data from all possible family types. For example, there are not enough grandfather-maintained households to show in detail households with and without parents. Instead, we only are able to provide data on all grandfather-maintained families, regardless of the presence of parents.

Coresident Grandparent-Grandchild Families, by Type

3 in 4 families with coresident grandparents and grandchildren are grandparent-maintained.

In three-fourths (75 percent) of families with coresident grandparents and grandchildren, a grandparent maintains the household (Figure 3). The remaining families are maintained by a parent of the children with a grandparent or grandparents of the children living in the home.

Half (51 percent) of the grandparent-maintained families have both a grandfather and a grandmother living with the grandchildren. Most of the others (43 percent of the total) are maintained by a grandmother with no spouse present. Only 6 percent are maintained by a grandfather alone.

In contrast, 70 percent of parent-maintained families with coresident grandparents have only a grandmother, 17 percent only a grandfather, and 13 percent have both a grandmother and a grandfather present.⁶ Of the grandmother only-parent-maintained families, approximately three-fifths have both parents of the grandchildren present while two-fifths have single parents present.

⁶The proportion of parent-maintained families with a grandfather present (17 percent) is not statistically different from the proportion with both a grandmother and a grandfather present (13 percent).

³U.S. House of Representatives. 1992. *Grandparents: New Roles and Responsibilities*. Select Committee on Aging. Comm. Pub. No. 102-876. U.S. Senate. 1992. *Grandparents as Parents: Raising a Second Generation*. Special Committee on Aging. Serial No.102-24.

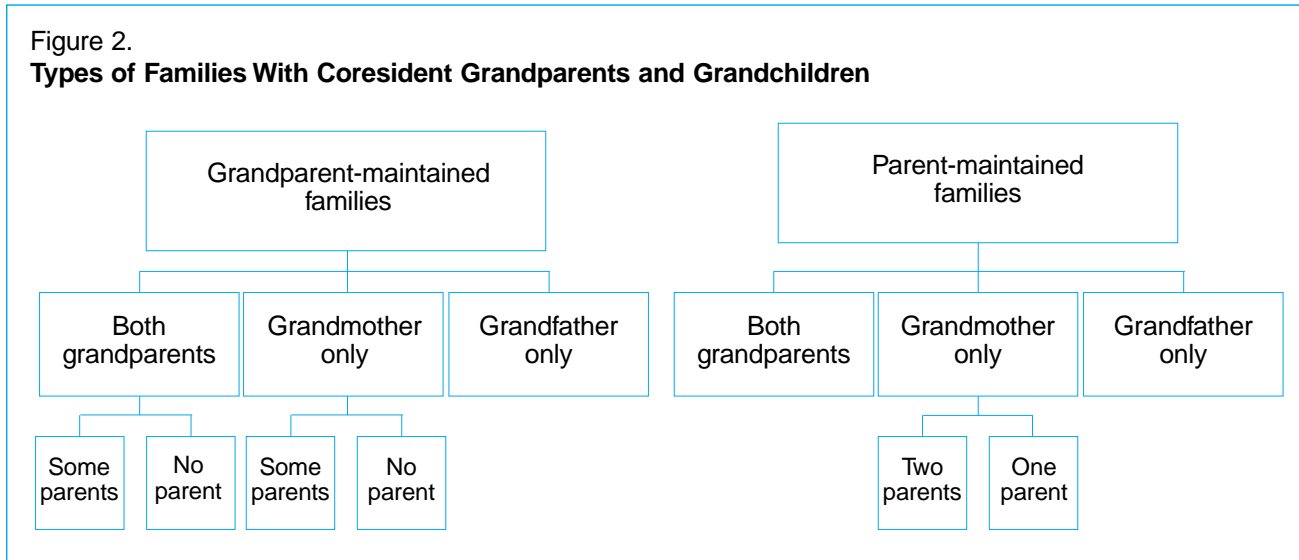
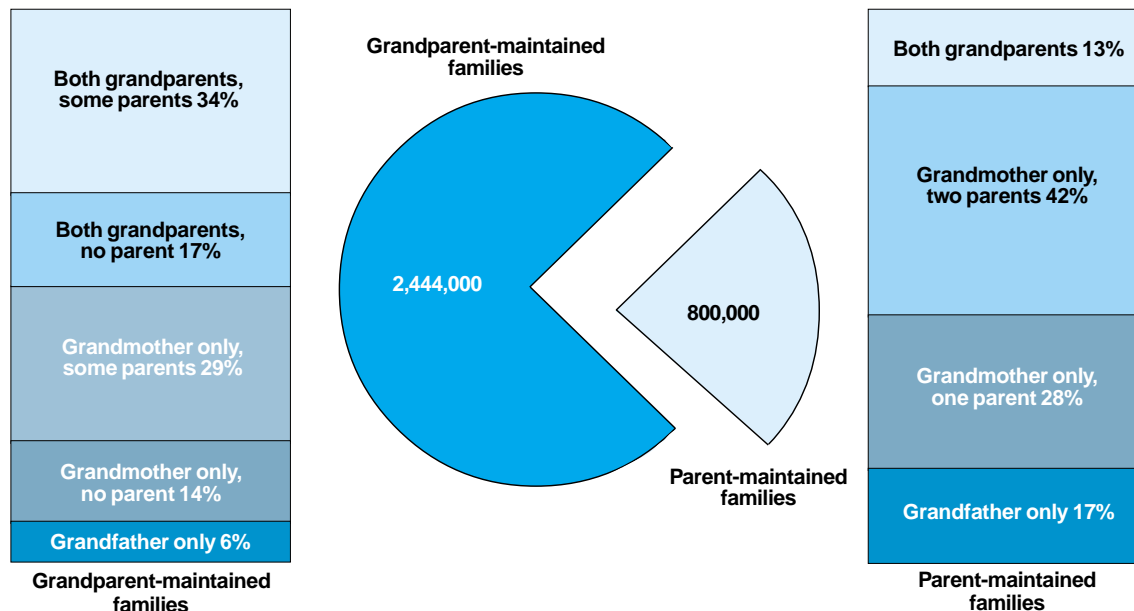


Figure 3.
Families With Coresident Grandparents and Grandchildren: 1997
 Percent distribution of family type



Source: U.S. Bureau of the Census, March 1997 Current Population Survey

Characteristics of Grandparents Who Live With Their Grandchildren

Coresident grandmothers outnumber coresident grandfathers five to three.

Nearly 4.7 million grandparents were living with their grandchildren in 1997 (Table 1). About 2.9 million grandmothers lived with their grandchildren compared with only 1.7 million grandfathers. Thus, 63 percent of coresident grandparents are grandmothers. The percentages of grandmothers in grandparent-maintained and in parent-maintained households — 62 percent compared with 65 percent — are similar.⁷

Several reasons have been offered for why coresident grandmothers outnumber grandfathers. One reason is the higher mortality of men. Because women live longer, they are more likely to reach an age where they have grandchildren. Women are also less likely than men to remarry after the death of a spouse. Thus, grandmothers are more likely to be widowed, and

may therefore want to live with their children and grandchildren for the companionship. Also, older women are more likely to be poor than older couples or older men and may be more likely to live with their children for financial reasons.

Caregiving norms also may have some effect. For example, women are more likely than men to assume a caregiving role, and grandmothers may feel more obliged to help out with grandchildren in times of need. Also, many coresident grandmothers may be divorced or may have never married; this, coupled with the fact that they are more likely to be caregivers, would result in more single grandmothers coresiding with grandchildren.⁸

Grandparents maintaining homes for their grandchildren are younger, in better health, better educated, and more likely to be working outside of the home.

Grandparents maintaining homes for their grandchildren are more

⁸“Single” refers to widowed, never married, divorced and separated throughout this report and indicates a living situation in which no spouse is present.

likely to be younger than those living in homes maintained by their children. In grandparent-maintained households, only 15 percent of the grandmothers and 21 percent of the grandfathers are 65 or older. This contrasts sharply with those in parent-maintained households where roughly half of the grandmothers and grandfathers are 65 years old or older — 50 percent and 56 percent, respectively.

However, grandparents in grandparent-maintained and parent-maintained households are more similar with regard to health status. In households maintained by the grandparents, about 36 percent of both grandmothers and grandfathers are in “excellent” or “very good” health. In parent-maintained households, a lower percentage (about 27 percent) of both grandmothers and grandfathers are in “excellent” or “very good” health.

Grandparents maintaining homes for their grandchildren also are more likely to have at least a high school education. Since they tend to be younger than grandparents in parent-maintained households, and since levels of high school completion in the United States

⁷These two percentages (62 percent and 65 percent) are not statistically different.

Table 1. Characteristics of Grandparents Who Are Coresident With Grandchildren: 1997

(Numbers in thousands. Percent distribution of characteristics)

Characteristics	All coresident grand- parent families	Grandparent-maintained families						Parent-maintained families				
		Total	Both grand- parents, some parents	Both grand- parents, no parent	Grand- mother only, some parents	Grand- mother only, no parent	Grand- father only	Total	Both grand- parents	Grand- mother only, two parents	Grand- mother only, one parent	Grand- father only
Grandparents, total (number)	4,674	3,694	1,676	824	702	340	152	980	204	324	211	242
Grandmothers, total (number)	2,928	2,292	838	412	702	340	(X)	636	101	324	211	(X)
Percent distribution of grandmothers	100.0	100.0	100.0	100.0	100.0	100.0	(X)	100.0	100.0	100.0	100.0	(X)
Race and Ethnicity												
White, non-Hispanic	46.9	48.0	56.7	62.8	38.6	27.9	(X)	42.8	40.7	51.0	31.2	(X)
Black, non-Hispanic	27.8	31.0	16.0	18.8	45.4	53.5	(X)	16.2	3.4	6.3	37.6	(X)
Hispanic	17.7	16.4	20.5	15.3	12.5	15.8	(X)	22.3	25.6	20.5	23.4	(X)
Other, non-Hispanic	7.6	4.5	6.8	3.2	3.5	2.8	(X)	18.7	30.2	22.2	7.8	(X)
Age												
Under 45	16.6	19.4	22.9	14.8	24.2	6.9	(X)	6.3	6.8	0.7	14.5	(X)
45 to 54	31.9	36.0	42.0	35.2	30.1	34.1	(X)	17.2	22.9	13.0	20.9	(X)
55 to 64	28.9	29.5	26.5	36.4	25.4	36.9	(X)	26.7	46.4	22.6	23.7	(X)
65 and older	22.7	15.1	8.6	13.6	20.3	22.2	(X)	49.8	23.9	63.7	40.9	(X)
Marital Status												
Married, spouse present	48.6	56.1	100.0	100.0	4.8	0.9	(X)	21.4	97.8	5.6	9.1	(X)
Divorced, separated	23.5	22.9	(X)	(X)	50.4	50.3	(X)	25.8	0.0	24.1	40.8	(X)
Widowed	22.0	15.4	(X)	(X)	32.9	36.1	(X)	45.5	0.0	66.1	35.8	(X)
Never married	5.9	5.5	(X)	(X)	11.9	12.7	(X)	7.3	2.2	4.3	14.3	(X)
Education												
Not high school graduate	38.0	35.5	27.7	41.0	36.6	45.9	(X)	46.8	41.9	49.6	44.8	(X)
High school graduate	39.8	40.2	45.9	39.3	38.5	30.4	(X)	38.6	46.1	35.0	40.4	(X)
At least some college	22.2	24.3	26.4	19.7	25.0	23.7	(X)	14.6	12.0	15.3	14.8	(X)
Work Experience in 1996												
Worked full-time, full-year	32.2	36.9	38.3	32.2	45.6	21.4	(X)	15.3	16.1	11.6	20.5	(X)
Less than full-time, full-year	17.2	19.6	22.5	21.5	16.3	16.8	(X)	8.6	18.6	3.9	11.1	(X)
Did not work	50.6	43.6	39.3	46.3	38.2	61.8	(X)	76.1	65.3	84.5	68.4	(X)
General State of Health												
Excellent	12.4	13.3	14.9	11.6	14.3	9.1	(X)	9.2	11.0	6.5	12.4	(X)
Very Good	21.2	21.9	22.6	27.2	22.9	12.0	(X)	18.5	15.6	22.4	14.0	(X)
Good	31.4	31.2	36.0	32.4	26.4	27.9	(X)	32.1	41.1	33.8	25.1	(X)
Fair or Poor	35.1	33.6	26.5	28.9	36.4	51.0	(X)	40.3	32.3	37.4	48.5	(X)
Poverty Status												
Poor	20.9	23.0	10.0	14.4	26.9	57.2	(X)	13.6	9.5	5.3	28.2	(X)
Not poor	79.1	77.0	90.0	85.6	73.1	42.8	(X)	86.4	90.5	94.7	71.8	(X)
Grandfathers, total (number)	1,746	1,402	838	412	(X)	(X)	152	344	103	(X)	(X)	242
Percent distribution of grandfathers	100.0	100.0	100.0	100.0	(X)	(X)	100.0	100.0	100.0	(X)	(X)	100.0
Race and Ethnicity												
White, non-Hispanic	57.8	60.3	59.0	63.6	(X)	(X)	58.1	47.9	42.4	(X)	(X)	50.3
Black, non-Hispanic	15.6	18.3	16.2	19.5	(X)	(X)	26.0	4.8	3.4	(X)	(X)	5.4
Hispanic	19.7	17.3	19.2	14.6	(X)	(X)	14.1	29.7	24.2	(X)	(X)	32.1
Other, non-Hispanic	6.8	4.2	5.6	2.2	(X)	(X)	1.7	17.5	29.9	(X)	(X)	12.3
Age												
Under 45	13.3	14.9	16.9	11.0	(X)	(X)	13.8	7.2	11.7	(X)	(X)	5.2
45 to 54	28.3	32.0	38.4	23.7	(X)	(X)	19.3	13.2	12.4	(X)	(X)	13.6
55 to 64	30.8	32.6	29.9	38.8	(X)	(X)	31.0	23.6	34.3	(X)	(X)	19.0
65 and older	27.5	20.5	14.8	26.5	(X)	(X)	35.9	56.1	41.6	(X)	(X)	62.2
Marital Status												
Married, spouse present	79.8	90.1	100.0	100.0	(X)	(X)	8.6	38.1	96.7	(X)	(X)	13.2
Divorced, separated	9.9	6.1	(X)	(X)	(X)	(X)	56.0	25.5	0.0	(X)	(X)	36.3
Widowed	9.1	3.2	(X)	(X)	(X)	(X)	29.0	33.4	0.0	(X)	(X)	47.5
Never married	1.2	0.7	(X)	(X)	(X)	(X)	6.4	3.0	3.3	(X)	(X)	2.9
Education												
Not high school graduate	39.9	37.1	35.3	40.6	(X)	(X)	37.7	51.2	36.4	(X)	(X)	57.5
High school graduate	36.8	37.1	37.6	36.1	(X)	(X)	36.6	35.6	41.7	(X)	(X)	33.1
At least some college	23.3	25.8	27.1	23.3	(X)	(X)	25.6	13.1	21.9	(X)	(X)	9.4
Work Experience in 1996												
Worked full-time, full-year	48.1	54.5	59.9	49.5	(X)	(X)	38.7	22.0	33.7	(X)	(X)	17.0
Less than full-time, full-year	16.3	17.5	17.4	19.9	(X)	(X)	12.0	11.3	9.8	(X)	(X)	12.0
Did not work	35.6	27.9	22.7	30.6	(X)	(X)	49.3	66.7	56.5	(X)	(X)	71.0
General State of Health												
Excellent	14.1	15.4	15.3	14.7	(X)	(X)	18.0	8.4	8.3	(X)	(X)	8.5
Very Good	21.0	22.0	24.4	21.5	(X)	(X)	10.1	16.7	20.5	(X)	(X)	15.1
Good	33.5	33.9	35.6	31.1	(X)	(X)	31.9	31.9	35.3	(X)	(X)	30.5
Fair or Poor	31.5	28.7	24.6	32.7	(X)	(X)	40.0	43.0	35.9	(X)	(X)	46.0
Poverty Status												
Poor	12.0	12.4	10.0	14.4	(X)	(X)	19.9	10.5	9.4	(X)	(X)	11.0
Not poor	88.0	87.6	90.0	85.6	(X)	(X)	80.1	89.5	90.6	(X)	(X)	89.0

(X) Not applicable.

Source: U.S. Bureau of the Census, March 1997 Current Population Survey.

have risen continuously over the past decades, their completion rates were higher than in the more-distant past.

Grandparents living with grandchildren in grandparent-maintained households are more likely to be in the labor force. Seventy-two percent of grandfathers and 56 percent of grandmothers in grandparent-maintained households were employed in 1996, compared with only 33 percent of grandfathers and 24 percent of grandmothers in parent-maintained households.⁹ One explanation is that grandparents in grandparent-maintained families tend to be younger and therefore less likely to have reached retirement age.

Families with both dependent children and dependent grandparents have been referred to as “sandwich” families in part because the parents in these families provide economic support for both their children and their parent or parents who live with them. If the grandparent is elderly or in poor health, the parent may also be providing care for both the grandparents and children.¹⁰ Thus, the parents in these types of families are sandwiched between the competing demands of their parents and children.

Our findings indicate that although grandparents in parent-maintained households are older, in poorer health, and not as likely to be employed, many are neither elderly nor in poor health and are, in fact, working. These findings suggest that the stereotype of the sandwich family may be somewhat overstated. Many of these grandparents are capable of playing an active role in the family, contributing to the family income, and perhaps providing child care for their grandchildren while the parents work.

⁹The proportions of employed grandfathers (33 percent) and grandmothers (24 percent) in parent-maintained households are not significantly different from each other.

¹⁰For a discussion of the term “sandwich generation” see Dressel, Paula. 1996. “Grandparenting at Century’s End: An Introduction to the Issue.” *Generations* 20:5-6.

Single grandmothers are especially likely to be poor.

All coresident grandmothers are about twice as likely to be poor when compared with all coresident grandfathers (21 percent compared with 12 percent). Family structure becomes especially important in examining the economic well-being of grandparents; coresident grandmothers with no spouse present are more likely to suffer economic hardship, except when they are living in homes maintained by both parents of the grandchildren. Of single grandmothers who maintain households for their grandchildren, one-fourth are poor if a parent or parents are present and about 60 percent are poor if no parent is present. Of single grandmothers living in homes maintained by their children, one-fourth are poor if only one parent (generally the mother) of their grandchildren is present. In contrast, if the home is maintained by both parents of the grandchildren, only 5 percent of the single grandmothers are in poverty.

The three family types most likely to have incomes below the poverty level — single grandmother-maintained households with and without parents present and one-parent-maintained households with only the grandmother present — have in common that they do not have grandfathers present. Note that the grandmothers are even more likely to be poor if the parent of the grandchild is not present in addition to the absence of a grandfather. Since men are more likely to be in the labor force and tend to earn more than women, the absence of grandfathers in all of these families, and of fathers in most of the families, is reflected in the higher percentage of grandmothers who are poor.¹¹

The same three family types that are the most likely to be poor are also the most likely to have black,

¹¹In 85 percent of the parent-maintained, grandmother-only, one-parent-present families, the mother is that parent. Also, in 78 percent of grandmother-maintained, some parents present families, the mother is the only parent present. Thus, the vast majority of these families do not contain fathers.

non-Hispanic grandmothers. Looked at another way, black grandmothers are more commonly found in living arrangements with no spouse present. This is due in part to differences in the union formation and dissolution patterns and fertility behavior of African-Americans, as well as to the higher mortality of black men.

Characteristics of Grandchildren Who Live With Their Grandparents

The well-being of coresident grandchildren depends on the presence of their grandparents and their parents. Table 2 shows the characteristics of grandchildren who live with their grandparents in grandparent- and parent-maintained households according to each of the different types of family structure.

Grandchildren in grandparent-maintained families are more likely to be Black, younger, and living in the South compared with grandchildren in parent-maintained families.

Grandchildren in grandparent-maintained families are more than twice as likely to be non-Hispanic Black compared with grandchildren in parent-maintained families (36 percent versus 15 percent).

About one-half (45 percent) of the grandchildren in parent-maintained households are children of immigrant parents or foreign-born themselves, compared with only 13 percent of grandchildren in grandparent-maintained households. This suggests that a sizeable portion of children of immigrant parents who are living with their grandparents are in families where their parents are providing support for two generations of dependent family members.

The age distribution of coresident grandchildren also differs in grandparent-maintained and parent-maintained families. While half of the grandchildren living in homes maintained by their grandparents are under age 6, only about one-third of those in parent-maintained

Table 2. Characteristics of Grandchildren Who Are Coresident With Grandparents: 1997

(Numbers in thousands. Percent distribution of characteristics)

Characteristics	All coresident grand- parent families	Grandparent-maintained families						Parent-maintained families				
		Total	Both grand- parents, some parents	Both grand- parents, no parent	Grand- mother only, some parents	Grand- mother only, no parent	Grand- father only	Total	Both grand- parents	Grand- mother only, two parents	Grand- mother only, one parent	Grand- father only
Grandchildren, total (number)	5,435	3,894	1,241	598	1,144	669	242	1,541	246	630	396	269
Percent distribution of grand- children	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Race and Ethnicity												
White, non-Hispanic	42.5	42.4	51.7	58.0	35.6	19.3	52.3	42.6	38.7	49.0	26.6	54.9
Black, non-Hispanic	30.1	35.9	18.8	22.3	48.6	62.7	23.8	15.2	3.2	7.9	40.7	5.9
Hispanic	18.2	16.5	21.0	15.2	12.5	14.7	20.6	22.6	20.0	21.4	23.7	26.5
Other, non-Hispanic	9.2	5.1	8.5	4.6	3.2	3.3	3.2	19.5	38.2	21.7	9.0	12.7
Age												
Under 6	46.0	50.8	66.3	36.1	56.7	27.1	45.6	33.7	49.0	25.8	39.4	29.7
6 to 11	30.9	28.8	24.5	28.9	26.6	40.0	29.8	36.4	33.8	38.5	33.7	38.2
12 to 17	23.1	20.4	9.2	35.0	16.7	32.8	24.7	29.9	17.2	35.7	26.9	32.1
Gender												
Male	48.8	48.3	51.1	43.3	48.6	45.8	50.8	50.1	39.9	55.5	43.1	57.2
Female	51.2	51.7	48.9	56.7	51.4	54.2	49.2	49.9	60.1	45.5	56.9	42.8
Nativity												
U.S. born, U.S. parents	77.7	86.7	80.1	87.8	90.2	92.7	84.2	55.0	43.7	48.1	68.1	62.1
U.S. born, 1 foreign parent	6.7	6.0	9.1	4.3	4.7	4.2	5.5	8.3	7.7	10.0	6.2	8.1
U.S. born, 2 foreign parents	12.8	5.8	9.6	6.1	3.5	2.1	6.1	30.5	45.7	32.4	22.4	23.9
Foreign born	2.9	1.5	1.1	1.7	1.6	0.9	4.2	6.2	3.0	9.5	3.3	5.8
General State of Health												
Excellent	40.7	39.6	42.2	40.4	42.3	34.6	24.9	43.4	53.4	42.1	35.7	48.8
Very good	29.0	27.8	28.1	30.3	25.7	26.5	33.0	32.2	26.9	35.1	27.0	38.2
Good	25.7	27.5	26.5	24.4	27.2	29.5	36.6	21.2	16.3	19.4	34.0	11.0
Fair or poor	4.6	5.2	3.3	4.9	4.8	9.4	5.5	3.1	3.5	3.4	3.2	2.1
Insurance Coverage												
Private insurance	39.5	30.3	38.2	18.6	38.1	14.0	27.5	62.5	66.4	75.3	42.6	58.2
Public insurance only	31.3	36.3	31.7	27.2	36.8	52.8	34.3	18.8	16.3	9.2	37.0	17.0
No health insurance	29.2	33.4	30.1	54.2	25.2	33.2	38.2	18.7	17.3	15.5	20.4	24.7
Region of U.S.												
Northeast	20.1	18.7	19.1	17.6	15.5	24.2	18.9	23.7	20.8	25.6	25.5	19.1
Midwest	16.1	16.9	15.0	19.1	18.7	17.7	9.4	14.3	7.2	12.6	21.2	14.3
South	39.3	43.3	38.2	44.8	49.6	44.0	34.8	29.0	23.8	22.8	41.2	30.4
West	24.5	21.1	27.7	18.4	16.2	14.0	37.0	33.0	48.2	38.9	12.1	36.2
Metropolitan Area Status												
Central city	37.8	38.9	31.1	23.9	44.2	60.4	31.2	35.1	33.3	29.7	50.4	26.6
Suburbs	44.5	41.3	51.4	43.4	35.6	26.6	51.8	52.5	50.7	62.6	35.1	56.1
Nonmetropolitan area	17.7	19.8	17.5	32.6	20.2	13.0	16.9	12.5	16.0	7.7	14.6	17.3
Household Members Under 18												
One	29.2	31.9	32.4	48.2	27.6	24.6	30.0	22.3	32.1	21.1	24.4	12.9
Two	31.8	29.2	34.8	15.2	31.4	24.7	37.9	38.2	26.9	37.8	39.1	48.3
Three or more	39.0	38.9	32.9	36.6	41.0	50.7	32.1	39.5	41.0	41.1	36.5	38.8
Earners in Household												
None	11.7	14.4	4.1	11.3	10.7	43.9	10.6	4.8	0.9	0.8	15.1	2.5
One	26.2	27.3	14.6	31.9	31.6	37.9	31.8	23.5	11.7	12.5	47.2	25.2
Two	32.4	28.0	22.7	35.1	37.7	11.3	37.1	43.5	38.9	57.3	27.3	39.4
Three or more	29.7	30.3	58.6	21.7	19.9	6.9	20.5	28.2	48.4	29.4	10.3	33.0
Family Income/Poverty Level												
Under 50 percent of poverty level	9.2	10.7	1.5	6.8	11.5	29.4	12.0	5.4	2.1	0.0	17.4	3.6
50 to 99 percent of poverty level	14.9	16.2	10.1	8.2	18.0	33.4	11.1	11.8	9.6	8.0	21.4	8.4
100 to 149 percent of poverty level	13.7	14.6	11.2	15.8	17.5	16.8	9.6	11.5	10.7	7.6	19.1	10.4
150 to 199 percent of poverty level	12.9	13.5	14.8	14.5	15.0	7.6	13.7	11.4	3.9	11.7	15.7	11.2
200 percent or more of poverty level	49.2	45.0	62.4	54.7	38.0	12.8	53.7	59.9	73.7	72.7	26.4	66.4
Household Public Assistance												
No public assistance	48.1	43.8	58.7	50.7	39.8	15.6	47.2	59.1	69.7	68.1	32.3	67.9
Any public assistance program	51.9	56.2	41.3	49.3	60.2	84.4	52.8	40.9	30.3	31.9	67.7	32.1
School lunch program	37.5	40.0	26.0	34.1	40.3	73.5	32.5	31.1	20.4	24.4	52.4	25.2
Food stamps	26.6	30.3	20.3	20.0	37.6	48.3	22.5	17.3	10.1	10.8	37.9	8.7
AFDC, ADC, TANF, GA	20.6	24.5	18.1	20.8	26.4	40.3	14.1	10.5	2.5	4.1	30.4	3.5
SSI	14.9	15.5	9.9	13.2	16.9	28.1	8.7	13.4	5.3	12.7	22.2	9.7
Housing assistance	7.4	8.5	2.0	3.6	7.5	26.3	9.4	4.5	0.0	3.6	11.2	0.9
Energy assistance	5.2	6.7	3.8	2.9	7.0	17.4	0.0	1.3	0.0	1.3	2.9	0.1

Source: U.S. Bureau of the Census, March 1997 Current Population Survey.

families are this young. This is to be expected — since grandparents in grandparent-maintained families tend to be younger, on average their children would be younger, and so would their grandchildren.

Grandchildren in grandparent-maintained families are more likely to live in the South and less likely to live in suburban areas than are grandchildren in parent-maintained families — 43 percent compared with 29 percent. Only 41 percent of grandchildren living in their grandparent's homes live in the suburbs, while about half of those living in their parent's homes are doing so.

Economic Well-Being of Coresident Grandchildren

Does the economic well-being of coresident grandchildren differ by family type? Two factors are particularly important in determining a family's economic status: (1) the total income of the family and (2) the ratio of dependents to earners in the family. The number of adult members in the family, and each member's age, gender, marital status, and labor force

status influence both of these components. Each of these characteristics is related to family structure. For example, the more adult earners in the family, the more income the family is likely to have, all else being equal. Also, the more dependent children or grandparents (nonearners) a family has, the more people there are to support. In general, men earn more than women. On average then, households with grandfathers and/or fathers should be doing better than those with only grandmothers and mothers. Thus, it is very important to consider family structure in assessing the well-being of grandchildren.

We examine three aspects of well-being: (1) Poverty Status — whether the child lives in a family whose income in 1996 fell below the Federal poverty threshold; (2) Health Insurance Coverage — whether the child was without private or public health insurance throughout 1996; and (3) Public Assistance Receipt — whether anyone in the household in which the child lives received any of several types of means-tested assistance in 1996. For our purposes, means-tested

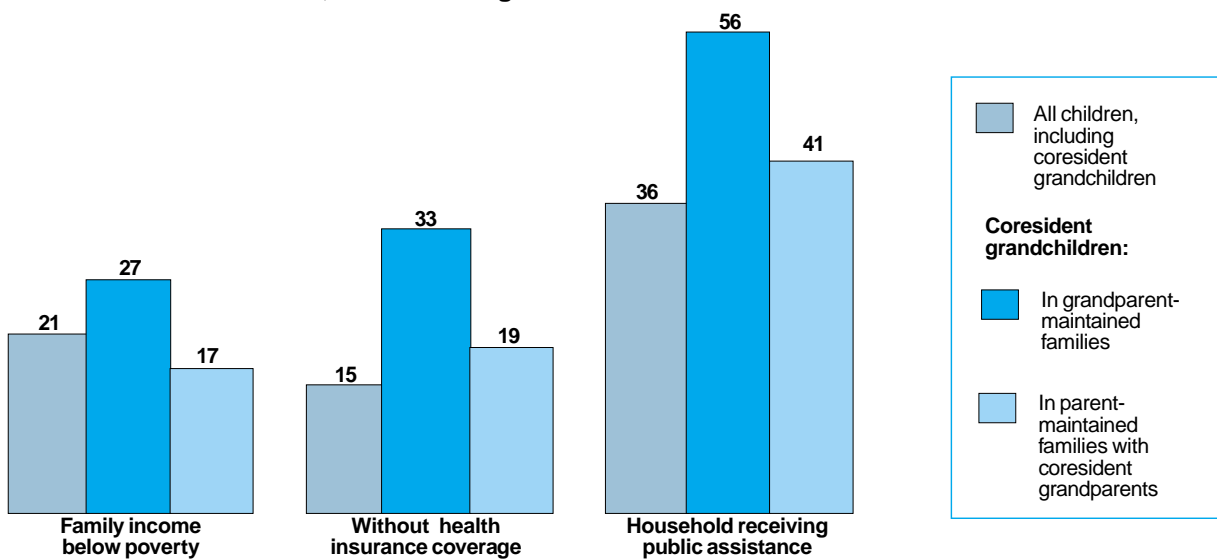
assistance includes cash assistance (Aid to Families with Dependent Children/Aid to Dependent Children — AFDC/ADC; Temporary Aid to Needy Families — TANF; or General Assistance — GA); Supplemental Security Income (SSI); food stamps; free or reduced price school lunches; public or rent-subsidized housing; or energy assistance.

Grandchildren in grandparent-maintained families are more likely to be poor than other children.

Of all children under the age of 18, 1 in 5 lives in a poor family compared with about 1 in 4 coresident grandchildren.¹² Coresident grandchildren in homes maintained by their parents are about equally as likely to be poor as all children — 17 percent versus 21 percent (Figure 4A). But, for children in homes maintained by their grandparents, 27 percent are in poverty.

¹²Lamison-White, Leatha. 1997. "Poverty in the United States: 1996." *Current Population Reports P60-198*. Washington, DC: U.S. Bureau of the Census.

Figure 4A.
Percent of Children in Different Living Arrangements Who Are In Poverty, Without Health Insurance, and Receiving Public Assistance: 1997



Source: U.S. Bureau of the Census, March 1997 Current Population Survey

Grandchildren in grandmother-maintained families with no parents present are the most likely to be poor.

Coresident grandchildren living in homes maintained by a grandmother only with no parent present have the highest poverty rate — 63 percent (Figure 4B). In parent-maintained families, 39 percent of those living in grandmother-only and one-parent (usually mother) families are poor.

Note that these two family structures do not contain grandfathers and the vast majority do not contain fathers either.

Table 2 provides additional information dealing with differences in family structure that helps explain why grandmother-only families are more likely to be poor. For grandchildren in homes maintained by a single grandmother with no parent present, 44 percent have no earners present, compared with 14 percent in all grandparent-maintained family types. Similarly, 15 percent of the grandchildren in homes maintained by a single parent with a grandmother only present have no earners. But, if the home is

maintained by two parents with a lone grandmother present, almost all have at least one earner.

Grandchildren in grandparent-maintained families are more likely to be without health insurance than other children.

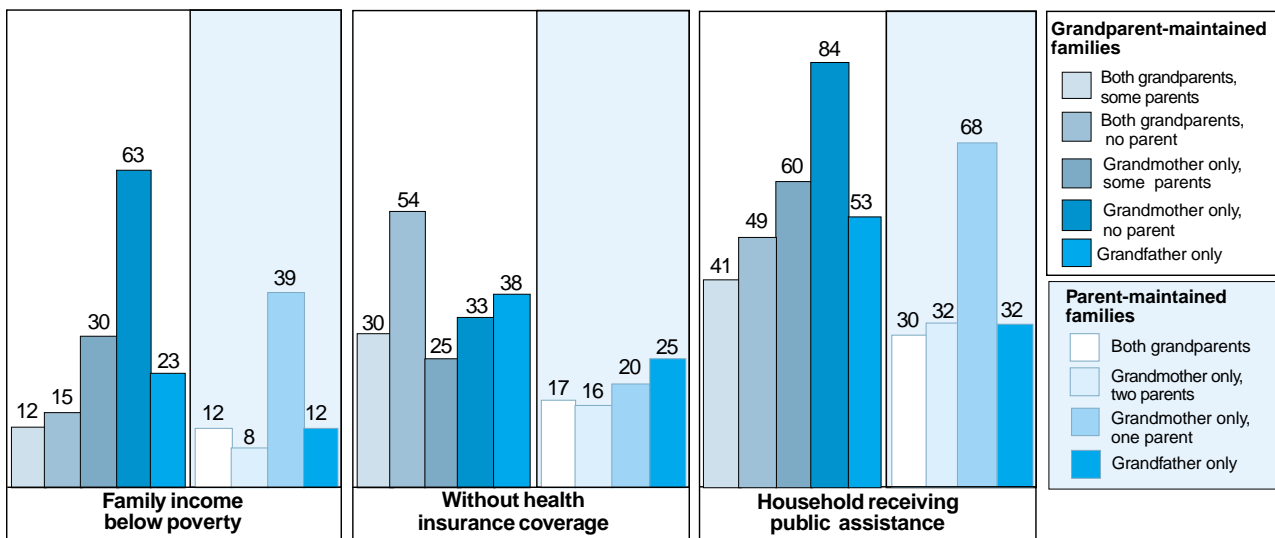
Overall, approximately one child in seven (15 percent) had no health insurance in 1996 compared with 29 percent of coresident grandchildren. Grandchildren in parent-maintained households fare better than those in grandparent-maintained households. In parent-maintained homes, 19 percent of grandchildren had no health insurance; but in grandparent-maintained homes, fully one-third (33 percent) had no health insurance. Grandchildren living in homes maintained by both grandparents with no parent present are the most likely to be without health insurance — fully one-half were not covered.

One of the reasons that grandchildren in parent-maintained homes are more likely to have health insurance is that their families are better able to obtain private insurance. Table 2

demonstrates this fact: grandchildren in parent-maintained families are twice as likely to have private health insurance as those in grandparent-maintained families. This is true for at least two reasons: (1) most private health insurance is obtained through employment, and (2) policy holders may have difficulty obtaining coverage for family members other than spouses and children. Since there are more earners in parent-maintained households, the likelihood of obtaining employment-based insurance is greater. In grandparent-maintained households with no parents present, grandparents may have problems securing private health insurance, especially if they do not have legal custody. In fact, in the absence of parents, grandchildren in grandparent-maintained families are more likely to have public health insurance (usually Medicaid) or no health insurance at all — in 1996, 40 percent had only public health insurance and 44 percent had no health insurance at all.¹³

¹³ The proportion of grandchildren in grandparent-maintained households with no parent present who were covered by public health insurance (40 percent) is not significantly different from the proportion who had no health insurance (44 percent).

Figure 4B.
Percent of Grandchildren in Different Family Types Who Are In Poverty, Without Health Insurance, and Receiving Public Assistance: 1997



Source: U.S. Bureau of the Census, March 1997 Current Population Survey

Grandchildren in grandparent-maintained families are more likely to live in households that receive public assistance than other children.

About 52 percent of coresident grandchildren lived in households that received public assistance compared with 36 percent of all children under 18 years of age (Figure 4A). Grandchildren in parent-maintained households were less likely (41 percent) to have received public assistance in 1996 than grandchildren in grandparent-maintained homes (56 percent).

Table 2 shows the types of assistance that are most likely to be received by households with coresident grandparents and grandchildren. Grandchildren in these households are most likely to receive Federal school lunch program benefits and somewhat less likely to get food stamps or cash welfare payments. Because public health insurance is included in our measure of health insurance coverage, we do not include it in our measure of public assistance.

As one would expect, the family type most likely to be getting public assistance is the same as that which is the most likely to be poor — grandparent-maintained families with grandmother only, no parent present. In this family type, 84 percent of grandchildren were in households receiving some public assistance in 1996 (Figure 4B).

In an earlier study which examined grandchildren's well-being in grandparent-maintained families,¹⁴ we used multivariate techniques to establish if family type is significantly related to poverty status, health insurance coverage, and receipt of public assistance when other socioeconomic and demographic variables are taken into account.¹⁵ The relationships of family type to the three grandchildren's outcome variables persisted when we controlled for these socioeconomic and demographic characteristics.

¹⁴Casper and Bryson, op. cit.

¹⁵The control variables we used were race and Hispanic origin, householder's age, age of grandchild, age of grandparent householder, number of people younger than 18 in the household, grandparents' education, grandparents' work experience in 1996, region of the U.S., and metropolitan area residence. For health insurance coverage and receipt of public assistance we controlled for family income relative to poverty level, too.

Implications of These Findings

Our analysis of data from the March 1997 Current Population Survey (CPS) suggests that, while most grandparents and their coresident grandchildren are not experiencing severe economic hardships, those in certain family structures are at an increased risk. Grandparents and grandchildren in grandparent-maintained families are more likely to be poor than those in parent-maintained families. And grandmother-child-grandchild families are the most likely to be poor, whether the household is maintained by the grandmother or the child. Note that the vast majority of the "children" in these families are daughters.

These same family types were more likely than others to be receiving public assistance in 1996. As welfare reform time limits and family caps take effect, these families will need to find new ways to make ends meet.

Grandchildren in grandparent-maintained families are more likely to be uninsured than all children. The lack of health insurance for grandchildren in some grandparent-maintained households is an area of concern for both public policy and the practices of insurance companies and employers. Part of this problem will be addressed by the recently enacted Federal child health insurance program. The analysis of future survey data will tell us how much of a problem remains.

Another issue that we are not able to examine is the challenge that grandparent caregivers may face in coping with the educational needs of their grandchildren. Our data have shown that many grandparents have not completed high school. When they must care for grandchildren in the absence of the children's parents, their "parenting" responsibilities include ensuring that the grandchildren make adequate progress in school. These grandparents may need support groups and educational assistance to enable them to cope with this challenge.

A variety of forces shape and mold changes in the American family. One such change is the increase in families with grandparents and grandchildren in the same household. Clearly both positive and negative forces act to create this living arrangement. This report has looked at some of the basic conditions in these families. The 2000 Decennial Census will include a multi-part question addressing the issue of grandparent caregivers. As these and other data become available, we will continue to report on other aspects of these families.

Source of the Data

Most estimates in this report come from data obtained in March 1997 from the Current Population Survey (CPS). Some estimates are based on data obtained from the CPS in earlier years and from decennial censuses. The Bureau of the Census conducts the CPS every month, although this report uses only data from the March survey.

Definitions and explanations for the various concepts and characteristics shown in this report from the CPS are now available to users on the Internet. Click on the "Glossary" link found at the end of each subject page listing CPS reports.

Accuracy of the Estimates

All statistics are subject to sampling error, as well as nonsampling error such as survey design flaws, respondent classification and reporting errors, data processing mistakes, and undercoverage. The Census Bureau has taken steps to minimize errors in the form of quality control and editing procedures to reduce errors made by respondents, coders, and interviewers. Ratio estimation to independent age-race-sex-Hispanic population controls partially corrects for bias attributable to survey under-coverage. However, biases exist in the estimates when missed individuals have characteristics different from those of interviewed individuals in the same age-race-sex-Hispanic group.

Analytical statements in this report have been tested and meet statistical standards. However, because of methodological differences, use caution when comparing these

data with data from other sources. Contact Thomas F. Moore, Demographic Statistical Methods Division, at 301-457-4215 or on the Internet at thomas.francis.moore.iii@ccmail.census.gov for information on the source of the data, the accuracy of the estimates, the use of standard errors, and the computation of standard errors.

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User Comments

The Census Bureau welcomes the comments and advice of users of its data and reports. If you have any suggestions or comments, please write to:

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